

Human Asset Maintenance Management and Employees' Performance in the Nigeria Banking Industry

Dr Patrick N Nwinyokpugi

Department of Office and Information management
Rivers State University of Science and Technology. Port Harcourt, Nigeria

Abstract :

A cross section of operating banking organisations within the geographical enclave Port Harcourt, Rivers State was covered during the course of this study. Respondents were drawn from five of the conveniently sampled banks based on their proximity. Therefore the individual unit of analysis was adopted however, their choice was cross-sectionally non- contrived. The population of the study comprises of all employees of the banks in which a total off 252 employees were drawn using the using YaroYameni sampling formula. The Pearson product moment correlations coefficient statistical tool was used in the respondents' data analysis and the findings enhanced the recommendation that banking industry should make active use of human asset maintenance management factors such as constant career development programmes through training and development, motivation, health & safety program and coaching & supervision to improve their productivity. Indeed, human asset maintenance management factors have influential relationship on customer satisfaction and customer's retention which are measures of employees performance in the banking industry so studied.

Keywords: Human Asset Maintenance, Career Development, Couching, Motivation, Customers, Retention and Customer Satisfaction

I. Introduction

Human asset is one of the critical assets in every organization. This perhaps explains why so much effort is being put into the management of human assets. Human Asset Maintenance Management is the management of employees as assets, combining many conceptual element of an employee's life cycle through an organization focusing on people as company most important asset. Human Assets Maintenance Management practices involves hiring strategies for bringing the right kind of people in their organization, preparing their job descriptions which is best suited for the role in the company. After hiring, it also involves developing plan for the employee's induction with a well laid out training and development programmes. (Klein, 2001). Human asset maintenance management also seeks to establish cordial relations between the management and employees. It is geared towards employee efficiency at the individual, group and organizational levels. The banking sector of Nigeria economy is a critical hub for infrastructural development and growth to stimulate all round commerce within the geographic reach of the country. Unfortunately, there is a shortfall on national expectation as management of banks find liability target more interesting than getting the human effort better maintained. Efficiency in bank performance is interpreted in terms how much liability generation and liquidity ratio that are driven in by employees in the name of marketing. It is easy for employer to fall into the trap of believing that pressuring employees to work harder and faster create the most effective results when it comes to efficiency and productive, but that may not be the case. The daily reports on employees turnover becomes more a general concern as new employees sees the sector as a temporary voyage leading to escape to permanent career focus. The major concern may not be far-fetched from the poor state of employees training as career consciousness has been the bane of employee performance in banking organizations. The workers are not career directed in their training due to failures of banks. Similarly there are no provisions of health and safety awareness in banks today and this has led to stress and poor health. Employee's motivation has been severely overlooked as bank management feels that financial inducement a the only tool for motivation. Also leadership coaching and supervision seem to be lacking in the banking environment as employee are push out only for financial target. (Boselie, Dietz and Boon, 2005).The banking business is information and knowledge intensive which is a critical strategic resource for attaining competitive advantage. In order to leverage this resource for competitive advantage, banks therefore need to view employees as intellectual assets and offer Human Asset Maintenance Management practices such as Motivation, training and development, coaching and supervision and

health and safety so to attain organizational efficiency. However, due to a variety of external factors, organizations have become very competitive hence the need to consider human asset maintenance management as a very important strategy for retaining best workforce and gaining competitive advantage. As many organizations come to terms with the challenges of attracting and retaining the best talent, coupled with the emerging issue of work life conflicts, it is imperative that managers employ a variety of Human Assets Maintenance Management practices for the attainment of organizational goals.

II. Literature

Despite the link between Human Assets Maintenance Management Practices and employee efficiency looking obvious, in the banking industry in Nigeria HR managers have to work under intense pressure in order to identify and implement policies that will prove effective in improving employee's efficiency. As observed by Gallie, Felstead and Green, (2007) bank employees are knowledge intensive and highly skilled workers who experience a high extent of work pressure and demand for more work autonomy to balance between their individual and work demands. The knowledge intensive labour makes human capital management critically important for organizations efficiency. Given that employees have to manage a range of commitments with limited time, Human Assets Maintenance Management Practices should be implemented to avoid work life conflicts. . The first transition to a new human asset management concept can be traced back to 2001, when Mayo (2001), raised the idea that: the concept of human assets and human capital are complementary. It is the intrinsic worth of the workforce that comprises the human capital available for use, and at the same time that worth is a value creating asset. For Mayo(2007), Human asset maintenance management covers six interrelated and to some degree overlapping concepts, that affect competitiveness and performance. *Competency Profiling* is about translating the overall strategy into competencies needed overall and for each function and level. *Development Planning* is about ensuring that the employees have the necessary competencies to meet strategic objectives. *Talent Asset Management* is now for almost everyone including retention activities and also useful for identification of future top performers. *Strategic Workforce Planning*, including career and succession planning, is about how to compose the best workforce from strategic point of view, in order to optimize performance and competitiveness. *Performance Management* is about translating hard and soft overall targets into measurable objectives that can be measured – and doing it. *Recruitment and On-Boarding* is about selecting the right people with the right competencies.

Career development

This is a critical function concerned with organizations' activity aimed at improving the future relevance of individuals and groups in organizational settings. It is a transitional process which involves the sharpening of skills, concepts, changing of attitude and gaining more knowledge to enhance the performance of employee. It is an integral part of training and development which encompasses three main activities: training, education, and development. (Patrick & Bruce 2000). Training: This activity is both focused upon, and evaluated against, the job that an individual currently holds. Education: This activity focuses upon the jobs that an individual may potentially hold in the future, and is evaluated against those jobs. Development: this activity focuses upon the activities that the organization employing the individual, or that the individual is part of, may partake in the future, and is almost impossible to evaluate (Thomas & Noreen 1995). Training and development is crucial for organization development and its success which is indeed useful to both employers and employees of an organization. Important benefits of training and development include: *Increased Productivity*: Training and development directly improves efficiency and productivity of employees. Employees remain up-to-date with new technology and thus use existing ones in a better way. Well trained employees show qualitative improvement in performance. There is less wastage of time, money and other resources when employees are properly trained. *Less supervision*: Training improves necessary skill sets in employees and empowers them to undertake tasks independently. In other words a well-trained employee will be well acquainted with the job hence they need less of supervision. *Reduction of Errors and Accidents*: Most of the errors occur because of many employees lack the desired knowledge and skills required for doing a particular job. Continuous training and development ensures that employees get the right skills at the right time. The more trained an employee is, the less the chances of committing errors in job. *Uncover Employee Potential*: Most of the companies overlook the hidden talent of their employees, training and development provides a veritable platform for employees to share their ideals with management. It has been proved that some employees might be yearning for a leadership role within the business, but because there is no leadership development program in place, these individuals do not get the chance to exhibit their ability or further develop leadership skills. Allowing employees to attend these programs helps to spot the leaders of tomorrow. *Job Satisfaction*: Training and development makes the employees feel more satisfied with the role they play in the company or organization. This is driven by the great ability they gain to execute their duties. *Reduction of Turnover and Absenteeism*: Employee turnover cost time and money. Training creates a feeling of confidence in the minds of the employees. It gives them a security at the workplace. As a result, labor turnover and absenteeism rates are reduced.

Addreses Employee Weaknesses: Most of the employees have certain weakness in their workplace, which hinder them from giving the best outputs. Training assists in eliminating these weaknesses, by strengthening workers skills and dissolving inner barriers. A well-organized development program helps employees gain analogous skills and knowledge, thus bringing them all to an advanced uniform level. This simply means that the whole workforce is reliable, so the company or organization does not have to rely only on specific employees. *Increased Consistency:* A well-organized training and development program gives employees constant knowledge and experience. Access to regular training ensures that all employees have a consistent experience and consistent knowledge of task and procedures, something which is particularly important when it comes to basic company policies and procedures. Ensuring that all employees have consistent knowledge also helps to ensure task are completed on time. *Safety:* Safety is a crucial task which requires training. *Team Spirit:* Training and development helps in instilling the sense of team work, team spirit, and inter-team collaborations. It helps in inculcating the zeal to learn within the employees. *Optimum Resources Utilization:* Training and development significantly helps to provide an opportunity and broad structure for the development of technical and behavioral skills in an organization which ultimately results in optimum human resource utilization. Moreover, it also helps the employees in attaining personal growth. *Skills Development:* Training and development helps in increasing the job knowledge and skills of employees at each level. It helps to expand the horizons of human intellect and an overall personality of the employees. In addition to above scenarios training and development leads to improved profitability and more positive attitudes towards profit orientation, it also aids in organizational development i.e. organization become more effective in decision making and problem solving. Training and development helps in understanding and carrying out organizational policies thereby developing leadership skills, motivation, loyalty, better attitudes, and other aspects that successful employees and managers usually display. Training and development demonstrates a commitment to keeping employees on the cutting edge of knowledge and practice.

Motivation

Motivation is a theoretical construct used to explain behavior. It gives the reasons for people's actions, desires and needs. Motivation can also be defined as one direction to behavior, or what causes a person to want to repeat a behavior and vice versa. Lack of rewards will create an unpleasant environment, thus diminishing employee's work efforts and may cause them to withdraw from their jobs. For these reasons, motivation is increasingly important. The main objectives of motivation are to attract and retain employees, to drive employees to achieve high level of efficiency in performance, and to elicit and reinforce desired behavior of the employees. Organization often use motivation to prevent employee's dis-satisfaction(Tsang, 2002)).Maehr& Meyer (1997) observed that motivation is a word that is part of the popular culture as few other psychological concepts are. Motivation can be conceived of as a cycle in which thoughts influence behaviors, behaviors drives performance, performance affects thoughts and the cycle begins again. Each stage of the cycle is composed of many dimension including attitudes, beliefs, intentions, effort and withdrawal which can all affect the motivation that an individual experiences. Therefore, organization can best utilize motivation in supporting human asset maintenance management. Non remunerative motivation are tangible rewards provided and controlled by a firm; which do not necessarily benefit employees in monetary sense (Chiang & Birtch, 2008). Nowadays, individual require beyond monetary motivation for their effort (Millmore et al, 2007). This means that employees seek for the other return in exchange for their contribution which is of value and meaningful to them, rather than being just given money. Motivation have two broad types; extrinsic and intrinsic. Motivation could also be called financial and nonfinancial motivation. Extrinsic motivation relates to financial motivation or cash related like fringe benefits, incentive type payments, pay, and promotion. Intrinsic motivation relates to nonfinancial or non-cash motivation like achievement, accomplishment feelings, recognition, job satisfaction and growth. Motivation promotes happiness and job satisfaction (Boehm, and Lyubomirsky, (2009). The activities of employees revolve around the motivation. Good motivation systems help to retain high performers in the organization, (Carraher, Gibson, & Buckley, 2006). The highly motivated employees serve as the competitive advantage for any company because their performance leads an organization to well accomplishment of its goals. Motivation of employees and their productivity can be enhanced through providing them effective recognition which ultimately results in improvement of employee efficiency in the organizations. The entire success of an organization is based on how an organization keeps its employees motivated and in what way they evaluate the performance of employees for job compensation. Managing the performance of employees forms an integral part of any organizational strategy and how they deal with their human assets. Eastman (2009) consistently found that intrinsic motivation is conducive to producing creative work, while extrinsic motivation is unfavourable to producing creative work.

Health and Safety Schemes

Workplace health and safety is a multidisciplinary field concerned with the safety, health and welfare of people at work. Human asset maintenance management plays an important role in ensuring employee health and safety, as they know the workplace, the employees and their job demands. While human resources professionals are not expected to know the technical aspects of workplace health and safety, they should know when and how to use existing resources to respond to employee concerns. (DeJoy,1996). The goals of occupational safety and health programs ORNL (2015) are as follows: Fostering a workplace safety culture in which employees and their supervisors work together to ensure workplace safety. Establishing administrative procedures that encourage employees to report unsafe conditions and unsafe practices to their supervisors without fear of being disciplined. Developing appropriate hiring, training and performance appraisal practices. Recruiting and retaining the best employees who care about their own wellbeing and the wellbeing of co-workers. Ensuring that the health and safety policies and procedures conform with the applicable occupational health and safety legislation and accepted best practices in similar organizations. Establishing procedures for enforcing company safety rules; helping to reduce costs associated with losses due to absenteeism and injuries, workers' compensation, disability, and health care. Maintaining records of injuries, illnesses and workers' compensation. Coordinating first-aid training and the provision of first-aid to employees. Providing advice to employees and the employer on matters of occupational health and safety. A safety and health management system, or safety program, can help one focus efforts at improving work environment. (Dutta-Bergman,(2005).

Coaching and Supervision

Coaching is a form of development in which a person called a coach supports a learner or client in achieving a specific personal or professional goal by providing training, advice and guidance. The learner is sometimes called a 'coachee'. Occasionally, coaching may mean an informal relationship between two people, of whom one has more experiences and expertise than the other and therefore offers advice and guidance (Jane 2009). Coaching & supervision provides positive support, feedback and advice in an organization, it also help to advance towards specific professional goals, enhancing strategy thinking, dealing effectively with conflict and building an effective within an organization. Furthermore, coaching increase knowledge and proficiency, magnifies and accelerates results with direction and encouragement, motivation and persistence. The benefits of coaching and supervision includes but not limited to protecting the client and minimizing the organizational risk of unethical or unprofessional practice. Supervision helps to ensure that coaching is focused on work objectives and within the boundaries of the coach's capability. They also see coaching supervision as raising coaching standards by continually improving quality and effectiveness. Those organizing supervision for external coaches said that broadening a coach's understanding of the client and their organisational issues forms an important reason for implementing coach supervision. In the case of internal coaches, benefits include bringing geographically dispersed coaches together to share good practice, improving collaborative working and identifying organisation themes and issues. Coaching and Supervision is well established in many 'people professions' such as psychology, social work, nursing, psychotherapy and counselling – and is now being established in the newer discipline of coaching. Drawing on the history and evolution of supervision in other professions, Hawkins and Smith (2006) define three main functions of effective coaching supervision as qualitative, developmental and resourcing.

III. Methods

A cross section of operating banking organisations within the geographical enclave Port Harcourt, Rivers State was covered during the course of this study. Respondents were drawn from five of the conveniently sampled banks based on their proximity. Therefore the individual unit of analysis was adopted however, their choice was cross-sectionally non- contrived. The population of the study comprises of all employees of the banks in which a total off 252 employees were drawn using the using YaroYamenesampling formula. The questionnaire instrument was the major instrument for data collection which was subjected to the Cronbach instrument reliability test and shown in the result presented in the table 1 below.

Table 1: Reliability test result

Variables	Constructs	Items	Cronbach α
<i>Human Asset Maintenance Management</i>	Career Development	4	.865
	Motivation	4	.810
	Health & Safety Scheme	4	.791
	Coaching & Supervision	4	.818
<i>Employees performance</i>	Customers retention	4	.702
	customers Satisfaction	4	.766

Source: Data output, 2017.

Method of Data Analyses

The data collected will be tabulated to the response in the questionnaire. The researcher will adopt simple percentage method in the description of the sample characteristic as obtained from the questionnaire while for the tests of hypotheses; the Pearson correlation coefficient analysis will be used. Analysis will be carried out using Microsoft excel package 2010, with data presentation illustrated using contingency tables and charts.

The survey instrument consisted of two sections; Human asset maintenance management and implication on employee efficiency. These were subdivided into six parts according to the measures of the study variables with four question items each. A Likert scale of 5 points (1 = strongly disagree; 2 = disagree; 3 = undecided; 4 = agree; 5 = strongly agree) was utilized. Below is a Cronbach Alpha analysis of the instruments reliability. As a result of the sample size (98) drawn from the total population, 98 (100%) questionnaire copies were administered out of which 90 (70%) successful retrieval was made. After a cleaning exercise which was meant to assure the validity of the retrieved instruments, 10 (5%) were rendered invalid and not suitable for use as a result of blank incidences. Therefore, 85 (45%) will represent the sample for the study. Below is a tabular illustration of the questionnaire distribution.

Primary Data Analysis

Primary data analysis is calculated based on average response rates and standard deviation values which are presented using contingency tables. The independent variable is measured on training and development, motivation, health and safety program and coaching and supervision while the dependent variable on the other hand is measured on accuracy and Job Satisfaction.

Table 2: Showing measures of study Predictor

	N	Minimum	Maximum	Mean	Std. Deviation
Career development	252	1.20	4.86	4.0496	.83042
Motivation	252	1.00	5.00	4.2933	.81006
Health & Safety Scheme	252	1.04	5.00	4.0662	.78103
Coaching/Supervision	252	1.10	4.99	4.1792	.88427
Valid N (listwise)	252	-	-	-	-

Source: Data Output, 2017.

Presented in the table above is the output for the analysis on the four measures of the predictor variable. The measure of this variable each carry mean scores higher than $x = 2.5$ which serve as the base for moderate agreement levels. Where $X>2.5$ represents a substantial agreement level while $x<2.5$ represents poor or inadequate agreement levels.

Table 3: showing measures of study Criterion

	N	Minimum	Maximum	Mean	Std. Deviation
Customer Satisfaction	252	1.05	5.00	4.1429	.83640
Customer Retention	252	1.12	4.86	4.1667	.82546
Valid N (listwise)	252	-	-	-	-

Source: Data Output, 2017.

Presented in the table above is the output for the analysis on the two measures of the dependent variable of the study. The variables each carry mean scores higher than $x = 2.5$ which serve as the base for moderate agreement levels. Where $X > 2.5$ represents a substantial agreement level while $X < 2.5$ represents poor or inadequate agreement levels.

Table 4: Showing the dependent and the independent variables

	N	Minimum	Maximum	Mean	Std. Deviation
Human asset maintenance management	252	1.33	4.89	4.0978	.78696
Employees Performance	252	1.17	4.83	4.1548	.80235
Valid N (listwise)	252	-	-	-	-

Source: Data Output, 2017.

Presented in the table 4 above is the output for the analysis on the study variables; Human asset maintenance management (the predictor variable) and Implications on employees Performance (the criterion variable). The Table above is a summary of the descriptive statistics on each variable; hence the figures show high affirmations with respect to the variables as presented on the instrument.

Hypotheses testing

The hypotheses of the study are analyzed in this section. Analysis is at a 95% confidence interval and using the Pearson Correlation Coefficient. The significance level (0.05) is used as a criterion for the acceptance or rejection of each null hypothesis relative to the P-value.

Table 3 showing the tests of hypotheses

		Training & development	Motivation	Health & safety	Coaching& supervision
Pearson (R)	Customer satisfaction	Correlation Coefficient	.751	.701	.850
		Sig. (2-tailed)	.000	.000	.000
		N	252	252	252
	Tasks accomplishment	Correlation Coefficient	.609	.688	.815
		Sig.(2-tailed)	.000	.000	.000
		N	252	252	252

Source: Data output, 2017

The table 3 above shows a significant correlation at $r = .751$ and a p -value = .000 which is less than 0.05. This implies a strong and significant relationship between both variables a 95% confidence interval. Based on the probability value of 0.000 ($p < 0.005$). We therefore reject the null hypothesis and restate that there is a significant relationship between training and development customer's satisfaction. It also shows a significant correlation at $r = .609$ and a p -value = .000 which is less than 0.05. This implies a strong and significant relationship between both variables a 95% confidence interval. Based on the probability value of 0.000 ($p < 0.005$). We therefore reject the null hypothesis and restate that there is a significant relationship between training and development and customers retention. It is obvious from the above table that there is a significant correlation at $r = .701$ and a p -value = .000 which is less than 0.05. This implies a strong and significant relationship between both variables a 95% confidence interval. Based on the probability value of 0.000 ($p < 0.005$). We therefore reject the null hypothesis and restate that there is a significant relationship between motivation and customers' satisfaction. Also presented is the significant correlation at $r = .688$ and a p -value = .000 which is less than 0.05. This implies a strong and significant relationship between both variables a 95% confidence interval. Based on the probability value of 0.000 ($p < 0.005$). We therefore reject the null hypothesis and restate that there is a significant relationship between motivation and customer retention. The test of significance at P -values of 0.000($p < 0.005$) and confidence intervals at $r = .850$; $r = .815$; $r = .668$ and $r = .790$ confirm strong relationships between Health & Safety Schemes as well as Coaching/supervision with customers satisfaction and customers retention.

IV Conclusion

Findings from the tests of analysis enhance the conclusion that Career development is essential tool for improved employees performance of the banking employees studied in Rivers State. Indeed the result is useful for both employers and employees of an organization. activity aimed at improving the job performance of individuals and groups in organizational settings. The importance of motivation to employees' performance agrees with the earlier work of Elliot (2011) who found that there is a significant correlation between motivation and customer's satisfaction in the banking industry. Bank often use motivation to prevent employee's dis-satisfaction. The findings also revealed that health and safety schemes that affect positively the lives of workers have significant correlation with the performance index of workers in the banking sector. Finally, a significant relationship between coaching and supervision and employees performance is established. This is in concordance with Jane (2009) position who posited that coaching and supervising employees provide positive support and help in advice towards specific professional goals achievement. When coaching the employees directly it makes them efficient and has direct correlation with performance.

V. Recommendations

Banking industry should make active use of human asset maintenance management factors such as constant career development programmes through training and development, motivation, health & safety program and coaching & supervision to improve their productivity. Indeed, human asset maintenance management factors have influential relationship on customer satisfaction and customer's retention which are measures of employees performance in the banking industry so studied. This recommends based on the findings as follows:

Training and development programmes should be enshrined in the maintenance scheme of all staff because it agrees with the findings of Kashmir, (2016) who emphasized that training and development is important tool for organizations development and its success which is indeed useful to both employers and employees of an organization activity and as well assist in improving the job performance of individuals and groups in organizational settings that lead to customer satisfaction and customers retention.

It is also the input of this research that relevant motivational tools be adopted to boost the relationship between employees and their capacity as well as willingness to retain existing customer base. This agrees with Elliot (2011) who found that there is a significant correlation between motivation and customer's satisfaction factor in the banking industry. Bank often use motivation to prevent employee's dis-satisfaction.

Health and safety program are also recommended to improve employees status and their customer's satisfaction and retention. This recommendation falls in line with the goals of occupational safety and programs ORNL (2015) in maintaining records of injuries, illness and workers compensation, that makes workers to be efficient and thereby leads to retention of customers.

Adequate coaching and supervision is recommended to awaken employees' focus on customers' satisfaction and retention which is also in agreement with Hawkins and Smith (2009) who found that coaching and supervising employee provide positive support and help in advice towards specific professional goal. When coaching the employees directly, it makes them efficient and has direct correlation with the customers' satisfaction and retention.

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