

**An Integrated HRM-Finance Framework for sustainable
Organizational Performance: Evidence from Emerging Market
Firms in Pakistan**

Waqas Bin Dilshad

Assistant Professor, Benazir School of Business, Benazir Bhutto Shaheed University
Lyari Karachi Email: link2waqas@gmail.com

Nimra Naveed Shaikh

Lecturer, Department of Management Sciences, National University of Modern
Languages, Karachi Email: nimranaveed@numl.edu.pk

Sadia Perveen

Assistant Professor, Department of Commerce, Federal Urdu University of Arts
Science & Technology Karachi Email: sadia@fuuast.edu.pk

Abstract

This paper focuses on the combined effect of Strategic Human Resource Management (SHRM) and High-Performance Work Systems (HPWS) and Financial Capability of Management on the financial performance of Organizational by the mediating position of Human Capital Efficiency and moderation role of Financial Governance Quality in Pakistani companies. Data were gathered by using a quantitative methodology and a structural equation modeling with a SmartPLS4. A sample of 352 middle and top-level managers working in SME and large enterprises was used. The results indicate that SHRM, HPWS, and managerial financial capability have a strong impact in increasing human capital efficiency that further has strong impacts on financial performance. Although financial governance does not have a direct influence on performance, it enhances the association between workforce efficiency and financial performance via the moderating influence. The findings affirm the fact that the positive changes in the financial performance of the Pakistani organizations are also obtained mainly as a result of the effective use of human resources that is facilitated by the adequate managerial and governance standards. The paper indicates that HR systems and financial capacity as well as governance alignment are important issues that need to be considered at the strategic level to ensure sustained competitiveness and profitability in the long term.

Keywords: Strategic HRM, Human Capital efficiency, Financial Capability, Organizational Financial Performance, Financial Governance.

Introduction

The growing pressure of competitive and resource-starved business climate in Pakistan is leading organizations to discover even greater stress to increase financial

performance and, at the same time, cope with inefficiencies in human capital, skill deficiencies, and poor governance framework. Regardless of the significant investments in the human resources sector, numerous Pakistani companies have a low, non-optimal productivity level and unreliable financial performance, which can be explained by the lack of alignment between the HRM systems and financial strategic implementation. This issue is especially apparent with SMEs and industries that generate services, as there is no need to utilize any innovative HR-related strategies, and lack of financial management experience limits organizational expansion and sustainability.

Having come to understand the importance of employees as the strategic resources, contemporary organizations are currently moving towards the integrated strategies, which would bring the HR practices in line with the financial abilities and performance goals. Nevertheless, empirical studies in Pakistan are still in disjointed parts, usually considering HRM and financial performance separately. There has been little focus on the role played by strategic HR systems, high-performance work systems (HPWS), and managerial financial capability in promoting efficiency in human capital and eventually leading to better financial performance. This gap highlights the necessity of having a comprehensive framework that takes into account both people-management mechanisms working at an operational level and financial competence as their complementary factors of organizational success.

It suggests a combined HRM-Finance model according to which Strategic Human Resource Management, High-Performance Work Systems, and Financial Capability of Management are the main antecedents of Human Capital Efficiency that, in their turn, leads to Organizational Financial Performance. Besides, the model identifies such a significant role of Financial Governance Quality in enhancing this relationship by promoting transparency, resource accountability, and optimal financial allocation. Such integration is critical in the Pakistani context where the governance issues, informal HR practices, and inadequate professional financial management are still in place and therefore a subject of sustainable growth.

Through the empirical research on this framework, the study provides some insight into how organized HRM practices coupled with effective financial leadership can improve productivity, decrease inefficiencies and profitability of the Pakistani firms. The results will be relevant to policy-makers, business executives, and human resource managers as there are strategic processes, based on which a human capital investment can be efficiently converted into a quantifiable monetary value, contributing to economic growth of a country and organizational competitiveness.

Literature Review and Hypotheses Development

Strategic HRM and Human Capital Efficiency

Strategic Human Resource Management (SHRM) prioritizes organization of HR practices in respect to the strategic goals in the organization, it focuses on long term workforce development, performance management, and sustainability of talent. SHRM becomes especially important in emerging markets like Pakistan concerning the lack of skills, low productivity, and poor use of the workforce, which in many

cases leads to financial incompetitiveness (Hameed & Waheed, 2020). It has been demonstrated empirically that performance-based appraisal systems, structured recruitment, and continuous training would positively influence employee efficiency and capability, which in turn would enhance the output of the organization (Khan et al., 2021). SHRM enhances technical and behavioral skills of the employees through its systems, which make them effective in performing their tasks and making effective use of the resources they have. This paper, therefore, holds that SHRM has a positive impact in Human Capital Efficiency within an organization in terms of enhancing productivity and reducing operational inefficiencies.

H1: Strategic HRM positively influences Human Capital Efficiency.

High-Performance Work Systems and Human Capital Efficiency

High-Performance Work Systems (HPWS) is a combination of HR practices aimed to improve the involvement, autonomy, empowerment, and skills development of employees. The implementation of HPWS is low in the Pakistani organizational environment, especially in SMEs and family-owned business, which leads to low levels of work engagement and innovation (Nasir and Bashir, 2019). Nevertheless, companies that have introduced participatory decision-making, constant feedback, and empowerment programs are characterized by a better motivation of employees and greater innovative conduct. These approaches lead to proactive work culture, which is improving the ability of employees to make contributions. Enhancement of the ability and motivation dimensions by the HPWS positively affect the employees efficiency and the use of the human capital.

H2: High-Performance Work Systems positively influence Human Capital Efficiency.

Financial Capability of Management and Human Capital Efficiency

Financial Capability is the capacity of the leaders of the company to plan, control, and manage the financial resources effectively. The problem of poor financial planning has affected the operation of many firms in Pakistan because the managers lack financial literacy, which leads to misallocation of resources and ineffective employment of workers (Ahmed and Rafiq, 2022). Economically savvy managers make sure that they allocate resources, in the best way possible, to training, performance rewards, and development of employees, which is the reason efficiency of the workforce is improved. This will allow it to invest strategically in human resources which encourages productivity and cost effectiveness.

H3: Financial Capability of Management positively influences Human Capital Efficiency.

Human Capital Efficiency and Financial Performance

Human Capital Efficiency is used to indicate the degree to which an organization is able to convert its human capital potential to productive work. The volatile economic environment in Pakistan presents the firms with high efficiency among skilled employees with better return on assets, revenue growth, and cost control (Saeed et al.,

2021). Effective human resource facilitates wastage of operations, improved level of service and profitability that is sustainable.

H4: Human Capital Efficiency positively affects Organizational Financial Performance.

Mediating Role of Human Capital Efficiency

Human Capital Efficiency is a very important process through which the impact of HR practices and financial competence is passed to financial performance. This mediating route indicates the direct effect of optimal workforce deployment on financial results. Research indicates that operational efficiency and employee effectiveness are the major ways in which HR investments can affect profitability (Malik et al., 2020).

H5: Human Capital Efficiency mediates the relationship between SHRM, HPWS, FCM and Financial Performance.

Moderating Role of Financial Governance Quality

Financial Governance Quality enhances financial control by making it transparent, accountable and regulatory compliant. Weak structures of governance in Pakistan tend to undermine the financial efficiency of employees. Powerful governance, however, increases the efficiency with which the financial resources are converted into the performance results.

H6: Financial Governance moderates the relationship between Human Capital Efficiency and Financial Performance.

Theoretical Contribution

The framework makes contributions to the body of existing literature as it supports the incorporation of HRM and Finance into a single performance model that is based on RBV, AMO Theory, and Human Capital Theory. It adds new knowledge on the role of managerial financial capability as a strategic mediator between HR practice and profitability in emerging economies such as Pakistan.

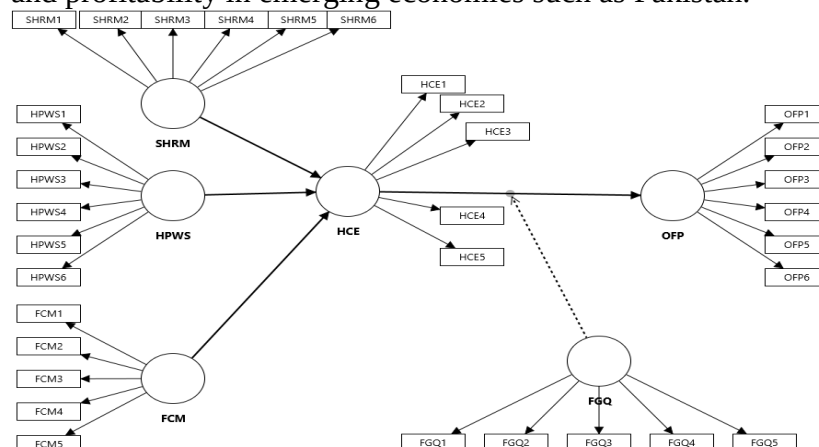


Figure # 01: Conceptual Model.

Methodology

Research Design

The proposed research design is quantitative and cross-sectional research design, in this case, the proposed integrated HRM-Finance framework is empirically tested within the framework of Pakistan. A deductive method is used because the research is based on already developed theories, including Resource-Based View (RBV), Human Capital Theory, and the AMO model, which attempt to prove the relationships between hypothesized variables based on the structural equation modeling (SEM). The quantitative design is suitable in testing the causal relationships involving Strategic HRM, High-performance work systems, financial capability of the management, Human capital efficiency, financial governance, and organizational financial performance.

Population and Sampling

The middle and the top-level managers of the SMEs and medium and large-scale enterprises of the major urban centers of Pakistan such as Karachi, Lahore, Islamabad and Faisalabad will be included as the target population. The reason why these respondents had to be selected was because they were directly involved in the HR and financial decision making processes.

The non-probability purposive sampling was employed to make sure that relevant managerial experience and knowledge of respondents were covered. According to the SEM requirements and recommendations of Hair et al. (2019), 300 was viewed as the appropriate minimum sample. As a result, 380 respondents were sampled of which 352 respondents with valid responses were used to perform analysis, after screening of data.

Data Collection Procedure

The data on primary data were gathered using a structured, self-administered questionnaire that was distributed via the Internet and in printed version. The academic purpose of the study was clarified to the respondents who were assured of confidentiality and voluntary participation. All constructs were measured using a five-point likert scale that included the following: 1 = "Strongly Disagree" and 5 = "Strongly Agree."

Measurement Instruments

Each of the study variables was measured by already validated and popular scales with slight contextual changes to make them appropriate to the Pakistani organizational setting. The adaptation of the six-item scale is used to measure Strategic Human Resource Management (SHRM) and is based on the research of Delery and Doty (1996) with four items with a specific direction of the measurement: structured recruitment, training and development, performance appraisal, and strategic alignment of HR practices to organizational goals. A six-item scale based on Takeuchi et al. (2007) was used to assess High-Performance Work Systems (HPWS)

and measured embeowerment of employees, involvement in decision-making, work freedom, and constant feedback systems. The financial Capability of Management (FCM) was determined with the help of a five-item scale based on Lusardi and Mitchell (2014) because it describes managerial ability in budgeting, financial planning, investment evaluation, and risk assessment.

The measure of Human capital Efficiency (HCE) was developed with a five-item scale within the conceptualization of Pulic (2000) of gauging the productivity of employees, application of skills, contribution to innovations, and the cost effectiveness of workforce utilization. Financial Governance Quality (FGQ) as the moderating factor was measured on a five-item scale built upon OECD (2015) and was based on transparency, internal controls, financial accountability, and regulatory compliance. Lastly, Organizational Financial Performance (OFP) was reached by a six-item scale of a measurement tool by Venkatraman and Ramanujam (1986) involving subjective and objective measures of profitability growth, returns on assets, returns on equity, revenue growth, and cost reduction efficiency.

Each of the constructs was measured on a five-point Likert scale with 1 (strongly disagree) to 5 (strongly agree). A pilot test was administered to 30 respondents before the commencement of actual data collection to clear up the instrument, reliability, and relevance of context. Leading to minor wording changes depending on the review of respondents was to increase understanding and cultural relevance.

Data Analysis Technique

The analysis of the data was conducted with SmartPLS 4 as it is appropriate in the situation when the model is complicated with the number of independent variables, mediators, and moderators. The analysis was taken in two steps:

Evaluating the Model of Measurement:

Indicators reliability (outer loadings [?] 0.70)

Internal consistency (Alpha and Composite Reliability [?] 0.70)

Convergent validity (AVE [?] 0.50)

Discriminant validity (HTMT < 0.85)

The evaluation of structural models is conducted through a structural equation model.

Structural Model Assessment:

Path coefficients and significance (5, 000 resamples bootstrapping).

R² Coefficient of determination.

Effect size (f²)

Ethical Considerations

Informed consent was given by the participants before participating. The study was conducted according to the ethical principles, and the data privacy, voluntary attendance and anonymity were observed.

Findings and Analysis

Measurement model

Table 01 provides the results of reliability and convergent validity of all constructs, and it can be concluded that the measuring model has met the highest quality standards of PLS-SEM. The values of Cronbach, Alpha are 0.824-0.882 which is more than the minimum value of 0.70, which confers high internal consistency among items that measure each construct (Hair et al., 2019). On the same note, the Composite Reliability (CR) scores have been found to be between 0.876 and 0.914 which reaffirms that the constructs are measured with high precision and stability across the indicators on which they are measured (Henseler et al., 2009).

Convergent validity is measured by use of Average Variance Extracted (AVE) and all constructs indicate values that are above the recommended minimum of 0.50 with a range of 0.576 (OFP) to 0.681 (HCE). These findings imply that the two constructs account over half of the variance of their indicators, thus meeting the test of sufficient convergent validity that has been suggested by Fornell and Larcker (1981).

The majority of item loadings are higher than the desirable level of 0.70, which shows good indicators dependability and a good relationship between indicators and the constructs of those indicators. Even though some of the indicators, including HPWS5 (0.660) and OFP4 (0.677), do not reach the ideal level, they are tolerable since the overall CR and AVE scores of their constructs are far above threshold scores to justify their inclusion in the study as conceptually complete (Hair et al., 2019).

On the whole, these results support the idea that the measurement tools have a high degree of reliability and validity, which provide a solid base to conduct the analysis of the structural model in the future.

Table 01 Reliability and validity

Factor	Loading	alpha	CR	AVE
FCM		0.856	0.896	0.634
FCM1	0.746			
FCM2	0.769			
FCM3	0.822			
FCM4	0.795			
FCM5	0.847			
FGQ		0.824	0.876	0.587
FGQ1	0.711			
FGQ2	0.757			
FGQ3	0.792			
FGQ4	0.778			
FGQ5	0.790			
HCE		0.882	0.914	0.681
HCE1	0.758			
HCE2	0.838			

HCE3	0.844			
HCE4	0.845			
HCE5	0.838			
HPWS		0.866	0.899	0.599
HPWS1	0.782			
HPWS2	0.801			
HPWS3	0.767			
HPWS4	0.822			
HPWS5	0.660			
HPWS6	0.801			
OFP		0.852	0.890	0.576
OFP1	0.723			
OFP2	0.774			
OFP3	0.756			
OFP4	0.677			
OFP5	0.784			
OFP6	0.831			
SHRM		0.877	0.907	0.619
SHRM1	0.787			
SHRM2	0.823			
SHRM3	0.776			
SHRM4	0.814			
SHRM5	0.748			
SHRM6	0.769			

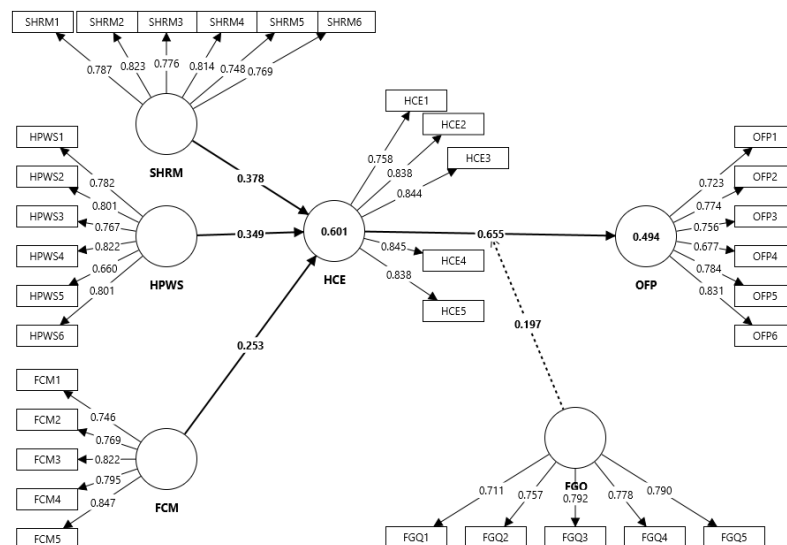


Figure # 02 Measurement Model

Discriminant validity

The results of the Heterotrait-Monotrait (HTMT) ratio that measures the discriminant validity by evaluating the individual distinctiveness of each construct are provided in Table 02. The values of all the HTMT fall below the conservative value of 0.85, which denotes that the constructs are empirically different and do not overlap too much (Henseler et al., 2015). The maximum HTMT is found between the Human Capital Efficiency and Organizational Financial Performance (0.771) which is within acceptable range and indicates a theoretically significant but distinctly distinct relationship. On the same note, the relationships between SHRM and HPWS and HCE have moderate associations though they meet the discriminant validity requirements. The findings indicate that each construct is conceptually distinct, which is why the measurement model proves construct-wise robust and credible enough to be considered in a further structural analysis.

Table # 02 HTMT

	FCM	FGQ	HCE	HPWS	OFP
SHRM					
FCM					
FGQ	0.556				
HCE	0.610	0.507			
HPWS	0.449	0.411	0.717		
OFP	0.476	0.396	0.771	0.499	
SHRM	0.442	0.442	0.734	0.566	0.501

Variance in endogenous variable

Table 03 shows the values of the coefficient of determination (R²) of the endogenous constructs, which are the ratio of the amount of variance the constructs are able to explain. Human Capital Efficiency (HCE) has the highest value of an R² of 0.601 indicating that Strategic HRM, High-Performance Work Systems, and Financial Capability of the Management explain 60.1% of the variance in HCE. This demonstrates a strong explanatory capacity, which means that the chosen antecedents are effective to include the most important motives of workforce efficiency. On the same note, the R² of Organizational Financial Performance (OFP) is 0.494, indicating that Human Capital Efficiency accounts 49.4% of organizational financial performance, which can be said to have a moderate to strong predictive capacity. Hair et al. (2019) recommend that an R² of greater than 0.50 is deemed to be substantial and that a value between 0.25-0.50 signifies a moderate value of explanations. The very small difference between the R² and the Adjusted R² is another confirmation of the stability of the model and insignificant overfitting. On the whole, these findings prove that the structural model is highly predictively relevant and can be used to explain significant variance in the most important performance outcomes.

Table # 03
R-Square

	R-Square	Adjusted R-Square
HCE	0.601	0.598
OFP	0.494	0.490

Effect size

The effect of the structural paths is reported in Table 04 showing the strength of each predictor in contributing to the explained variance of the endogenous constructs. Based on the standard guidelines, f^2 values of 0.02, 0.15, and 0.35 are considered to be small, medium, and large effects respectively (Hair et al., 2019). The impact of Human Capital Efficiency on Organizational Financial Performance is very large ($f^2 = 0.688$), which demonstrates that HCE is the strongest predictor of the financial performance. The medium effect of strategic HRM (0.253) and HPWS (0.216) on HCE shows that they play an important role in improving the efficiency of the workforce. Financial Capability of Management has small-to-moderate impact (0.129), whereas the direct impact of FGQ on OFP is insignificant (0.003). The regulating impact of FGQ to the relationship between HCE-OFP is also minimal (0.084), but significant in the reinforcement of performance outcomes.

Table # 04 F-square

Factor	effect size
FCM→HCE	0.129
FGQ→OFP	0.003
HCE→OFP	0.688
HPWS→HCE	0.216
SHRM→HCE	0.253
FGQ*HCE→OFP	0.084

Structural model

Table 05 displays the results of structural model indicating the strength and significance of the hypothesized relationships between the study constructs. The results have shown that Financial Capability of Management positively influences Human Capital Efficiency ($b = 0.253$, $p < 0.001$) by revealing that financially able management positively influences the efficiency of the workforce in terms of proper allocation of resources and planning. On the same note, High-Performance Work Systems ($b = 0.349$, $p < 0.001$) and Strategic HRM ($b = 0.378$, $p < 0.001$) have strong positive impacts on Human Capital Efficiency, which underscores the nature of organized HR practices in enhancing productivity and performance of employees.

Human Capital Efficiency has a significant influence on Organizational Financial Performance ($b = 0.655$, $p < 0.001$), which makes it the leading force of financial performance. However, the direct impact of Financial Governance Quality on OFP is not too high ($b = 0.044$, $p = 0.287$) which indicates that the quality of governance has no direct impact on improving financial performance without effective transformation of human capital.

Notably, the interaction effect FGQ x HCE - OFP is strong ($b = 0.197$, $p < 0.001$), which proves the moderating effect of the financial governance of the relationship between workforce efficiency and financial performance. Besides, every indirect route via HCE is substantial, which means that HCE completes the associations between FCM, HPWS, SHRM, and OFP.

All in all, the structural model shows that integrated HR systems and managerial financial competence indirectly affect financial performance by developing more efficient human capital, and systems of governance further increase the effects.

Table # 05 Path Co-efficient

Relationship Decision	Beta	STDV	T value	P	Value
FCM→HCE accept	0.253	0.037	6.773	0.000	
FGQ→OFP accepted	0.044	0.041	1.066	0.287	not
HCE→OFP accepted	0.655	0.038	17.272	0.000	
HPWS→HCE accepted	0.349	0.037	9.344	0.000	
SHRM→HCE accepted	0.378	0.041	9.268	0.000	
FGQ*HCE→OFP accepted	0.197	0.030	6.569	0.000	
FCM→HCE→OFP accepted	0.166	0.027	6.240	0.000	
HPWS→HCE→OFP accepted	0.228	0.028	8.197	0.000	
SHRM→HCE→OFP accepted	0.247	0.030	8.173	0.000	

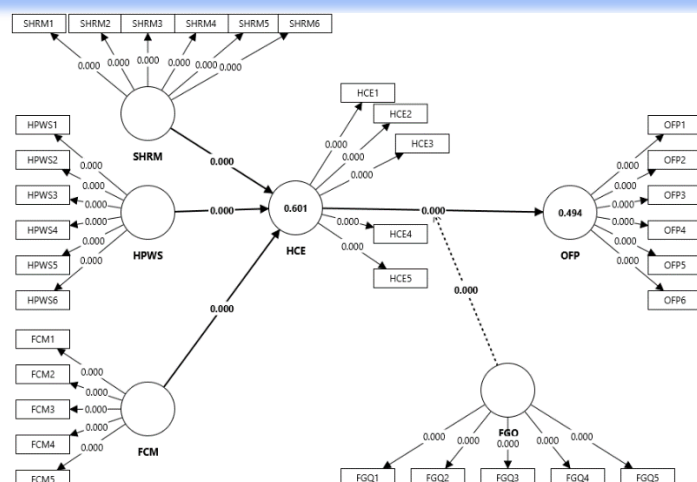


Figure # 03: Structural Model

Discussion

H1: Financial Ability of Management - Human Resource Productivity.

The findings confirm that there is a significant positive correlation between Financial Capability of Management and Human Capital Efficiency that suggest that financially able managers are an essential part of increasing the effectiveness of the workforce. Where the managerial financial literacy is found to be irregular in the Pakistani context, sound financial planning, budgeting, and allocating resources will ensure that firms can invest more resourcefully in employee development and performance systems. It results in better exploitation of human resources, less waste in operations and efficiency. The results imply that in cases where the managers have good financial abilities, they will be in a better place to synchronize the human resource investments with organizational objectives, and hence enhance the productive input of the employees. This argues in favor of the fact that financial competence at the managerial tier is a strategic facilitator of workforce performance as opposed to a simply administrative role.

H 2: High-Performance Work Systems - Human Capital Efficiency.

The beneficial and notable impact of High-Performance Work Systems on Human Capital Efficiency proves that the participatory and empowering HR practices increase the production of the employees significantly. Examples of HPWS practices that include job autonomy, employee involvement, and constant feedback encourage employees to work more than is expected according to the usual job requirements leading to increased efficiency. With the hierarchical approach to management prevailing in Pakistan, the adoption of the HPWS will be seen as a transition to progressive forms of organizational operation that encourages innovation and proactive conduct of employees. The results show that organizations that have embraced HPWS end up establishing working environments that make workers feel important and involved resulting in better use of skills and performance. This further

supports the thesis that new work systems play a crucial role in enhancing human capital and better workforce performance.

H3: Strategic Human Resource Management - Human Capital Effectiveness.

The high correlation between Strategic HRM and Human Capital Efficiency shows the importance of integrating HR practices with long-term organizational strategy. Well-organized recruitment, specific training, and performance-based appraisal systems used in the Pakistani organization have a direct impact on the creation of effective and skilled workers. Strategic HRM will make sure that the right talent is put in the right positions assisted by the continuous development programs. The results affirm that there are increased workforce productivity and operational efficiency in firms that have a clear HR strategy. This proves that when approached as a strategic role as opposed to a daily administrative process, HRM will be an effective force behind human capital optimization and long-term organizational performance.

H4: Human Capital efficiency- Organizational Financial performance.

The positive correlation between Human Capital Efficiency and Organizational Financial Performance is very strong showing that efficient employees have a direct effect on enhancing profitability, increase in revenues and reduced costs. With Pakistan being a country where many business organizations are usually plagued with resource constraints and poor productivity, the effective use of the human resources will be a critical factor in determining the level of financial success. Good performing employees save the organization cost of operation, improve on the quality of services being offered and enhance competitiveness. The results emphasize the importance of organizations with high workforce efficiency being placed in a better position to transform the operational strength to financial gains, which proves human capital to be one of the core economic resources within performance-based organizations.

H5: Mediating Role of Human Capital Efficiency.

The high levels of mediation findings affirm that Human Capital Efficiency is a major tool by which SHRM, HPWS, and FCM mediate financial performance. This suggests that the effects of HR and financial practices on performance are not direct and rather, they work via enhanced efficiency in the workforce. This finding is important in the context of Pakistan where organizations are not always able to achieve financial returns on HR investments, thus, it is essential to pay attention to the results of implementing efficiency instead of just introducing policies. It proves that to convert the strategic HR efforts into real financial results, it is necessary to build the employee ability, engagement, and productivity which supports the main idea that human capital is a key to sustainable growth.

H6: Moderating Impact of Quality of Financial Governance.

The high interaction effect of Financial Governance Quality shows that good governance systems can increase the positive correlation between Human Capital Efficiency and Financial Performance. It implies that the maximum financial

performance among the highly efficient employees is impossible without the transparent and accountable financial systems. The poor use of financial resources is usually hampered by weak governance in Pakistan. The results underline that efficient governance systems enhance the mechanism of transforming employee efficiency to financial performance to achieve superior control, accountability, and strategic decision-making. This brings out governance as an important reinforcing tool in performance management.

Theoretical Implications

The study is a contribution worth to the merging of HRM and Finance literature because it empirically justifies a holistic model that integrates Strategic HRM, HPWS, and Financial Capability mediated by Human Capital Efficiency. It builds upon the Resource-Based View in the sense that it shows that human capital can be used as a strategic resource that its value is maximized when such resource is articulated through financial competence and governance arrangements. The results also complement the Human Capital Theory by showing the route of efficiency in which HR practices can lead to financial results. In general, the model contributes to the theoretical knowledge as it places human capital efficiency as the primary process between people management and financial performance of organizations.

Practical Implications

Practically, the research points to the necessity of the investment that the organizations make not only into the HR systems but also into training the financial capacities of the managerial personnel. Structured HR practices, high-performance work practices, and financial literacy management training programs should be introduced in firms. HR and financial competencies can be strengthened to enable organizations to boost the productivity of the employees and financial sustainability. These lessons effectively give business leaders a practical advice on how to maximize workforce productivity and cement profitability in competitive settings.

Limitations and Recommendations

The cross-sectional research design limits the study by not allowing it to measure the long-term the causal effects. Response bias might also be experienced because of the use of self-reported data. Longitudinal studies and objective financial measures of performance should be embraced by future researchers in order to improve strength. More specific research on the sector might also give respectively detailed information. The study recommends that additional studies ought to be conducted by future researchers to understand the role of digital HR systems and leadership styles as possible moderating factors to further expand the model.

Conclusion

This research proves that the combined HR and financial competence is an important factor in improving the financial performance of the organization via the mediator role of the human capital efficiency. HPWS, strategic HRM and financial competence

help to create a productive workforce whereas governance mechanisms enhance performance outcome. The results indicate strategic significance of employees' management as a financial asset and the need to harmonize people management and financial governance to ensure sustainable organizational success in Pakistan.

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