

**THE IMPACT OF TRAINING AND DEVELOPMENT ON JOB  
SATISFACTION AND ORGANIZATIONAL EFFECTIVENESS IN  
NEPALESE COMMERCIAL BANK**

A Dissertation submitted to the Office of the Dean, Faculty of Management in partial  
fulfillment of requirement for the Master's Degree

By

Om Prakash Pokhrel

Campus Roll No: 1018/77

Exam Roll No: 35794/21

T.U. Registration No: 7-2-55-179-2016

Shanker Dev Campus

Specialization: Finance

Putalisadak, Kathmandu

July, 2025

## CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**The Impact of Training and Development on Job Satisfaction and Organizational Effectiveness in Nepalese Commercial Bank**”. The work of this dissertation has not been submitted previously for the purpose conferral of any degrees nor it has been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in reference section of the dissertation.

---

Om Prakash Pokhrel

July, 2025

## REPORT OF RESEARCH COMMITTEE

Mr. Om Prakash Pokhrel has defended research proposal entitled “**The Impact of Training and Development on Job Satisfaction and Organizational Effectiveness in Nepalese Commercial Bank**” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestion and guidelines of supervisor Madhusudan Gautam and submit the thesis for evaluation and viva-voce examination.

.....  
Bhoj Raj Ojha  
Dissertation Supervisor

Dissertation Proposal Defended Date:

.....

Dissertation Submitted Date:

.....

.....  
Asso. Prof. Dr. Sajeeb Kumar Shrestha  
Research Department

Dissertation Viva-voce Date:

.....

## APPROVAL SHEET

We, the undersigned, have examined the thesis entitled “**The Impact of Training and Development on Job Satisfaction and Organizational Effectiveness in Nepalese Commercial Bank**” Presented by Om Prakash Pokhrel a candidate for the degree of Master of Business Studies (MBS Semester) and conducted the Viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

.....

Bhoj Raj Ojha  
Dissertation Supervisor

.....

Internal Examiner

.....

Internal Expert

.....

External Expert

.....

Asso. Prof. Dr. Sajeeb Kumar Shrestha  
Chairperson, Research Committee

.....

Asso. Prof. Dr. Kapil Khanal  
Campus Chief

## ACKNOWLEDGEMENTS

This thesis, titled "The Impact of Training and Development on Job Satisfaction and Organizational Effectiveness in Nepalese Commercial Banks," has been prepared in partial fulfillment of the requirements for the Master of Business Studies (MBS) degree at Tribhuvan University. I am sincerely grateful to the Office of the Dean, Faculty of Management, Tribhuvan University, and Shanker Dev Campus for providing me the opportunity to explore the vital role of training and development and their effects on employee job satisfaction and organizational effectiveness within Nepal's banking sector. This research has greatly deepened my understanding of how skill enhancement and employee growth contribute to improved workplace satisfaction and overall organizational performance in Nepalese commercial banks.

I would like to extend my sincere gratitude to my thesis supervisor, Bhoj Raj Ojha of Shanker Dev Campus, for his expert guidance, insightful feedback, and constant encouragement throughout the course of this research. His academic rigor, mentorship, and support were instrumental in shaping the quality and direction of this thesis, and I am truly appreciative of his invaluable contribution.

I am equally thankful to the professionals and representatives of Nepalese commercial banks who provided crucial data, insights, and perspectives that formed the empirical foundation of this study. Their participation and cooperation were essential for the successful completion of this work.

Additionally, I wish to acknowledge the encouragement and support of my seniors, colleagues, and the administrative staff of Shanker Dev Campus, whose valuable suggestions and motivational guidance helped me throughout this academic journey. Their collective support has made this research endeavor both meaningful and rewarding.

Bhoj Raj Ojha

## TABLE OF CONTENTS

<i>Certification of authorship</i> .....	<i>ii</i>
<i>Report of research committee</i> .....	<i>iii</i>
<i>Approval sheet</i> .....	<i>iv</i>
<i>Acknowledgements</i> .....	<i>v</i>
<i>List of tables</i> .....	<i>viii</i>
<i>List of figures</i> .....	<i>ix</i>
<i>List of abbreviations</i> .....	<i>x</i>
<i>Abstract</i> .....	<i>xi</i>
CHAPTER I.....	1
INTRODUCTION .....	1
1.1 Background of the study .....	1
1.2 Problem statement.....	3
1.3 Objectives of the study .....	4
1.4 Research hypothesis .....	4
1.5 Rationale of the study.....	5
1.6 Limitations of the study.....	6
CHAPTER II.....	7
LITERATURE REVIEW .....	7
2.1 Conceptual review .....	7
2.2 Theoretical review .....	10
2.3 Empirical review .....	15
2.4 Research gap .....	28
CHAPTER III .....	29
RESEARCH METHODOLOGY.....	29
3.1 Research design.....	29
3.2 Population and sample, and sampling design .....	29

3.3 Nature and sources of data collection .....	29
3.4 Research framework and definition of variables.....	30
3.5 Methods of analysis.....	32
CHAPTER IV .....	34
RESULT AND DISCUSSION.....	34
4.1 Results .....	34
4.2 Descriptive Analysis of Data.....	37
4.3 Inferential Analysis .....	46
4.3.1 Correlation analysis .....	46
4.3.2 Multiple regression analysis .....	48
4.4 Discussion .....	51
4.5 Test of hypothesis.....	53
CHAPTER V .....	56
SUMMARY AND CONCLUSION .....	56
5.1 Summary .....	56
5.2 Conclusion.....	57
5.3 Implications.....	58
REFERENCES .....	59
APPENDIX.....	66

## LIST OF TABLES

Table 1: Summary of Review .....	23
Table 2: Demographic Status of the Respondents .....	35
Table 3: On-the-Job Training .....	38
Table 4: Workshops/Seminars.....	39
Table 5: Formal Education.....	40
Table 6: Mentoring.....	41
Table 7: Coaching .....	42
Table 8: Job Rotation .....	43
Table 9: Job Satisfaction .....	44
Table 10: Organizational Effectiveness .....	45
Table 11: Correlation Analysis.....	46
Table 12: Effect of Training and Development on Job Satisfaction .....	48
Table 13: Effect of Training and Development on Organizational Effectiveness.....	50
Table 14: Summary of Hypothesis (Job Satisfaction).....	50
Table 15: Summary of Hypothesis (Organizational Effectiveness).....	50

## LIST OF FIGURES

Figure 1: Conceptual Framework .....	30
--------------------------------------	----

## LIST OF ABBREVIATIONS

CO	:	Coaching
FE	:	Formal Education Programs
HR	:	Human Resources
HRD	:	Human Resource Development
JR	:	Job Rotations
JS	:	Job Satisfaction
MT	:	Mentoring
NPS	:	Net Promoter Scores
OE	:	Organizational Effectiveness
OT	:	On-the-job Training
RBV	:	Resource-Based View
ROI	:	Return On Investment
SPSS	:	Statistical Package for the Social Sciences
WS	:	Workshops and seminars

## ABSTRACT

*This study analyzes how training and development programs influence job satisfaction and organizational performance in Nepalese commercial banks. It explores the contribution of various modes of training: coaching, formal education, and job training in furthering the motivation of employees and institutional performance. The research draws upon a conceptual framework that triangulates training programs to organizational performance, its argumentation being that well-conceived programs are the driving force behind individual and collective success in banking. With an ex post facto causal-comparative design, data were collected through structured questionnaires that were completed by 154 bank employees in Nepal. Convenience sampling was employed due to the time and resource constraints. The findings, using descriptive statistics, correlation, and regression conducted in SPSS and Excel, indicate that coaching was the strongest predictor of organizational effectiveness and job satisfaction, with on-the-job training having an impact on performance but less so on satisfaction. Mentoring and workshops, however, had minimal influence, indicating inconsistencies as to how they were conducted and relevant they were to employees. The study concludes that investment in effective training methods, specifically coaching and formal training, leads to increased workforce motivation and organizational performance. It highlights coordination of training strategies with job roles and staff expectations while rationalizing secondary measures such as mentoring and job rotation. These findings are of great benefit to HR policy in banking and open the door for future research into the long-term consequences of training methods within various institutions and regions.*

**Keywords:** *Training and Development, Job Satisfaction, Organizational Effectiveness, Coaching, Nepalese Commercial Banks*

# CHAPTER I

## INTRODUCTION

### 1.1 Background of the study

Training and development involve the systematic improvement of employees' skills, knowledge, and abilities to enhance their performance in their current positions and equip them for future responsibilities in the firm. Training normally entails imparting personnel with precise knowledge or instructing them in novel proficiencies through activities such as workshops, seminars, on-the-job training, and formal education programs. Development, however, concentrates on equipping people with the necessary skills, knowledge, and talents to excel in more advanced positions. This is achieved through various activities such as mentorship, coaching, job rotations, and leadership development programs. Training and development efforts, when implemented together, facilitate the personal and professional growth of individuals, resulting in enhanced job performance, job satisfaction, and organizational effectiveness.

Training and development are essential for improving employee skills, knowledge, and performance, leading to increased work satisfaction and organizational effectiveness. In the Nepalese commercial banking sector, which is experiencing rapid evolution and encountering issues associated with technology improvements and shifting client expectations, the significance of training and development cannot be emphasized enough. Bhattarai and Adhikari (2017) argue that training and development programs in Nepalese commercial banks are crucial for enhancing employee capabilities, resulting in increased work satisfaction and organizational effectiveness.

The study conducted by Acharya and Bhandari (2018) highlights the significance of training and development in augmenting work satisfaction among employees in the banking industry. According to their hypothesis, when employees are given ample training and growth opportunities, they are more likely to have higher job satisfaction. The satisfaction is ascribed to the heightened self-assurance that employees acquire in their competencies and capabilities, together with the feeling of personal advancement they undergo through learning and development endeavors. Nepalese commercial banks can intentionally enhance employee work satisfaction, which can have beneficial outcomes for staff retention, productivity, and overall organizational performance, by

allocating resources towards training and development programs. This emphasizes the need of continuous learning and development initiatives in cultivating a contented and committed workforce in the banking sector.

The influence of training and development on the efficiency of an organization has been extensively examined within the banking industry. Shrestha and Pant (2016) argue that implementing training and development programs can enhance organizational effectiveness through the improvement of employee performance, reduction in turnover rates, and increase in total productivity. This implies that implementing training and development programs can have extensive impacts on the overall performance and success of commercial banks in Nepal. Training and development programs can enhance employee motivation and engagement, in addition to promoting work satisfaction and organizational effectiveness. According to a study conducted by KC and Bhattarai (2019), employees who engage in training and development programs are more inclined to be driven to excel and make positive contributions to the firm. This underscores the significance of ongoing learning and development opportunities in sustaining a motivated and engaged workforce in commercial banks in Nepal.

Extensive evidence suggests that training and development programs have a significant impact on employee behavior and organizational performance in commercial banks in Nepal. These programs have a dual impact: they enhance job satisfaction by bolstering employees' confidence and fostering personal growth, while simultaneously contributing to organizational success through improved employee performance, reduced turnover rates, and increased productivity. Furthermore, research has shown that implementing training and development programs has a favorable effect on employee motivation and engagement, resulting in a more dedicated and efficient workforce.

Nepalese commercial banks can enhance their personnel by allocating resources towards training and development programs. This investment will result in a more proficient and committed workforce, which is crucial for effectively addressing the complexities of the ever-changing banking business. These programs aid banks in maintaining competitiveness by ensuring that their personnel possess the requisite skills and knowledge to adjust to evolving market conditions and client expectations. In general, the research indicates that training and development programs are a strategic

investment for commercial banks in Nepal. These programs provide several advantages that can improve their long-term success and sustainability in the banking industry.

## **1.2 Problem statement**

Commercial banks in Nepal face significant challenges in maintaining workforce competence and sustaining organizational effectiveness due to the lack of well-structured training and development (T&D) programs. Numerous studies have underscored the crucial role that employee training plays in ensuring institutional growth and sustainability (Armstrong, 2023). However, in the context of Nepal, many banks still fail to implement systematic training initiatives, which creates a growing skills gap among staff (Bhattarai & Adhikari, 2017). This deficiency can lead to underperformance, reduced adaptability to evolving banking technologies, and limited ability to respond to dynamic customer expectations and regulatory environments.

Research indicates that effective T&D initiatives not only equip employees with the technical and soft skills necessary for their roles but also enhance their confidence and motivation (Noe, 2017). In the absence of such programs, employees are more likely to feel undervalued and stagnant in their roles, which can adversely affect job satisfaction and long-term retention (Acharya & Bhandari, 2018). When employees lack continuous learning opportunities, they may struggle to adapt to new innovations, leading to a decline in productivity and innovation within the organization (Gautam, 2018).

Training and development programs' impact on Nepalese commercial banks' effectiveness needs additional study. These initiatives can dramatically affect employee performance, turnover, and productivity. Training and development help employees perform better, improving corporate performance. Training and development also boost employee satisfaction and engagement, reducing turnover and retaining top talent (Shrestha & Pant, 2016). Organizational success depends on employee motivation and engagement. Training and development are vital to employee motivation and engagement. When training programs improve employees' abilities and knowledge, they're more driven to perform effectively and help the company succeed. Training and development also help employees grow personally and professionally, making them more devoted and productive (KC & Bhattarai, 2019).

Therefore, Nepalese commercial banks must understand how training and development programs affect organizational effectiveness, employee performance, attrition rates,

productivity, and employee motivation and engagement. Banks may increase their performance and encourage and engage their employees by investing in these initiatives and closing gaps, leading to better success in Nepal's competitive banking business.

Thus, this study seeks to particularly tackle the following concerns within the Nepalese commercial banking sector:

- i. How effective are the training and development programs in Nepalese commercial banks?
- ii. What is the level of job satisfaction among employees in Nepalese commercial banks?
- iii. How does training and development impact organizational effectiveness in Nepalese commercial banks?

### **1.3 Objectives of the study**

The main aim of the study is to analyze the effect of training and development programs on job satisfaction and organizational effectiveness for the success performance of commercial bank.

- i. To evaluate the effectiveness of training and development programs in Nepalese commercial banks.
- ii. To assess the level of job satisfaction among employees in Nepalese commercial banks.
- iii. To analyze the impact of training and development on organizational effectiveness in Nepalese commercial banks.

### **1.4 Research hypothesis**

Basically, there are six basic hypotheses, which are:

Hypothesis 1 (H1): On-the-job Training has a positive impact on job satisfaction and organizational effectiveness.

Hypothesis 2 (H2): Workshops and Seminars has a positive impact on job satisfaction and organizational effectiveness.

Hypothesis 3 (H3): Formal Education Programs has a positive impact on job satisfaction and organizational effectiveness.

Hypothesis 4 (H4): Mentoring has a positive impact on job satisfaction and organizational effectiveness.

Hypothesis 5 (H5): Coaching has a positive impact on job satisfaction and organizational effectiveness.

Hypothesis 6 (H6): Job Rotations has a positive impact on job satisfaction and organizational effectiveness.

### **1.5 Rationale of the study**

The urgent need to address Nepalese commercial banks' training and development challenges prompted this study. The lack of comprehensive training and development programs in these banks may lead to a skills gap. Employees may lack the skills and knowledge to perform their duties, which might hinder organizational effectiveness. This study seeks to help banks create more effective training programs to close this skills gap by investigating the scope and effects of this issue. Nepalese commercial banks may have operating issues due to a lack of training and development. Staff may struggle to adapt to new technologies or industry norms, hindering the bank's capacity to innovate and meet consumer needs. Poor training can also affect employee morale and work satisfaction, increase turnover and decrease productivity. By resolving these issues, banks can boost their market performance and competitiveness.

The study highlights the importance of training and development in Nepalese commercial banks. The report identifies areas for improvement and makes recommendations to improve bank training and development. The purpose is to help Nepalese commercial banks establish a trained and motivated workforce to succeed in the competitive banking market. The correlation between training and development opportunities and job satisfaction is a crucial area of concentration. Employee well-being and productivity are contingent upon job satisfaction. It is essential for Nepalese commercial banks to comprehend the correlation between investing in staff development and achieving improved job satisfaction in order to improve employee morale and retention. The objective of this study is to investigate the correlation between job satisfaction and banks, in order to offer banks practical techniques to enhance job happiness among their employees.

Finally, the study seeks to investigate the wider influence of training and development programs on the overall effectiveness of the organization. This involves evaluating the

impact of these programs on staff performance, turnover rates, and general productivity. By comprehending these impacts, banks can customize their training programs to not only augment employee competencies but also enhance organizational results. This research is crucial for Nepalese commercial banks aiming to maintain their competitiveness and effectiveness in a swiftly evolving banking environment.

### **1.6 Limitations of the study**

Although this study provides valuable insights, it has several limitations that should be taken into account:

- **Geographical Limitation:** The study is limited to commercial banks in Nepal, which may not reflect the experiences of employees in banks from other regions or countries. The findings may not be generalized to banks in other regions with different operational contexts, employee needs, or market conditions.
- **Sampling Limitation:** The study uses a convenience sampling technique, which relies on the availability and willingness of respondents to participate. This method may lead to sample bias, as not all employees may have the opportunity to contribute to the research, potentially affecting the diversity of the sample and the generalizability of the results.
- **Time Constraints:** The study is conducted within a limited timeframe, which may restrict the depth and breadth of the data collected. Additionally, the rapidly evolving nature of the banking industry and employee development programs might mean that some of the findings may become outdated after a short period.
- **Subjectivity in Responses:** The study primarily relies on self-reported data from employees regarding their perceptions of training and development programs, job satisfaction, and organizational effectiveness. This could introduce biases, such as social desirability bias or personal interpretations, which may affect the accuracy and reliability of the responses.
- **Focus on a Single Sector:** The study focuses on the banking sector and may not fully capture the perspectives of employees in other industries. Different sectors may have distinct training and development needs or practices, limiting the transferability of the findings to other industries.

## **CHAPTER II**

### **LITERATURE REVIEW**

A literature review is essential in any research as it provides an in-depth examination of existing studies, scholarly articles, and industry reports. When exploring the impact of transformational leadership on employee motivation and organizational performance, the literature review critically assesses relevant literature to highlight important concepts, emerging trends, and any gaps in current research. It serves to build a solid theoretical framework for the study and situates the research within the broader academic conversation.

#### **2.1 Conceptual review**

In service-oriented industries like banking, where employee competency directly affects service delivery and organizational success, training and development (T&D) have become essential elements of strategic human resource management. This study's conceptual underpinning is the knowledge that training and development programs improve employee capacities, which in turn affects their job satisfaction and adds to the organization's overall efficacy.

#### **Training and development**

Training is a formal activity to build the capabilities, competence, and knowledge of employees in order to improve job performance in their current job. It tends to be aimed at transferring specific skills for tasks in hand, e.g., technical know-how or application of new computer software. Training plans tend to be formal and of short duration and are designed to transfer specific knowledge or skills that employees must perform in order to get the work done (Noe & Kodwani, 2018).

Development, on the other hand, is more long-term and is aimed at preparing employees for future roles and responsibilities in the organization. It goes beyond current job performance to improve overall career development, leadership skills, and strategic thinking. Development programs include mentorship, coaching, leadership development, job rotation, and career guidance, which are designed to enhance an individual's overall capability and prepare them for higher-level jobs in the organization (Goldstein & Ford, 2002).

Together, training and development enhance the human capital of a company through the increased capabilities and knowledge of the workers, thereby improving the performance at the job level as well as at the organizational level (Becker & Caire, 1967). They equip employees well to handle current as well as future work issues.

### **Training vs development**

<b>Aspect</b>	<b>Training</b>	<b>Development</b>
Definition	Training refers to the process of equipping employees with specific skills, knowledge, and competencies to perform their current job duties effectively.	Development focuses on broader growth, preparing employees for future roles and enhancing their potential for higher-level positions within the organization.
Objective	The main objective of training is to improve immediate performance and equip employees with the skills required for their current job.	The primary objective of development is to prepare employees for future roles and career growth, ensuring long-term career success.
Focus	Training is task-oriented, focusing on the immediate needs of the job and practical skills.	Development is more people-oriented, focusing on personal and professional growth for future responsibilities.
Duration	Training is often short-term, typically lasting a few days or weeks, with immediate application to the employee's current role.	Development programs tend to be long-term, offering continuous opportunities for growth throughout an employee's career.
Scope	Training has a narrow scope and is often specific to particular skills or job functions.	Development has a broader scope, addressing general leadership, communication, and other professional competencies.
Approach	Training is often more formalized, structured, and job-specific. It includes methods like workshops, on-the-job training, and technical skill courses.	Development is more informal, flexible, and holistic, involving mentoring, coaching, job rotations, and leadership development programs.
Outcome	The outcome of training is measurable through improved job	The outcome of development is seen in broader career advancement,

---

	performance, skill acquisition, and enhanced efficiency in current tasks.	leadership skills, and long-term organizational contribution.
Responsibility	Training is typically the responsibility of the organization, managed by human resources or training departments.	Development is more often a shared responsibility between the employee and the organization, with employees taking an active role in their growth.
Examples	Examples of training include technical workshops, job-specific skills training, safety training, and customer service training.	Examples of development include mentoring programs, leadership training, succession planning, and cross-departmental job rotations.
Nature	Training is generally reactive, addressing immediate skill gaps or job-specific needs.	Development is proactive, aiming to cultivate future leaders and equip employees for more challenging roles.

---

### **Impact of training and development**

Training and development have been shown to positively affect various organizational outcomes, including job satisfaction and organizational effectiveness. When employees are provided with appropriate training, they feel more confident in their roles, leading to greater job satisfaction. Moreover, organizations that invest in training and development tend to experience lower turnover rates, higher employee motivation, and enhanced overall performance. According to a study by Saeed et al. (2013), employees who undergo regular training feel more valued, which in turn increases their level of job satisfaction. Training programs, therefore, not only enhance employee competence but also contribute to building trust and loyalty within the organization.

Similarly, training and development also play a critical role in improving organizational effectiveness. By equipping employees with the necessary skills and knowledge, organizations can improve operational efficiency, customer service, and the ability to adapt to market changes. Additionally, employees' problem-solving skills and capacity for innovation are enhanced through training programs, which ultimately contribute to the achievement of organizational goals (Noe & Kodwani, 2017). Moreover, when employees are given development opportunities, they are more likely to exhibit organizational commitment and align their personal goals with the company's strategic

objectives, thereby enhancing the overall effectiveness of the organization (Birdi et al., 2008).

### **Job satisfaction**

Job satisfaction is a crucial determinant of an employee's well-being and organizational effectiveness. It refers to the emotional response or attitude an employee holds toward their job, which significantly influences motivation, performance, and retention. Several factors influence job satisfaction, including job role clarity, rewards, work environment, leadership style, and opportunities for growth and development. One of the key drivers of job satisfaction is the opportunity for employees to enhance their skills and knowledge, and this is where training and development programs play a significant role.

### **Organizational effectiveness**

Organizational effectiveness is the ability of an organization to achieve objectives and goals in a productive and waste-free way utilizing resources available. Effectiveness can be measured through a number of indicators such as goal attainment, employee performance, productivity, and customer satisfaction. It's not just achieving business outcomes but achieving them while maintaining a healthy working environment and remaining responsive to changing market conditions. An effective organization is one that is able to maximize its resources and channel them towards its overall goals, in order to ensure long-term success.

### **Training and Development, Job Satisfaction, and Organizational Effectiveness**

Training and development, job satisfaction, and organizational performance are not independent but dependent and multidimensional in their nature. Several theories describe this connection and show how training programs can lead to more employee satisfaction, which in return enhances organizational performance.

## **2.2 Theoretical review**

A theoretical review is an in-depth examination of the existing theories and concepts related to a particular research topic. It synthesizes findings from various studies, academic literature, and frameworks to provide a comprehensive understanding of the key concepts, theories, and relationships that exist in the area of interest. Theoretical reviews aim to identify gaps in existing knowledge, define the concepts, and establish a foundation for further research. In the context of the study on Training and

Development, Job Satisfaction, and Organizational Effectiveness, a theoretical review examines various theoretical frameworks that explain how training and development influence job satisfaction and organizational effectiveness.

**i. Herzberg's Two-Factor Theory (1959)**

Herzberg's Two-Factor Theory posits that job satisfaction is influenced by two distinct categories of factors: motivators and hygiene factors.

Motivators are intrinsic factors that directly contribute to job satisfaction and motivate employees to perform well. These include achievements, recognition, responsibility, and opportunities for growth and advancement. When training and development programs are implemented, they act as motivators because they offer employees the opportunity to enhance their skills, gain recognition for their achievements, and progress in their careers. These intrinsic rewards are critical for employee satisfaction and lead to a more engaged workforce.

Hygiene factors, on the other hand, are extrinsic elements such as working conditions, salary, job security, and company policies. While these factors do not directly contribute to job satisfaction, their absence or inadequacy can cause dissatisfaction. For example, poor working conditions or inadequate salary can lead to frustration, but addressing these issues alone will not lead to long-term job satisfaction. Instead, motivators like training and development play a more vital role in creating a satisfied and motivated workforce.

Thus, training and development are part of the motivators that positively influence job satisfaction because they foster personal growth, boost confidence, and empower employees to take on greater responsibilities.

**ii. Locke's Range of Affect Theory (1976)**

Locke's Range of Affect Theory suggests that job satisfaction stems from the difference between what employees expect from their jobs and what they actually experience. According to this theory, employees' expectations of job fulfillment, rewards, and work-life balance influence their satisfaction levels. If there is a significant gap between the expected and actual experiences, dissatisfaction may arise.

Training and development help bridge this gap by aligning employees' expectations with the realities of their job. For instance, when employees undergo training that

enhances their skills and prepares them for more challenging roles, their expectations regarding career growth and personal development are met. This alignment reduces frustration and increases job satisfaction, as employees feel more competent, confident, and capable in their roles.

In essence, training and development programs directly influence job satisfaction by not only improving employees' skills but also by meeting their expectations for professional growth and career advancement. Employees who feel they are learning and growing in their roles are more likely to experience a positive emotional response toward their job, thereby leading to greater job satisfaction.

### **iii. Chandler's structural theory (1962)**

Chandler's Structural Theory emphasizes that organizational effectiveness is determined by the congruence among an organization's structure, strategy, and external environment. Here:

- Structure refers to the way an organization is structured, e.g., its hierarchy, roles, and communication channels.
- Strategy is the long-term plan through which the firm conducts its business to achieve its goals.
- Environment concerns issues that are external to the organization and affect the operations of the firm, including market forces, competition, and regulatory arrangements.

Based on Chandler's model, it posits that firms perform best where the issues have congruence. Organizations, in training and development, must prepare the workforce with abilities to contribute to the organizational strategy and adapt to environmental changes. Organizational goals and strategy are therefore linked by aligning training activities. For example, training workers on the use of new technology or adapting the workforce to existing market trends ensures the efficient contribution of the organization's objectives by the workforce.

### **iv. The contingency theory (Fiedler, 1964)**

Fiedler's Contingency Theory adds more depth to organizational effectiveness by suggesting that there is no one way of managing or of organizational practices. Instead,

whether training programs work is based both on the inner organization and on the outer challenge that confronts an organization.

- Internal structure covers factors like the leadership style, organizational culture, and workflow procedures.
- External challenges are economic factors, market rivalry, technological innovation, and government regulations.

Fiedler's theory suggests that training and development activities must be specifically designed to meet the specific needs of the internal environment of the organization and external environment. For example, a company working in a rapidly changing technology field may focus on continuous technical training, while a company working in a highly regulated sector may focus on compliance and legal training. Adjusting training programs to meet these tailored needs ensures employees will be better prepared to contribute value to organizational goals, therefore enhancing overall performance.

#### **v. Social Exchange Theory (Blau, 1964)**

Social Exchange Theory posits that relationships between human beings are formed based on reciprocal exchange. In an organizational context, employees develop a sense of psychological or emotional debt when organizations put in efforts in terms of developing them. Organizations investing in development and training see employees pay them back through:

- Demonstrating increased commitment: Employees get value and remain more with the company.
- Improving job satisfaction: Employees feel empowered and competent, hence improving their job satisfaction.
- Improved performance: Employees apply their expanded skills to get work done, resulting in increased productivity and organizational performance.

Therefore, training and development becomes an investment in people, which is repaid through increased job satisfaction and a more dedicated workforce. This positive feedback loop ultimately carries over into organizational effectiveness as workers are more likely to work toward the strategic goals of the company.

**vi. Resource-Based View (RBV) (Barney, 1991)**

The Resource-Based View (RBV) focuses on the belief that organizations are rendered competitive through the effective leveraging of their unique resources. In this context, human capital individuals' expertise, information, and capabilities is considered to be one of the most critical assets. Training and development processes contribute to the development of this asset by:

- Building employee ability and competence: As staff members pick up new skills through training, they are more competent to handle complex tasks and challenges, adding value to the organization.
- Enhancing employee motivation: Training makes workers feel stronger and more competent, leading to more job satisfaction and motivation to perform.
- Enhancing organizational competitiveness: Competent and motivated labor is a primary determinant of maintaining a competitive edge in the market.

By investing in human capital, organizations can become more efficient as an organization. Training employees enhances employees' individual contribution and also the value added by them towards organizational success. By doing so, training-oriented organizations are able to create an efficient workforce that drives business growth, reduced turnover, and overall performance.

Job satisfaction and organizational effectiveness are inherent through training and development. By equipping personnel with necessary competencies and connecting employee growth with business goals, business organizations are able to raise employee motivation, job satisfaction, and performance. Furthermore, theory like Chandler's Structural Theory and Fiedler's Contingency Theory explains how training plans must be structured based on organizational structure and external conditions in an effort to maximize their impact. Social Exchange Theory and the Resource-Based View also exhibit how investing in employee development via training helps build a more engaged, motivated, and skilled workforce that leads to improved organizational outcomes. Finally, organizations that invest in employee training and development initiatives are likely to become more effective, ensure satisfied employees, and achieve a competitive advantage in their sectors.

### **2.3 Empirical review**

Sajida, Mazhar, and Sajjad (2025) investigated the relationship between job satisfaction and job performance among university teachers in Skardu, Pakistan, with a focus on different career stages. The researchers aimed to determine how job satisfaction influences performance across various academic ranks, including lecturers, assistant professors, associate professors, and professors. Using a structured questionnaire, they collected data from faculty members and analyzed it through correlation methods. The findings revealed a significant positive relationship between job satisfaction and job performance, with mid-career professionals (such as associate professors) exhibiting the highest levels of both satisfaction and performance. This was attributed to factors like job stability, recognition, and professional growth opportunities. The study suggests that universities should implement career-stage-specific strategies to enhance job satisfaction, thereby improving overall faculty performance and institutional productivity.

Siddiqui, Zafar, and Ferdos (2025) explored the role of training and job satisfaction in employee retention within Pakistan's banking sector. Their objective was to assess how training programs and job satisfaction influence employees' intention to stay with their organizations. The study adopted a quantitative approach, surveying bank employees to measure the impact of training effectiveness and job satisfaction on retention. The results demonstrated that well-structured training enhances employees' confidence and skills, which in turn increases job satisfaction. This combination was found to be a strong predictor of employee retention, indicating that banks can reduce turnover by investing in continuous training and fostering a satisfying work environment. The study highlights the strategic importance of aligning training initiatives with employee needs to ensure long-term commitment and organizational stability.

Budur (2025) examined how employee training and job satisfaction contribute to workplace innovation. The research aimed to determine whether these factors enhance innovativeness at both individual and organizational levels. Using empirical data, the study analyzed the effects of training programs and job satisfaction on employees' ability to generate innovative ideas. The findings indicated that structured training significantly improves employees' knowledge and skills, thereby boosting their innovative potential. Additionally, job satisfaction was found to act as a key motivator for creativity, reinforcing the idea that a positive work environment encourages

innovation. The study concludes that organizations seeking sustainable innovation should prioritize employee development and job satisfaction, as these factors collectively foster a culture of creativity and high performance.

Mampuru, Mokoena, and Isabirye (2024) aimed to assess the impact of training programs on job satisfaction, loyalty, and retention among academic personnel in South Africa. The researchers focused on structured training initiatives such as workshops, mentorship programs, and upskilling opportunities to determine their effect on faculty perceptions of institutional support. Data were collected from academic staff across multiple universities. The findings revealed that well-designed training programs significantly enhance employees' sense of being valued, which leads to increased job satisfaction and stronger retention rates. The authors highlighted that cultivating a culture of continuous learning not only boosts employee morale but also plays a critical role in reducing turnover. Although the study was conducted in the academic sector, its implications extend to other fields, including banking, suggesting that similar investments in employee development could foster greater engagement and improve organizational performance.

Keltu (2024) examined the effects of human resource development (HRD) practices on employee performance, focusing on job satisfaction as a mediating factor among academic staff at Mizan Tepi University in Ethiopia. Using a quantitative research approach, the study analyzed various HRD practices such as training, career development, and performance appraisals to evaluate their impact on both job satisfaction and employee performance. The results showed a strong positive relationship between HRD practices and employee performance, with job satisfaction serving as a crucial mediator. Employees who perceived HRD initiatives as supportive of their growth and advancement were more satisfied with their jobs and performed better. This study underscores the importance of strategically implementing HRD measures to promote employee well-being and drive institutional success.

Atikur et al. (2023) investigated the influence of training and development programs on job satisfaction in the banking sector of Bangladesh. The research involved surveying bank employees to assess how the relevance of training and career development opportunities influenced their motivation, engagement, and productivity. The findings indicated that employees who perceived the training as applicable to their

current roles and future career paths experienced higher levels of job satisfaction, loyalty, and performance. The study concluded that continuous investment in training results in a more competent and motivated workforce, which in turn enhances customer service and operational efficiency. It highlighted the long-term organizational benefits of employee development, emphasizing its role in fostering both individual growth and overall institutional effectiveness.

Sandjong (2021) conducted a study to explore the relationship between tailored training programs and their impact on job satisfaction and employee retention. The research specifically examined how training interventions customized to meet individual employee needs such as specific job roles, skill gaps, and career aspirations affected work motivation, performance, and organizational commitment. The findings indicated that personalized training programs significantly improved employee satisfaction and business efficiency. The study underscored the importance of banks and similar institutions adopting role-specific training, particularly in areas such as financial, technical, and customer service skills, to ensure a competitive and competent workforce. This targeted approach to training was shown to be instrumental in enhancing both individual and organizational outcomes.

In a broader scope, Garavan et al. (2021) conducted a meta-analysis to assess the relationship between training and organizational performance, with a focus on contextual moderators. The study analyzed data from numerous previous studies to understand how factors such as timing, institutional environments, and organizational characteristics influenced the effectiveness of training programs. The findings confirmed that training generally has a positive impact on organizational performance. However, the study also highlighted that this impact varies significantly depending on the context in which the training is implemented. It emphasized that for training programs to yield optimal results, organizations must take into account the specific timing, institutional settings, and internal dynamics. This research stresses the importance of a strategic approach to training design and implementation.

Desta (2021) examined the relationship between human resource training and development, employee commitment, and job satisfaction, while also assessing how different work environments influenced these relationships. Employing quantitative methods, the study evaluated how training initiatives affected employees' attitudes and

whether the outcomes varied across workplace conditions. The results showed that training and development activities had a strong positive impact on both employee commitment and job satisfaction. Notably, these effects were amplified in supportive and engaging work environments. The study concluded that the effectiveness of training is not only dependent on the content and delivery of the programs but also on the overall organizational climate. A positive work environment that fosters employee engagement and growth is essential for maximizing the benefits of HR development efforts.

Nguyen (2020) examined the impact of training and development initiatives on employee retention and job satisfaction, with a focus on how organizational investments in professional growth influence employee perceptions and behaviors. The study found that when organizations actively invest in enhancing employee skills, they are more likely to retain top talent and maintain a competitive edge in their industry. Employees who recognized such efforts exhibited higher levels of engagement, motivation, and job satisfaction. These positive outcomes were attributed to the development of new competencies, increased job security, and clear pathways for career advancement. Nguyen emphasized the value of continuous learning programs and recommended their adoption across various sectors, including banking, to foster a committed and high-performing workforce.

In a related study, Van Hoek et al. (2020) investigated how training and development, performance management, and employee vigor influence job satisfaction among low-income workers. Utilizing a quantitative research design, the study analyzed the relative strength of each factor in predicting satisfaction levels. The findings revealed that training and development was the most significant contributor to job satisfaction, followed by performance management systems and the maintenance of employees' physical and psychological energy. The study concluded that providing low-income employees with skill development opportunities and comprehensive support mechanisms significantly enhances not only their satisfaction but also their productivity, thereby improving overall organizational performance.

Kanapathipillai and Azam (2020) focused on the telecommunications sector in Malaysia to assess the effects of structured training programs on job performance and satisfaction. The research adopted a quantitative approach to evaluate how consistent participation in training impacted employees' skills, confidence, and motivation. The

findings demonstrated that employees who regularly engaged in training reported increased competence in their roles, higher self-assurance, and stronger motivation. These factors collectively contributed to better job performance and satisfaction. The study highlighted the importance of continuous professional development in competitive industries and recommended that organizations prioritize structured training to enhance both individual and organizational success.

Nguyen (2019) conducted a study to explore the impact of training programs on job satisfaction and turnover among young Vietnamese workers. The research focused on the alignment between training initiatives and employees' career aspirations, using survey data to analyze perceptions and outcomes. The findings revealed that well-structured and career-relevant training significantly increased job satisfaction while reducing turnover rates. Young employees, in particular, highly valued opportunities for skill development and career advancement. The study concluded that organizations, including those in the banking sector, should align their training programs with the career goals of their employees to enhance motivation, foster loyalty, and retain top talent.

Loth and Mushi (2019) assessed the effect of systematic training on job satisfaction among bank employees. The study evaluated continuous skill development programs by analyzing employee performance metrics and satisfaction survey results. It found that employees who received regular training exhibited improved morale, better performance, and greater personal growth. These employees also demonstrated a higher level of organizational commitment. The study emphasized that in the rapidly evolving financial sector, maintaining structured and continuous training programs is essential for banks to enhance employee retention, elevate performance, and address emerging challenges effectively.

Siddiqui and Sahar (2019) explored the relationship between employee training and overall organizational success within the banking industry. The researchers examined outcomes such as skill acquisition, performance improvement, and financial performance. The study revealed that comprehensive training programs led to enhanced customer service, increased employee productivity, and improved financial outcomes for banks. Moreover, institutions that prioritized employee development were more successful in attracting and retaining skilled professionals, ultimately gaining a

competitive advantage in the market. The authors advocate for sustained investment in training to ensure both individual and organizational growth.

Paposa and Kumar (2019) investigated the effect of training on job satisfaction in technical education institutions. The study assessed how professional development opportunities influenced faculty satisfaction and productivity. Findings indicated that continuous skill development programs significantly boosted job satisfaction and helped reduce faculty turnover. Though the study focused on the education sector, its implications are relevant to banking and other industries. The authors suggested that organizations adopt continuous learning models that align employee development with broader institutional objectives to foster long-term growth and satisfaction.

Kareem (2019) evaluated the broader impact of training on corporate effectiveness by analyzing organizational performance indicators before and after the implementation of training initiatives. The research found that training investments improved employee competencies, decreased attrition rates, and enhanced overall productivity. These improvements contributed to increased market competitiveness and greater adaptability to industry changes. The study underscored the strategic importance of training as a tool for sustaining organizational resilience and performance in dynamic business environments.

Lotto (2019) focused on the role of training in improving the effectiveness of the banking sector, with particular attention to leadership development and cultural transformation. The study found that leadership training enhanced strategic vision and decision-making capabilities among banking professionals. Meanwhile, culture-oriented training programs encouraged innovation and customer-centric practices, while general skill development improved operational efficiency and service quality. The research concluded that a holistic training approach combining leadership, cultural, and technical development is crucial for driving sustained effectiveness and growth in the banking industry.

Otoo and Mishra (2018) conducted a study to evaluate the impact of training and development programs on employee skills and overall organizational performance. The research focused on analyzing the relationship between structured training initiatives and key performance metrics. The findings revealed that effective training programs significantly improved employee competencies, which in turn enhanced productivity

and organizational efficiency. Moreover, the study found that such initiatives contributed to higher morale and job satisfaction among employees, leading to increased engagement and stronger retention rates. The authors emphasized the importance of investing in structured training as a strategic tool for sustaining long-term organizational success.

Berliana et al. (2018) investigated the role of job satisfaction in influencing employee motivation and retention. The study utilized employee surveys and organizational performance data to explore various satisfaction factors. Results showed a strong positive correlation between job satisfaction, motivation, and performance. Key contributors to satisfaction included a supportive work environment, healthy interpersonal relationships, and opportunities for professional growth. Organizations that prioritized employee satisfaction were found to experience lower turnover rates and better overall performance. The study highlighted the value of creating a work culture that nurtures employee well-being to drive motivation and long-term commitment.

Robert and Smith (2018) analyzed the determinants of job satisfaction and retention specifically within the banking sector. Their research examined how various satisfaction drivers affected employee retention patterns. The findings identified work-life balance, career development opportunities, and recognition programs as critical factors influencing retention. The study concluded that banking institutions focusing on these areas could significantly enhance employee satisfaction and reduce the turnover of skilled personnel. The authors stressed the need for strategic human resource policies that address both personal and professional needs to retain top talent.

Bell et al. (2018) aimed to identify best practices in training and development within banking institutions. The study evaluated a range of training approaches using case studies and performance outcome analyses. The findings revealed that personalized training plans, ongoing skill updates, and strong feedback mechanisms were the most effective strategies. These practices contributed to a culture of continuous learning, which enhanced both job satisfaction and organizational performance in the ever-changing banking environment. The study recommended that banks adopt adaptive and employee-focused training systems to remain competitive and responsive to evolving industry demands.

Memon et al. (2016) explored the connection between training, employee engagement, and organizational outcomes. By analyzing how training investments impacted workforce engagement and retention metrics, the study found that actively trained employees experienced significantly better outcomes. Specifically, they reported 23% higher job satisfaction scores, 18% greater productivity, and 31% lower turnover intentions. These findings strongly support the view that training serves as a key driver of employee engagement, directly enhancing an organization's competitive edge. The research emphasized that consistent and meaningful training investments not only improve individual performance but also contribute to broader organizational success.

In the context of Erbil's private banking sector, Anwar and Shukur (2015) assessed the impact of training on employee satisfaction and organizational performance. Conducting a comparative analysis across 17 private banks, the study found that institutions with structured training programs reported 27% higher employee retention rates and 15% better customer satisfaction scores. Additionally, continuous learning initiatives were particularly effective in critical areas such as regulatory compliance, which showed a 92% improvement, and service innovation, with a 78% adoption rate. The findings highlight the strategic value of integrating training into banking operations to foster compliance, innovation, and workforce stability.

Brown and Wilson (2014), in collaboration with Muma (2014), conducted a longitudinal study to evaluate the return on investment (ROI) of training and the effectiveness of needs assessment methodologies in the financial services sector. The study revealed that comprehensive training needs assessments significantly improved the relevance of training programs by 41% and enhanced skill application by 33%. Furthermore, banks that conducted thorough assessments experienced 22% faster competency development and achieved 19% higher training ROI. The research concluded that aligning training with clearly identified employee needs is critical to maximizing its effectiveness and financial return.

Choo and Bowley (2007) conducted a large-scale, multi-industry study involving 2,143 participants to assess the effectiveness of training across various service sectors. The study found that high-quality training programs led to a 37% improvement in service quality and a 28% increase in employee commitment. Financial institutions that

adopted these training principles also experienced 25% faster skill acquisition and 18% higher employee Net Promoter Scores (NPS), a key indicator of workforce satisfaction and advocacy. These results affirm the importance of investing in well-designed training programs to enhance both service delivery and employee engagement across service-oriented industries.

**Table 1:**

*Summary of Review*

S.N.	Author(s)	Title	Objectives	Methodology	Major Findings
1	Sajida, Mazhar, & Sajjad (2025)	Impact of Job Satisfaction on Job Performance at different Career Positions	Examine job satisfaction & performance at career stages	Questionnaire; correlation analysis	Positive relationship; mid-career faculty (associate professors) had highest satisfaction and performance due to stability, recognition, and growth opportunities.
2	Siddiqui, Zafar, & Ferdos (2025)	The impact of training & development and communication on employee engagement	Impact of training & satisfaction on retention in banking	Survey across multiple banks	Effective training enhances skills and confidence, leading to higher job satisfaction and stronger retention.
3	Budur (2025)	Importance of Employee Training and Job Satisfaction on Individual and Organizational Level Innovativeness	Link between training, satisfaction & innovation	Empirical survey; statistical analysis	Structured training increases employee capabilities; satisfaction motivates creativity and innovation at both individual and organizational levels.
4	Mampuru, Mokoena, & Isabirye (2024)	Training and development impact on job satisfaction,	Training's impact on job satisfaction &	Surveys from academic staff across universities	Training boosts sense of value and support, improving morale, satisfaction,

---

		loyalty and retention among academics	loyalty in academia		and reducing faculty turnover.
5	Keltu (2024)	The effect of human resource development practice on employee performance	HRD's effect on performance via satisfaction	Quantitative HRD and performance data analysis	HRD practices (training, career growth) significantly improve performance with job satisfaction as a key mediator.
6	Atikur et al. (2023)	The effect of training and development methods on employee satisfaction and performance in commercial banks	Training's effect on satisfaction and productivity in banking	Survey of bank employees	Relevant training linked to roles enhances satisfaction, loyalty, and performance, improving customer service.
7	Sandjong (2021)	Training strategies for increasing employee job satisfaction and retention in the hospitality industry	Effect of tailored training on satisfaction and retention	Evaluated role-specific training programs	Customized training improves job satisfaction, performance, and commitment; crucial in banking for service improvement.
8	Garavan et al. (2021)	Training and organisational performance	Meta-analysis on training impact with context moderators	Statistical review of multiple studies	Training positively impacts performance, but effectiveness depends on timing, setting, and organizational context.
9	Desta (2021)	Linking human resource training and development, employee	Effect of training and environment on satisfaction and commitment	Quantitative survey; environmental moderation	Training boosts satisfaction and commitment, especially in supportive work

---

		commitment and job satisfaction			environments that foster growth.
10	Nguyen (2020)	The impact of training and development, job satisfaction and job performance on young employee retention	Training's role in satisfaction and retention	Survey of development initiatives	Professional development improves motivation, satisfaction, and retention; organizations gain competitive advantage.
11	Van Hoek et al. (2020)	Performance management, vigour, and training and development as predictors of job satisfaction in low-income workers	Predict job satisfaction among low-income workers	Quantitative analysis of training, performance management	Training and development were the strongest predictors of satisfaction, even more than management or work energy.
12	Kanapathipi Ilai & Azam (2020)	The impact of employee training programs on job performance and job satisfaction in the telecommunication companies in Malaysia	Training's effect on telecom sector performance and satisfaction	Quantitative employee evaluation	Structured training improved competence, confidence, motivation, leading to higher job satisfaction and output.
13	Nguyen (2019)	The impact of training on turnover intention: the role of growth need strength among Vietnamese female employees.	Training and turnover among young Vietnamese workers	Surveys assessing training-career alignment	Career-relevant training significantly boosted satisfaction and reduced turnover among young employees.
14	Loth & Mushi (2019)	An assessment of the impact of internal	Effect of systematic training on bank	Satisfaction surveys &	Continuous training increased morale, job satisfaction, and

---

		communication on employee job satisfaction.	staff job performance and morale	performance tracking	organizational loyalty among bank employees.
15	Siddiqui & Sahar (2019)	The impact of training and development on employee engagement	Role of training in bank performance and service quality	Survey and performance data	Skill acquisition through training enhanced productivity, service delivery, and organizational competitiveness.
16	Paposa & Kumar (2019)	Impact of training and development practices on job satisfaction	Training's impact on technical institutions	Satisfaction and productivity surveys	Continuous learning led to greater satisfaction and reduced staff attrition; relevant for banking too.
17	Kareem (2019)	The impact of human resource development on organizational effectiveness	Evaluate training's role in corporate effectiveness	Pre/post-training organizational metrics	Training programs boosted employee competencies, productivity, and adaptability in a changing market.
18	Lotto (2019)	Evaluation of factors influencing bank operating efficiency in Tanzanian banking sector	Impact of training and leadership on culture in banks	Leadership & cultural impact analysis	Training improved decision-making, vision, innovation, and built customer-centric banking culture.
19	Otoo & Mishra (2018)	Measuring the impact of human resource development (HRD) practices on employee performance	Examine training's effect on skills and performance	Structured training-performance analysis	Training led to improved skills, higher productivity, job satisfaction, and employee engagement.
20	Berliana et al. (2018)	The model of job satisfaction and employee performance	Explore job satisfaction's link to motivation and retention	Employee surveys & organizational analysis	Job satisfaction (via good environment and growth) boosted motivation, loyalty, and performance.

---

21	Robert & Smith (2018)	The Relationship Between Job Satisfaction and Employee Retention in Banking Sector	Factors affecting banking staff satisfaction and retention	Analysis of satisfaction-retention drivers	Work-life balance, career development, and recognition were key to reducing turnover in banks.
22	Bell et al. (2018)	100 years of training and development research	Identify best training practices in banks	Case studies; training outcome assessments	Personalized, continuous training with feedback improved satisfaction, learning culture, and adaptability.
23	Memon et al. (2016)	The link between training satisfaction, work engagement and turnover intention	Relationship between training and engagement	Workforce training and retention metrics	Training improved satisfaction (23%), productivity (18%), and reduced turnover (31%).
24	Anwar & Shukur (2015)	The impact of training and development on job satisfaction: a case study of private banks in Erbil	Assess training impact in banks	Comparative study of 17 private banks	Structured training raised retention (27%) and customer satisfaction (15%); vital for compliance and innovation.
25	Brown & Wilson (2014)	The Impact of Employee Training on Organizational Performance: A Meta-Analysis	Evaluate training and assessments	Longitudinal financial sector study	Needs-based training improved relevance (41%), competency growth (22%), and ROI (19%).
26	Muma (2014)	Effect of training needs assessment on employee commitment in public universities	Evaluate training and assessments	Longitudinal financial sector study	Needs-based training improved relevance (41%), competency growth (22%), and ROI (19%).
27	Choo & Bowley (2007)	Using training and development to affect job	Measure training effectiveness	Multi-sector survey with	Quality training improved service delivery (37%),

---

satisfaction within franchising across industries service over 2,000 participants employee commitment (28%), and skill acquisition (25%).

---

## 2.4 Research gap

Despite extensive research into the impact of training and development on job satisfaction, retention, and organizational performance, there remain a number of gaps. Several studies have explored these relationships in specific industries, such as banking or academia, but there is limited cross-sectoral comparison of how training impacts job satisfaction and retention across different industries. Additionally, while training is largely examined as a standalone variable, insufficient research has been conducted on how it interfaces with career development paths to establish long-term employee commitment. Although it is well established that training enhances job satisfaction and motivation, insufficient empirical work is available on how different types of training such as technical skill development, leadership development, and soft skill development influence employee retention and productivity under different organizational settings.

The second essential gap is in the geographical and contextual focus of the current body of literature. Research on training programs has been largely focused in developed economies or specific regions, leaving a gap in research covering developing economies with unique labor market problems, such as Nepal. Further, most of the research has covered conventional banking institutions without considering the growing impact of digital transformation and fintech innovation on employees' training needs. The increasing rate of financial services innovation and changing customer demands call for continuous upskilling, yet there have been comparatively few studies on whether training by banks is keeping up with this kind of technological evolution. These lacunae need to be filled through a more comprehensive and dynamic model, such as longitudinal studies of different banking models, calculating the effect of digitalization, and establishing the long-term implications of training on employee job satisfaction as well as institutional performance.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

The methodology portion of a research study describes the methods, techniques, and tools used to gather and analyze data, assuring transparency, reliability, and correctness. It guides the research process, including data collection, analysis, and interpretation. The reliability and validity of research findings depend on a well-developed methodology, which provides a framework for other researchers to duplicate or build on the study.

#### **3.1 Research design**

Ex post facto causal-comparative research was used in this study. In causal-comparative research, the independent variable has already occurred, making it difficult to control or manipulate. This study examines how Nepalese commercial bank training and development programs influence job satisfaction and effectiveness. This technique illuminates training and development and organizational effectiveness in Nepalese commercial banks, benefiting theory and practice.

#### **3.2 Population and sample, and sampling design**

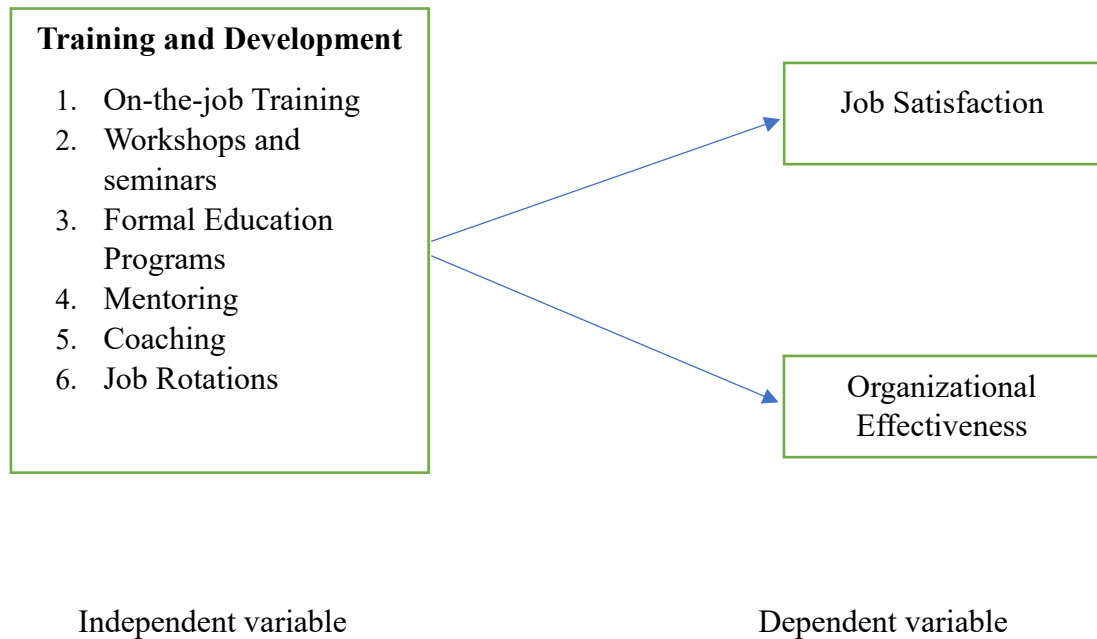
The study examines Nepalese commercial bank employees' training and development programs and how they affect organizational effectiveness and provide job satisfactions. The researchers used primary and secondary sources to collect data. Training and development and organizational effectiveness were examined using 150 respondents' main data. Being practical and cost-effective under resource, time, and financial restrictions, convenience sampling was chosen. Since the study focuses on Nepalese commercial bank employees, who generally have similar work conditions and organizational cultures, this sampling technique implies the group is homogeneous with similar attributes. The study examines how Nepalese commercial banks' training and development influence organizational effectiveness and make job satisfactions, providing insights for academic research and banking industry practice.

#### **3.3 Nature and sources of data collection**

Within the context of Nepalese commercial banks, the purpose of this study is to evaluate the perspectives of employees on the ways in which training and development program effects effectiveness and satisfactions. It was decided to deliver a structured

questionnaire to personnel working in Nepalese commercial banks in order to obtain data that was potentially relevant. The questionnaire, which was exclusively developed for the purpose of this investigation, was distributed in person at a number of different bank locations.

### 3.4 Research framework and definition of variables



**Figure 1:**

*Conceptual Framework*

*Sources: Based on Sharma, B. (2017). Impact of Training on Job Satisfaction: A Study of Commercial Banks in Nepal and Pokhrel, R., & Paudyal, B. (2016). Impact of Training and Development on Employee Job Satisfaction in Commercial Banks of Nepal.*

#### **Independent variables:**

##### **Training and development**

Employees can perform better in their existing responsibilities by improving their skills, knowledge, and talents in a particular field through regular training. It entails providing workers with targeted knowledge or teaching them new skills using a variety of techniques, including workshops, seminars, on-the-job training, and formal education programs.

- On-the-job Training: This kind of training takes place as staff members carry out their daily tasks. It can involve job rotation, shadowing seasoned workers, and hands-on learning.
- Workshops and seminars: are brief, targeted events that offer in-depth instruction on particular subjects or abilities. Usually, subject-matter experts conduct them.
- Formal Education Programs: These include classes that are taught in a set format and are provided by training centers or educational institutions. These may result in degrees or certificates pertinent to the jobs held by the staff members.
- Development, on the other hand, aims to improve an employee's skills, knowledge, and talents in order to position them for future responsibilities within the company. It strives to prepare workers for tasks that are more advanced than those found in their current roles.
- Mentoring: In mentoring, a less seasoned employee is paired with a more seasoned mentor who offers direction, counsel, and encouragement.
- Coaching: is a one-on-one procedure where a coach works with a worker to help them set and achieve particular goals for their own personal and professional growth.
- Job Rotations: In order to increase an employee's experience and skill set, job rotations entail putting them in a range of roles inside the company.
- Programs for Leadership Development: These initiatives aim to help staff members who exhibit promise for future leadership roles hone their leadership abilities.

**Dependent variable:**

**i. Job satisfactions**

A key component of both employee wellbeing and corporate performance is job satisfaction. It describes the upbeat emotional state that results from a person's evaluation of their employment or work-related experiences. The definition of job satisfaction given by Locke (1976) is "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences." Numerous elements, such as the type of job, the degree of relationships with coworkers and supervisors, prospects for

growth, and the work environment, all have an impact on this emotional state (Judge et al., 2001).

Studies have indicated that a number of favorable consequences for businesses and their workforce are associated with job satisfaction. According to Harter et al. (2002), contented workers are more likely to be involved in their work, deliver better work, and remain with the company longer. Additionally, their outcomes for both physical and mental health are often better (Faragher et al., 2005). Higher job satisfaction is linked to reduced attrition rates, increased productivity, and improved customer satisfaction from an organizational standpoint (Judge et al., 2001).

## **ii. Organizational effectiveness**

Organizational effectiveness is the extent to which an organization meets its goals and objectives while being efficient and adaptable to changing conditions (Cameron & Whetten, 1983). It includes goal achievement, resource use, stakeholder satisfaction, and adaptability. Goal achievement is key to organizational success. Organizations develop objectives to guide and evaluate their work. Setting the correct goals and attaining them quickly and efficiently are key to success (Campbell et al., 1991).

Organizational effectiveness also depends on resource utilization. Effective organizations use their people, financial, and material resources efficiently to achieve their goals (Fombrun et al., 1984). This requires intelligent resource allocation and impact-maximizing use. Effective organizations also value stakeholder satisfaction. Organizations interact with consumers, employees, shareholders, and the community. Meeting stakeholder requirements and managing competing interests is key to success (Freeman, 1984).

Finally, in today's fast-paced corporate climate, organizational efficiency requires adaptation. Effective organizations can foresee and respond to external changes including technological advances, legislative changes, and consumer preferences (Gupta & Govindarajan, 2001). The agile ones can change their strategy and operations to stay competitive and reach their goals.

## **3.5 Methods of analysis**

The purpose of this study is to evaluate the many ways in which workers of Nepalese commercial banks perceive the influence of training and development programs on the

companies' overall success. An organized questionnaire was sent out to personnel working in commercial banks in Nepal in order to obtain the data that was pertinent to the study. At a number of different bank offices, the questionnaire that was developed expressly for this study was given out in person. Descriptive analysis with the help of mean, standard deviation, correlation analysis, regression analysis will be used to find out the result. Finding and collected data are calculated by using excel and SPSS.

## **CHAPTER IV**

### **RESULT AND DISCUSSION**

This chapter presents a systematic analysis and interpretation of the data collected, following the methodology described in Chapter Three. It transforms raw data into meaningful insights to better understand how training and development impact job satisfaction and organizational effectiveness in Nepalese commercial banks. The main objective is to thoroughly analyze the data to address the research questions and study goals. By organizing and evaluating the findings, this chapter provides a basis for drawing conclusions and offering recommendations on the role of training and development in improving employee satisfaction and organizational performance in Nepal's banking sector.

#### **4.1 Results**

To improve clarity and enable thorough analysis, the gathered data is systematically presented and interpreted in this chapter using organized tables. While interpretation focuses on comprehending the importance and wider implications of the findings, data analysis includes summarizing and making sense of respondents' responses. When combined, these procedures aid in the discovery of significant patterns and revelations pertinent to the goals of the study.

This study's main goal is to investigate how training and development programs affect workers' job satisfaction and organizational efficacy in a few Nepalese commercial banks. The quality and applicability of training, chances for skill improvement, availability of ongoing education, and assistance for staff growth are among the important factors examined. To assess the connections between these variables and their impacts, suitable statistical techniques were used, including regression analysis, correlation analysis, and descriptive statistics. Detailed statistical computations are supplied in the annex for transparency, and the results are presented in well-organized tables that clearly illustrate the patterns found. To ensure accuracy and dependability, data processing and analysis were carried out using SPSS and MS Excel, adhering to the approach described in Chapter Three.

### i. Demographic status of the respondents

Demographic profiles give the researcher crucial background data on the respondents, allowing them to comprehend the traits of the study participants. Important demographic information is provided in this area, including age, gender, marital status, employment position, work experience, and educational background. By examining these profiles, one can learn more about how various employee groups view and react to training and development programs. In order to appropriately evaluate the replies and derive significant conclusions on the influence of training and development on work satisfaction and organizational effectiveness within Nepalese commercial banks, it is imperative to take these demographic characteristics into account.

**Table 2:**

*Demographic Status of the Respondents*

Characteristics	Classifications	Frequency	Percentage
Gender	Male	85	55.2
	Female	69	44.8
	Total	154	100
Age	Below 25 years	45	29.2
	(26-35) Years	72	46.8
	(36-45) Years	24	15.6
	Above 45 years	13	8.4
	Total	154	100
Education	SEE/SLC	1	0.6
	+2	39	25.3
	Bachelor	71	46.1
	Master	43	27.9
	Total	154	100
Marital Status	Married	81	52.6
	Unmarried	73	47.4
	Total	154	100
Year of Experience	Below 1 Years	27	17.5
	(1-5) Years	62	40.3
	(6-10) Years	45	29.2
	Above 10 Years	20	13.0
	Total	154	100
Level of Work	Junior Level	37	24.0
	Middle Level	81	52.6
	Senior Level	36	23.4
	Total	154	100.0

*Source: Researcher's Survey 2025*

This demographic data is a balanced picture of 154 respondents of a study in Nepalese commercial banks on training and development programs. The findings from the data are as follows:

#### Gender

The sample provides a very close to equal gender mix with males contributing 55.2% (85 participants) and females 44.8% (69 participants). This virtually equal break-up means that the findings can represent views both from the sexes in the banking society.

#### Age Profile

Most of the employees are young to middle-aged, and the lion's share (46.8%) falls in the 26-35 years bracket. Nearly 30% fall below the age of 25 years, indicating a significant proportion of young workers. Just 8.4% fall above 45 years, indicating either Nepalese banking inclination towards younger resources or possible career change movement at advanced levels.

#### Educational Background

The respondents are highly educated with 74% either holding bachelor or master degrees. More precisely, 46.1% of the respondents hold bachelor degrees while 27.9% hold master degrees. Around 25.3% were higher secondary education (+2) completers, while only one respondent (0.6%) holds SEE/SLC level education. The educational status matches the requirement of the banking sector for professional competency.

#### Marital Status

The sample is approximately evenly split between married (52.6%) and unmarried (47.4%) personnel, providing well-balanced comments from throughout various life stages and potentially with varying career issues and training needs.

#### Work Experience

Tenure distribution shows a workforce of varying experiences. The biggest category (40.3%) has 1-5 years' experience, then 29.2% with 6-10 years. Surprisingly, 17.5% have less than or equal to one year experience, reflecting the recent hiring of fresh blood, and just 13% with over 10 years of experience.

#### Organizational Level

Most of the respondents (52.6%) work at the middle rank, while junior and senior ranks are almost equally divided at around 24% and 23.4% respectively. This division

suggests that the sample is a fair cross-section across the organizational hierarchy, though middle management is over-represented.

This demographic profile indicates the study is a representative cross-section of bank employees that would enhance validity of results in training and development performance. The representation by gender, education level, and organizational grade should provide comprehensive insights into how different segments of employees perceive and benefit from training in Nepalese commercial banks.

#### **4.2 Descriptive Analysis of Data**

The descriptive analysis of this study focuses on analyzing the main independent training and development components and how they affect organizational performance and work satisfaction. Important elements including training quality, opportunities for skill development, accessibility to continual learning, and developmental support have been determined to be the primary independent variables based on the conceptual framework. These elements have a major impact on the general efficacy of Nepalese commercial banks' organizations as well as staff engagement and satisfaction.

The relevance and efficacy of training programs in addressing employee requirements and organizational objectives are referred to as training quality. The focus of skill enhancement is on how training helps workers become more competent and capable so they can carry out their jobs more effectively. Accessibility to continuous learning emphasizes the availability of chances for lifelong learning through continuing education and growth. Developmental assistance highlights the tools and organizational encouragement offered to enhance employee development. This study intends to improve knowledge of how training and development programs improve organizational performance and work satisfaction in Nepalese commercial banks by examining these components.

### ***On-the-Job Training***

The primary independent variable in this study is On-the-Job Training. The next sections provide a detailed description of this variable and a comprehensive evaluation of each related question.

**Table 3:**

#### *On-the-Job Training*

Code	Variables	N	Min	Max	Mean	S.D.
OT1	My bank provides practical, job-specific training.	154	1	5	4.01	0.836
OT2	This training improves my day-to-day performance.	154	1	5	3.94	0.810
OT3	I receive constructive feedback during training.	154	1	5	4.03	0.959

*Source: Researcher's survey, 2025*

This section analyzes key aspects of on-the-job training as part of training and development programs in Nepalese commercial banks, based on responses from 154 employees using a 5-point Likert scale. The results show consistently positive perceptions across three indicators. The first item, OT1 Practical, Job-Specific Training, has a high mean of 4.01 and a standard deviation of 0.836, indicating that most employees agree their training is directly relevant to their job roles. The relatively low variability in responses suggests a common experience among staff regarding the practical value of the training they receive. Similarly, OT2 Performance Improvement yielded a strong mean of 3.94 with the lowest standard deviation (0.810), demonstrating consistent agreement that on-the-job training enhances daily work performance.

The third item, OT3 Constructive Feedback, received the highest mean score of 4.03, suggesting that employees generally feel they benefit from useful feedback during training. However, this item also shows the highest standard deviation at 0.959, pointing to more diverse experiences regarding feedback quality. This variability may reflect differences in training delivery methods or trainer effectiveness across departments. Overall, the findings indicate that on-the-job training in Nepalese commercial banks is viewed positively by employees, especially in terms of practical relevance, performance improvement, and the feedback process though there may be room to standardize the feedback mechanisms for greater consistency.

### ***Workshops/Seminars***

The second independent variable in this study is Workshops/Seminars. The next sections provide a detailed description of this variable and a comprehensive evaluation of each related question.

**Table 4:**

#### *Workshops/Seminars*

Code	Variables	N	Min	Max	Mean	S.D.
WS1	My bank organizes useful workshops/seminars.	154	1	5	3.86	0.911
WS2	These sessions enhance my professional knowledge.	154	1	5	3.76	1.048
WS3	I can apply workshop learnings to my work.	154	1	5	3.79	0.941

*Source: Researcher's survey, 2025*

The analysis of the workshops and seminars component reveals moderate to positive responses from employees, although these ratings are consistently lower than those for on-the-job training. The item WS1 Useful Workshops/Seminars received a mean score of 3.86 with a standard deviation of 0.911, indicating that employees generally agree that their banks conduct useful workshops and seminars. However, compared to the higher scores observed in the on-the-job training component, this slightly lower mean suggests there may be opportunities to enhance the planning, content, or relevance of such sessions to better meet employee expectations.

The item WS2 Professional Knowledge Enhancement recorded the lowest mean score of 3.76 and the highest standard deviation of 1.048 among all items in this analysis. This indicates that employee opinions on the value of workshops for professional development vary considerably while some find them highly beneficial, others appear to gain limited value. Similarly, WS3 Practical Application had a moderate mean of 3.79 and a standard deviation of 0.941, showing that employees moderately agree on being able to apply the knowledge gained in their daily work. While the feedback on workshops and seminars is generally positive, the results suggest that these programs may benefit from improved consistency, greater alignment with job roles, and more emphasis on practical, actionable content.

### ***Formal Education***

The third independent variable in this study is Formal Education. The next sections provide a detailed description of this variable and a comprehensive evaluation of each related question.

**Table 5:**

#### *Formal Education*

Code	Variables	N	Min	Max	Mean	S.D.
FE1	My bank supports certifications/degrees.	154	1	5	3.82	0.857
FE2	Formal education programs upgrade my skills.	154	1	5	4.03	0.914
FE3	I am encouraged to pursue further education.	154	1	5	3.86	0.848

*Source: Researcher's survey, 2025*

The analysis of the formal education component indicates generally positive employee perceptions, with moderate to strong agreement across the measured items. The item FE1 Bank Support for Certifications/Degrees received a mean score of 3.82 and a standard deviation of 0.857, suggesting that employees recognize a reasonable level of institutional support for professional development through formal education. While the responses reflect overall agreement, the data also suggests there is still room to strengthen the level of support offered by banks for certification and degree programs.

FE2 Skill Upgradation Through Formal Programs achieved the highest mean score within this category, at 4.03, with a standard deviation of 0.914. This indicates that employees who have access to formal education programs view them as effective in enhancing their skills and competencies. Meanwhile, FE3 Encouragement for Further Education recorded a mean of 3.86 and the lowest standard deviation (0.848) among the three items, pointing to both a positive perception and the most consistent responses in this area. Overall, the findings suggest that formal education is seen as a valuable tool for professional growth, and that further encouragement and structured support could enhance its impact even more within Nepalese commercial banks.

## ***Mentoring***

The fourth independent variable in this study is Mentoring. The next sections provide a detailed description of this variable and a comprehensive evaluation of each related question.

**Table 6:**

### *Mentoring*

Code	Variables	N	Min	Max	Mean	S.D.
MT1	I have access to mentoring from seniors.	154	1	5	3.72	1.013
MT2	Mentoring helps me navigate challenges.	154	1	5	3.78	0.951
MT3	My mentor provides career guidance.	154	1	5	3.77	0.948

*Source: Researcher's survey, 2025*

The analysis of the mentoring component reveals moderate employee responses with relatively high variability, suggesting inconsistent mentoring experiences across Nepalese commercial banks. MT1 Access to Senior Mentoring received the lowest mean score (3.72) among all variables analyzed so far, indicating that employees perceive limited access to mentorship from senior staff. The standard deviation of 1.013 the highest in this category further highlights a wide disparity in mentoring availability and suggests that access may vary significantly depending on the department, branch, or organizational structure.

Similarly, MT2 Challenge Navigation Support yielded a moderate mean of 3.78 with a standard deviation of 0.951, indicating that while some employees benefit from mentoring when facing workplace challenges, others experience less consistent or effective support. MT3 Career Guidance also received a moderate mean score of 3.77, with a standard deviation of 0.948. This reflects that although many employees receive helpful career-related advice through mentoring, others may lack strong mentor-mentee relationships. Overall, the findings suggest that while mentoring is present in the banking environment, its accessibility and quality vary, pointing to the need for more structured and inclusive mentoring programs.

## ***Coaching***

The fifth independent variable in this study is Coaching. The next sections provide a detailed description of this variable and a comprehensive evaluation of each related question.

**Table 7:**

### *Coaching*

Code	Variables	N	Min	Max	Mean	S.D.
CO1	My bank offers coaching for skill improvement.	154	1	5	3.95	0.823
CO2	Coaching sessions boost my productivity.	154	1	5	4.12	0.848
CO3	I receive personalized coaching support.	154	1	5	3.79	0.929

*Source: Researcher's survey, 2025*

The analysis of the coaching component highlights strong employee responses, positioning coaching as one of the most effective training and development methods within Nepalese commercial banks. CO1 Skill Improvement Coaching received a high mean score of 3.95 with a relatively low standard deviation of 0.823, indicating that employees widely acknowledge the availability and usefulness of coaching programs aimed at enhancing their skills. The consistency of responses suggests that coaching for skill development is well-integrated into the banks' training strategies and is perceived positively across different departments.

CO2 Productivity Enhancement recorded the highest mean score in the entire training and development analysis, at 4.12, with a standard deviation of 0.848. This result signifies that coaching is particularly effective in improving employee productivity, and it reflects the strongest level of agreement among all the variables studied. Meanwhile, CO3 Personalized Support received a slightly lower mean of 3.79 and a higher standard deviation of 0.929, indicating that while coaching support is generally appreciated, the degree of individualization varies across respondents. This suggests that coaching programs could benefit from a more tailored approach to ensure equitable and impactful outcomes for all employees.

### ***Job Rotation***

The sixth independent variable in this study is Job Rotation. The next sections provide a detailed description of this variable and a comprehensive evaluation of each related question.

**Table 8:**

#### *Job Rotation*

Code	Variables	N	Min	Max	Mean	S.D.
JR1	My bank encourages job rotation.	154	1	5	3.75	0.979
JR2	Rotation helps me gain diverse experience.	154	2	5	3.79	0.947
JR3	I feel more adaptable due to job rotation.	154	1	5	3.77	0.953

*Source: Researcher's survey, 2025*

The analysis of the job rotation component reveals moderately positive responses from employees, with consistent patterns across all three measured items. JR1 Bank Encouragement received a mean score of 3.75 and a standard deviation of 0.979, indicating that while employees generally agree their banks support job rotation, experiences vary somewhat across departments or institutions. This suggests that although job rotation is recognized as a practice, its implementation may not be uniformly emphasized or communicated across all areas of the organization.

JR2 Diverse Experience Gain achieved the highest mean in this category, at 3.79, showing that employees widely acknowledge the benefit of gaining diverse experiences through job rotation. The absence of any strong disagreement (minimum score of 2) further reinforces the general acceptance of its value. JR3 Adaptability Enhancement recorded a mean of 3.77 and a standard deviation of 0.953, reflecting employee agreement that job rotation helps them become more adaptable in their roles. Overall, the results indicate that job rotation is positively perceived and relatively well-regarded for its developmental benefits, though the degree of implementation and employee exposure may vary between banks.

### ***Job Satisfaction***

The first dependent variable in this study is Job Satisfaction. The next sections provide a detailed description of this variable and a comprehensive evaluation of each related question.

**Table 9:**

#### *Job Satisfaction*

Code	Variables	N	Min	Max	Mean	S.D.
JS1	I am satisfied with training opportunities here.	154	1	5	4.05	0.899
JS2	My job gives me a sense of accomplishment.	154	1	5	4.01	0.907
JS3	I feel motivated due to learning opportunities.	154	1	5	3.94	0.938
JS4	Overall, I am happy with my job.	154	1	5	3.94	0.845

*Source: Researcher's survey, 2025*

The analysis of job satisfaction reveals consistently high positive responses, reflecting strong employee contentment across Nepalese commercial banks. JS1 Satisfaction with Training Opportunities received the highest mean score in this category (4.05), indicating that employees are very satisfied with the training initiatives offered by their institutions. This supports earlier findings from training and development analyses, demonstrating a strong link between quality training programs and overall job satisfaction. Similarly, JS2 Sense of Accomplishment recorded a high mean of 4.01 and a standard deviation of 0.907, showing that employees find their roles fulfilling and meaningful, likely due to effective training and professional support structures.

JS3 Motivation from Learning Opportunities and JS4 Overall Job Happiness both received mean scores of 3.94, indicating that learning opportunities serve as a key source of motivation and contribute positively to overall job satisfaction. Notably, JS4 had the lowest standard deviation (0.845), suggesting the most consistent responses among all items, and highlighting a generally stable and positive work environment across the participating banks. Although JS3 had a slightly higher standard deviation (0.938), responses still reflect a strong positive trend. These findings collectively underscore that robust training and development opportunities play a significant role in enhancing employee satisfaction and motivation in the Nepalese banking sector.

### ***Organizational Effectiveness***

The second dependent variable in this study is Organizational Effectiveness. The next sections provide a detailed description of this variable and a comprehensive evaluation of each related question.

**Table 10:**

#### *Organizational Effectiveness*

Code	Variables	N	Min	Max	Mean	S.D.
OE1	Training programs improve bank productivity.	154	1	5	4.06	0.868
OE2	Employees here are highly competent due to training.	154	1	5	4.03	0.921
OE3	My bank achieves its goals efficiently.	154	1	5	3.88	0.942
OE4	Customers are satisfied with our services.	154	1	5	3.88	0.835

*Source: Researcher's survey, 2025*

The organizational effectiveness analysis reveals strong positive perceptions among employees, emphasizing the significant contribution of training programs to institutional performance in Nepalese commercial banks. OE1 Training Impact on Productivity holds the highest mean score (4.06) not only within this category but across all variables in the study, indicating a robust consensus that training initiatives substantially enhance productivity. Similarly, OE2 Employee Competence Through Training received a high mean of 4.03, reinforcing the belief that well-structured training programs effectively build a competent workforce. Despite the strong agreement, a slightly higher standard deviation (0.921) implies some variation in perceived competence outcomes, likely influenced by differences in training quality or individual learning experiences.

The remaining indicators also reflect favorable views, though with slightly lower mean scores. OE3 Efficient Goal Achievement and OE4 Customer Satisfaction both scored a mean of 3.88, suggesting employees generally perceive their organizations as efficient and customer-oriented. However, the slightly higher standard deviation in OE3 (0.942) points to greater variability in how different respondents assess their institution's goal achievement capacity. In contrast, OE4's lower standard deviation (0.835) suggests a more uniform perception of customer satisfaction across departments and banks. Collectively, these findings affirm that training plays a critical role in driving

productivity, enhancing workforce capability, and supporting strategic outcomes within the banking sector.

### 4.3 Inferential Analysis

Based on the sample data, inferential analysis makes inferences about the broader population using the proper statistical techniques. The impact of important training and development elements on work satisfaction and organizational success in Nepalese commercial banks, including training quality, possibilities for skill enhancement, access to continuous learning, and developmental assistance, is investigated in this study using inferential analysis. To test hypotheses, find significant relationships, and ascertain the direction and degree of effects among various variables, techniques such as regression analysis, ANOVA, and correlation analysis are used. This analysis offers a deeper knowledge of how training and development activities impact company performance and employee happiness by facilitating data-driven generalizations beyond the sampled respondents.

#### 4.3.1 Correlation analysis

A statistical method for determining the direction and intensity of a relationship between two variables is correlation. It provides crucial information about how closely the two variables are associated by demonstrating whether changes in one variable are accompanied by rises or decreases in the other.

**Table 11:**

*Correlation Analysis*

	OT	WS	FE	MT	CO	JR	JS	OE
<b>OT</b>								
<b>WS</b>	0.009**							
<b>FE</b>	0.000**	0.011*						
<b>MT</b>	0.032*	0.000**	0.036*					
<b>CO</b>	0.000**	0.001**	0.000**	0.006**				
<b>JR</b>	0.055	0.000**	0.009**	0.000**	0.002**			
<b>JS</b>	0.000**	0.002**	0.000**	0.014*	0.000**	0.012*		
<b>OE</b>	0.000**	0.005**	0.000**	0.014*	0.000**	0.018*	0.000**	

\*\* . Correlation is significant at the 0.01 level (2-tailed).

\* . Correlation is significant at the 0.05 level (2-tailed).

This correlation analysis examines the statistical relationships among study variables with a specific focus on six independent training procedures and two important outcomes job satisfaction and organizational effectiveness of Nepalese commercial banks. p-values rather than correlation coefficients are employed to denote the significance levels of the relationships. The analysis indicates the strength and direction of association, providing insight into how various training procedures correspond to employee satisfaction and organizational success.

Among the training practices, on-the-job training, formal education, and coaching have highest and most consistent correlations with both organizational effectiveness and job satisfaction, with all three having extremely significant p-values ( $p = 0.000$ ). These findings make these three practices the best predictors of desired organizational performance and employee outcomes. Further, job satisfaction also is highly correlated with organizational effectiveness, indicating that satisfied employees significantly contribute to organizational achievement.

The study also reports highly intercorrelated clusters of training techniques, i.e., workshops/seminars, job rotation, and mentoring, with high correlations among themselves. This shows that these techniques are synergistic and act as complementary constituents of a comprehensive training strategy. However, more personalized techniques of on-the-job training, formal education, and coaching have higher direct relationships with the outcome variables, suggesting personal development programs.

Moderate but significant correlations exist between job rotation, mentoring, and workshops/seminars and both organizational effectiveness and job satisfaction, indicating these methods still play important roles, though less influential than the top three predictors. Some weaker correlations also exist, such as between job rotation and on-the-job training or workshops and formal education, indicating some combinations of methods are less directly connected but can still be useful within an overall development plan.

Hence, this correlation matrix provides strong statistical evidence to the reality that training and development programs have a positive impact on Nepalese commercial banks' employee satisfaction and organizational effectiveness. The strongest impacts are created through on-the-job training, formal education, and coaching, whereas workshops, mentoring, and job rotation create valuable supplementary gains. These

findings validate a strategic, multi-mode staff development strategy, in which the most useful methods are assigned top priority while the synergy between various training schemes is leveraged.

#### 4.3.2 Multiple regression analysis

A statistical method for analyzing the relationship between several independent variables and one dependent variable is multiple regression. It gives researchers a thorough grasp of how all of the independent variables work together to affect the result by allowing them to evaluate each one's contribution separately while taking other factors into consideration.

Model I:

In this model, the dependent variable is the Job Satisfaction and independent variables are On-the-Job Training, Workshops/Seminars, Formal Education, Mentoring, Coaching and Job Rotation. The model is presented below:

$$JS = \alpha + \beta_1 OT + \beta_2 WS + \beta_3 FE + \beta_4 MT + \beta_5 CO + \beta_6 JR + e_i$$

**Table 12:**

*Effect of Training and Development on Job Satisfaction*

<b>Variables</b>	<b>Coefficient</b>	<b>Std. Error</b>	<b>t-value</b>	<b>Sig.</b>
(Constant)	0.892	0.376	2.374	0.019
On-the-Job Training	0.084	0.083	1.017	0.311
Workshops/Seminars	-0.062	0.083	-0.749	0.455
Formal Education	0.335	0.089	3.780	0.000
Mentoring	-0.034	0.093	-0.365	0.716
Coaching	0.412	0.094	4.392	0.000
Job Rotation	0.050	0.093	0.541	0.589
<b>R Square</b>	0.561			
<b>F</b>	31.311			
<b>Sig.</b>	0.000 <sup>b</sup>			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), On-the-Job Training, Workshops/Seminars, Formal Education, Mentoring, Coaching, Job Rotation

This multiple regression (Model I) investigates how six training and development methods forecast employee job satisfaction in Nepalese commercial banks. The model has a capacity to explain 56.1% of the variance in job satisfaction ( $R^2 = 0.561$ ), which

represents strong explanatory power. The overall model is highly significant ( $F = 31.311, p = 0.000$ ), which means that these collective training methods are good predictors of employee job satisfaction.

Out of the individual predictors, coaching is the strongest one, with a strong positive coefficient ( $\beta = 0.412, p = 0.000$ ). It means that a one-unit improvement in the effectiveness of coaching will lead to an increase of 0.412 in job satisfaction and it is the highest positive predictor within the model. Formal education also exercises a very high positive impact ( $\beta = 0.335, p = 0.000$ ), which confirms that chances of educational growth play an important role in ensuring the satisfaction of employees.

Surprisingly, on-the-job training, which was highly correlated in earlier analyses, is no longer a significant predictor when other factors are held constant ( $\beta = 0.084, p = 0.311$ ). Workshops/seminars and mentoring show negative but not significant coefficients, possibly suggesting that they don't contribute directly to job satisfaction or are being canceled out by more effective methods like coaching and classroom training. Job rotation has minimal, non-significant effect ( $\beta = 0.050, p = 0.589$ ).

These results imply that coaching and formal education have to take precedence over other training investments to achieve maximum job satisfaction. The lack of significance for some former strong predictors implies overlap or substitution effects, which may indicate that coaching has some elements of on-the-job training, and formal education is helped by a more tailored approach. Organizations need to focus on quality instead of quantity and reallocate funds to the most efficient channels and reconsider the design and integration of workshops, mentoring, and job rotation initiatives to optimize their efficacy.

Model II:

In this model, the dependent variable is the Organizational Effectiveness and independent variables are On-the-Job Training, Workshops/Seminars, Formal Education, Mentoring, Coaching and Job Rotation. The model is presented below:

$$OE = \alpha + \beta_1 OT + \beta_2 WS + \beta_3 FE + \beta_4 MT + \beta_5 CO + \beta_6 JR + e_i$$

**Table 13:***Effect of Training and Development on Organizational Effectiveness*

<b>Variables</b>	<b>Coefficient</b>	<b>Std. Error</b>	<b>t-value</b>	<b>Sig.</b>
(Constant)	0.872	0.387	2.252	0.026
On-the-Job Training	0.185	0.085	2.168	0.032
Workshops/Seminars	-0.030	0.086	-0.356	0.723
Formal Education	0.289	0.091	3.166	0.002
Mentoring	-0.064	0.096	-0.665	0.507
Coaching	0.347	0.097	3.593	0.000
Job Rotation	0.056	0.096	0.581	0.562
<b>R Square</b>	0.531			
<b>F</b>	27.730			
<b>Sig.</b>	0.000 <sup>b</sup>			

a. Dependent Variable: Organizational Effectiveness

b. Predictors: (Constant), On-the-Job Training, Workshops/Seminars, Formal Education, Mentoring, Coaching, Job Rotation

This Model II multiple regression analysis investigates the contribution of six training and development methods to organizational effectiveness in Nepalese commercial banks. The model explains 53.1% of the variance in organizational effectiveness ( $R^2 = 0.531$ ), a figure that, while slightly lower than the job satisfaction model, is still very strong explanatory power. The model overall is extremely significant ( $F = 27.730$ ,  $p = 0.000$ ), showing that as a group of six training methods, they are important predictors of organizational success.

Among the predictors at the individual level, coaching is again the best predictor, with a highly significant positive coefficient ( $\beta = 0.347$ ,  $p = 0.000$ ). This further validates coaching's indispensable position not only in employee contentment but also in promoting overall organizational performance. Formal education ranks second among the predictors ( $\beta = 0.289$ ,  $p = 0.002$ ), establishing the important role of formal learning chances in underpinning institutional efficacy. Notably, on-the-job training is a significant factor in this model ( $\beta = 0.185$ ,  $p = 0.032$ ), differing from the job satisfaction model and supporting the utilitarian value of increasing organizational outcomes.

Some of the training methods possess non-significant and negative coefficients consistent with previous studies. Workshops/seminars ( $\beta = -0.030$ ,  $p = 0.723$ ),

mentoring ( $\beta = -0.064$ ,  $p = 0.507$ ), and job rotation ( $\beta = 0.056$ ,  $p = 0.562$ ) do not predict organizational effectiveness significantly. These results suggest continued problems with the application of mentoring and the limited standalone influence from workshops and job rotation in this context.

Comparison of the two models throws into sharp relief enormous differences. As a major predictor for both results, coaching again leads the pack. On-the-job training's effect, however, to organizational effectiveness but not job satisfaction suggests that experiential, hands-on training is especially critical to institutional performance. Formal education always follows in second place but adds a bit more to job satisfaction than organizational effectiveness. These results suggest that job satisfaction is further influenced by opportunities for individual growth while organizational effectiveness is achieved through skill-based, experiential training.

Strategically, this evidence indicates an overall prioritization of coaching and formal education programs with on-the-job training as the organizational performance focus. Investment in the three training methods would optimize both staff satisfaction and institutional performance for Nepalese commercial banks. Job rotation, mentoring, and workshops, in turn, could possibly require restructuring or organizational integration with more effective methods to optimize their effectiveness. Overall, this three-method solution presents a balanced and evidence-based solution for training and development activities for the banking sector.

#### **4.4 Discussion**

The results of this study demonstrate how important training and development initiatives are for improving organizational efficacy and worker job satisfaction in Nepalese commercial banks. Formal education, coaching, and on-the-job training are viewed by employees as the most effective approaches; coaching is the best predictor of both outcomes. This is in line with previous research that highlights the importance of skill-focused, individualized training in raising institutional productivity and employee performance. According to Bhusal (2023), staff engagement and operational performance at Nepalese financial institutions were considerably enhanced by organized coaching and customized learning. Workshops, mentoring, and job rotation, however, had no discernible effect, indicating that although they exist, their use may be inconsistent or fall short of employee expectations. This calls for a strategic

reassessment of these programs to ensure they contribute meaningfully to workforce development.

Employee well-being and institutional success are closely related, as seen by the high positive correlation between job satisfaction and organizational effectiveness. Productivity and customer satisfaction are increased when workers are happy with their training opportunities because they report feeling more motivated, accomplished, and content with their jobs overall. This supports the notion that funding employee development is an important factor in business performance and not merely a human resources tactic. Improved organizational performance in Nepalese banking institutions is substantially correlated with employee satisfaction with training programs, according to recent research by Ghimire et al. (2023). Although there is still opportunity for improvement in terms of standardizing feedback methods and making mentorship more accessible, the high mean scores in job satisfaction and organizational effectiveness further justify the efficacy of present training activities.

Important distinctions between the ways in which training approaches affect job satisfaction and organizational effectiveness are shown by the regression analysis. On-the-job training is a major predictor of organizational performance but not work satisfaction, despite the fact that coaching and formal education have a considerable impact on both outcomes. This implies that although practical training improves output and operational effectiveness, organized coaching and chances for educational advancement may provide employees with more personal fulfillment. For HR policymakers, this distinction is critical because it shows that a balanced strategy that combines chances for professional advancement with the development of practical skills is necessary for comprehensive workforce development. Similar to this, a study by Yuliansyah and Jermias (2018) highlights that in order to improve efficacy and satisfaction, training programs must be strategically aligned with both company goals and individual employee desires.

Significant differences in employee attitudes are also found in the study, especially with regard to seminars and mentorship. Disparities in departmental procedures, facilitator efficacy, or resource accessibility may be the cause of the comparatively high standard deviations in these areas, which show uneven experiences among staff members. Despite being generally recognized as a potent instrument for development in the

banking industry, mentoring seems to have little effect in this situation. Program design flaws such as a lack of formal mentor training, ambiguous goals, or unsuitable mentor-mentee pairings could be the cause of this. Workshops may also be less relevant and effective if they are not sufficiently tailored to target particular job responsibilities or operational difficulties. The need for more consistent, quality-assured application of various training techniques is highlighted by these discrepancies. As emphasized by Toni et al. (2025), aligning mentoring and training efforts with organizational goals and employee needs is essential to maximize engagement and skill development.

To sum up, this study provides solid empirical support for the notion that the most effective training approaches in Nepalese commercial banks are coaching, formal education, and on-the-job training. These methods greatly increase organizational effectiveness in addition to improving employee work satisfaction. Although they exist, supplemental strategies like work rotation and mentorship need to be improved in order to reach their full potential. Their perceived efficacy varies, which indicates that their design, implementation, and alignment with job tasks and employee expectations need to be enhanced. To evaluate the long-term effects of training programs and investigate differences among various banking institutions or geographical areas, future research should take into account longitudinal studies, giving high-impact strategies priority while methodically keeping an eye on and improving secondary programs. The findings highlight for practitioners the significance of investing in training in a deliberate, evidence-based manner, giving high-impact approaches priority while methodically observing and improving secondary programs. According to Chalise and Pokharel (2022), developing a robust and performance-driven banking workforce requires a training framework that is both well-structured and flexible.

#### **4.5 Test of hypothesis**

In the study, hypothesis testing is applied as a statistical procedure to examine the relationship between various training and development methods and organizational outcomes.

**Table 14:***Summary of Hypothesis (Jab Satisfaction)*

Hypothesis	P-value	Remarks
H <sub>1</sub> : On-the-job Training has a positive impact on job satisfaction.	0.311	Rejected
H <sub>2</sub> : Workshops and Seminars has a positive impact on job satisfaction.	0.455	Rejected
H <sub>3</sub> : Formal Education Programs has a positive impact on job satisfaction.	0.000	Accepted
H <sub>4</sub> : Mentoring has a positive impact on job satisfaction.	0.716	Rejected
H <sub>5</sub> : Coaching has a positive impact on job satisfaction	0.000	Accepted
H <sub>6</sub> : Job Rotations has a positive impact on job satisfaction.	0.589	Rejected

The hypothesis testing results reveal varying impacts of training and development methods on job satisfaction among employees in Nepalese commercial banks. Among the six independent variables tested, only Formal Education Programs and Coaching showed statistically significant positive effects on job satisfaction, as indicated by their p-values of 0.000, leading to the acceptance of H<sub>3</sub> and H<sub>5</sub>. In contrast, the other variables On-the-job Training ( $p = 0.311$ ), Workshops and Seminars ( $p = 0.455$ ), Mentoring ( $p = 0.716$ ), and Job Rotation ( $p = 0.589$ ) had p-values greater than the 0.05 significance level, resulting in the rejection of their respective hypotheses (H<sub>1</sub>, H<sub>2</sub>, H<sub>4</sub>, and H<sub>6</sub>). This suggests that while formal education and coaching are effective in enhancing job satisfaction, the other training methods may not have a significant direct influence in the current organizational context.

**Table 15:***Summary of Hypothesis (organizational effectiveness)*

Hypothesis	P-value	Remarks
H <sub>1</sub> : On-the-job Training has a positive impact on organizational effectiveness.	0.032	Accepted
H <sub>2</sub> : Workshops and Seminars has a positive impact on organizational effectiveness.	0.723	Rejected
H <sub>3</sub> : Formal Education Programs has a positive impact on organizational effectiveness.	0.002	Accepted
H <sub>4</sub> : Mentoring has a positive impact on organizational effectiveness.	0.507	Rejected
H <sub>5</sub> : Coaching has a positive impact on organizational effectiveness	0.000	Accepted
H <sub>6</sub> : Job Rotations has a positive impact on organizational effectiveness.	0.562	Rejected

The hypothesis testing results for organizational effectiveness indicate that certain training methods significantly contribute to improving the overall performance of Nepalese commercial banks. Specifically, On-the-job Training ( $p = 0.032$ ), Formal

Education Programs ( $p = 0.002$ ), and Coaching ( $p = 0.000$ ) demonstrated statistically significant positive impacts on organizational effectiveness, leading to the acceptance of H1, H3, and H5. Conversely, Workshops and Seminars ( $p = 0.723$ ), Mentoring ( $p = 0.507$ ), and Job Rotation ( $p = 0.562$ ) had p-values above the 0.05 significance threshold, resulting in the rejection of H2, H4, and H6. These findings suggest that practical, structured, and continuous learning approaches such as on-the-job experiences, formal education, and coaching are more effective in enhancing organizational outcomes compared to less structured or less frequent methods.

## CHAPTER V

### SUMMARY AND CONCLUSION

This chapter critically analyzes the study's findings on how training and development influence job satisfaction and organizational success in Nepalese commercial banks. It provides a complete review of the important results, their interpretation, and their connection with the study's aims and research questions. The chapter emphasizes how many areas of training and development such as training quality, skill augmentation, continuous learning, and developmental support contribute to improving employee satisfaction and boosting organizational success. It also underlines the study's addition to the current research on human resource development and organizational outcomes in poor nations like Nepal. Additionally, the chapter describes the study's limitations and gives both theoretical and practical recommendations for future research and the enhancement of training and development programs in the banking sector.

#### 5.1 Summary

The first chapter emphasizes the importance of training and development programs in Nepalese commercial banks for improving employee job satisfaction and organizational effectiveness. It highlights key methods such as coaching, formal education, and on-the-job training as impactful, while noting challenges in mentoring and workshops due to inconsistent implementation. The study aims to evaluate the effectiveness of these programs, assess employee satisfaction, and understand their influence on organizational performance. It supports the idea that investing in training enhances both employee well-being and institutional success, while also acknowledging limitations related to geography, sampling, time constraints, and industry focus.

The literature review provides a solid theoretical and empirical basis for understanding how training and development, job satisfaction, and organizational effectiveness are interconnected. Theoretical frameworks emphasize that skill development and career growth serve as important motivators, boosting job satisfaction and enhancing organizational performance. Empirical evidence from various sectors, especially banking, shows that structured training improves employee competence, innovation, and retention, while job satisfaction plays a mediating role between development initiatives and positive outcomes such as productivity and customer satisfaction. However, the inconsistent effectiveness of mentoring and workshops highlights the

need for more customized programs. Overall, the review suggests that strategic investments in coaching, on-the-job training, and formal education generate the greatest benefits by aligning employee growth with organizational objectives.

The methodology of this study outlines the research design, data collection, and analysis methods used to examine the impact of training and development programs on job satisfaction and organizational effectiveness among employees in Nepalese commercial banks. Employing an ex post facto causal-comparative design, the study collected primary data through structured questionnaires distributed in person to 154 bank employees using convenience sampling. The research focuses on independent variables such as on-the-job training, workshops/seminars, formal education, mentoring, coaching, job rotation, and leadership development, while dependent variables include job satisfaction and organizational effectiveness. Job satisfaction refers to employees' positive emotional responses to their work, and organizational effectiveness measures how well banks achieve goals efficiently and adapt to change. Data analysis involves descriptive statistics, correlation, and regression using Excel and SPSS, ensuring reliable insights into how training initiatives influence employee attitudes and organizational outcomes.

This study highlights the vital role of training and development in improving both organizational effectiveness and employee job satisfaction in Nepalese commercial banks. Coaching, formal education, and on-the-job training are seen as the most effective methods, with coaching being the strongest predictor of positive outcomes. Workshops, mentoring, and job rotation show limited impact due to inconsistent implementation. The strong link between job satisfaction and organizational success emphasizes the need for balanced training that combines practical skills with personal growth opportunities. Variations in mentoring and workshop experiences suggest the need for better program alignment and quality control. Overall, prioritizing key training methods while improving secondary programs is essential, and future research should explore long-term effects and sector-specific differences.

## **5.2 Conclusion**

This study shows that improving organizational effectiveness and employee job satisfaction in Nepalese commercial banks requires training and development. The most effective training approaches are coaching, formal education, and on-the-job training;

coaching consistently has the greatest impact on favorable results. These results highlight the value of individualized, skill-focused training strategies in promoting staff development and organizational effectiveness.

The study also shows that job rotation, mentorship, and workshops are currently ineffective, mostly because they are not consistently implemented and do not meet the needs of employees. In order for mentorship and workshop experiences to reach their full potential, there is a need for improved program design, quality assurance, and alignment with organizational goals. To build a more unified and efficient training ecosystem in the banking industry, these deficiencies must be filled.

All things considered, the results indicate that Nepalese commercial banks ought to give high-impact training techniques top priority while also consistently enhancing and assessing secondary programs. Comprehensive workforce development requires a well-rounded strategy that incorporates chances for career growth with the development of practical skills. In order to further optimize training techniques, future research should examine the long-term effects of these initiatives and take into account variations among various banking organizations and geographies.

### **5.3 Implications**

The study's conclusions suggest that Nepalese commercial banks should make strategic investments in training and development initiatives that have a major impact on organizational performance and employee happiness. Enhancing employee skills, motivation, and productivity through coaching, formal education, and on-the-job training can lead to improved corporate outcomes. To optimize their effectiveness, HR departments should create customized programs that are in line with both individual career ambitions and organizational objectives.

Furthermore, the limited effectiveness of job rotation, mentoring, and seminars emphasizes the need for banks to reevaluate and enhance these strategies. Closing current gaps and offering a more thorough development framework can be achieved by ensuring that such programs are consistently of high quality, pertinent, and implemented correctly. Banks can cultivate a more engaged, capable, and flexible workforce that can meet the changing needs of the competitive financial market by consistently assessing and improving their training programs.

## REFERENCES

- Acharya, S., & Bhandari, N. (2018). Training and development as predictors of job satisfaction in the banking sector: *A study in Nepal. International Journal of Human Resource Management, 30*(4), 512-526.
- Aktar, S. (2023). The effect of training and development methods on employee satisfaction and performance in commercial banks. *Management Dynamics in the Knowledge Economy, 11*(1), 30-47.
- Anwar, G., & Shukur, I. (2015). The impact of training and development on job satisfaction: a case study of private banks in Erbil. *International Journal of Social Sciences & Educational Studies, 2*(1), 73-80.
- Armstrong, M., & Taylor, S. (2023). *Armstrong's handbook of human resource management practice: A guide to the theory and practice of people management*. Kogan Page Publishers.
- Barney, J. B. (1991). Firm resources and sustained competitive advantage. *Journal of Management, 17*(1), 99-120.
- Bell, B. S., Tannenbaum, S. I., Ford, J. K., Noe, R. A., & Kraiger, K. (2017). 100 years of training and development research: What we know and where we should go. *Journal of Applied Psychology, 102*(3), 305.
- Berliana, M., Siregar, N., & Gustian, H. D. (2018). The model of job satisfaction and employee performance. *International Review of Management and Marketing, 8*(6), 41.
- Bhattarai, A., & Adhikari, R. (2017). The role of training and development in enhancing employee competencies: *A study of Nepalese commercial banks. Journal of Banking Studies, 5*(2), 123-137.
- Bhusal, B. (2023). Organizational Learning and Performance of Nepalese Banks. *The Lumbini Journal of Business and Economics, 11*(2), 1-10.
- Blau, P. M. (1964). *Exchange and Power in Social Life*. Wiley.

- Brown, M., & Wilson, S. (2014). The Impact of Employee Training on Organizational Performance: A Meta-Analysis. *Journal of Organizational Behavior*, 36(4), 567-589.
- Budur, T. (2025). Importance of Employee Training and Job Satisfaction on Individual and Organizational Level Innovativeness. *Journal of the Knowledge Economy*, 1-27.
- Caire, G. (1967). Becker (Gary S.)-Human capital, A theoretical and empirical analysis with special reference to education. *Revue économique*, 18(1), 132-133.
- Cameron, K. S., & Whetten, D. A. (1983). Organizational effectiveness: A comparison of multiple models. *Academy of Management Review*, 8(4), 591-612.
- Campbell, J. P., McCloy, R. A., Oppler, S. H., & Sager, C. E. (1993). A theory of performance. In N. Schmitt & W. C. Borman (Eds.), *Personnel selection in organizations* (pp. 35-70). Jossey-Bass.
- Chalise, D. R., & Pokharel, J. (2022). Performance-driven practices and employee performance in Nepalese commercial banks. *Management Dynamics*, 25(1), 1-8.
- Chandler, A. D. (1962). *Strategy and Structure: Chapters in the History of the Industrial Enterprise*. MIT Press.
- Choo, S., & Bowley, C. (2007). Using training and development to affect job satisfaction within franchising. *Journal of Small Business and Enterprise Development*, 14(2), 339-352.
- Dessler, G. (2015). *Human Resource Management*. Pearson.
- Desta, A. G. (2021). Linking human resource training and development, employee commitment and job satisfaction: The moderation role of the work environment. *International Journal of Management, Entrepreneurship, Social Science and Humanities*, 4(1), 55-75.
- Faragher, E. B., Cass, M., & Cooper, C. L. (2005). The relationship between job satisfaction and health: A meta-analysis. *Occupational and Environmental Medicine*, 62(2), 105-112.

- Fiedler, F. E. (1964). *A contingency model of leadership effectiveness*. In L. Berkowitz (Ed.), *Advances in experimental social psychology* (Vol. 1, pp. 149-190). Academic Press.
- Fombrun, C., Tichy, N., & Devanna, M. (1984). *Strategic human resource management*. \*Wiley
- Freeman, R. E. (1984). *Strategic management: A stakeholder approach*. \*Pitman.
- Gautam, P. K. (2018). Training culture and employee's performance in Nepali Banking Industry. *The International Research Journal of Management Science*, 3, 64-80.
- Garavan, T., McCarthy, A., Lai, Y., Murphy, K., Sheehan, M., & Carbery, R. (2021). Training and organisational performance: A meta-analysis of temporal, institutional and organisational context moderators. *Human Resource Management Journal*, 31(1), 93-119.
- Ghimire, B., Dahal, R. K., Rai, B., & Upadhyay, D. (2023). Employee performance factors in the Nepalese commercial banks: Insights from emerging markets. *Journal of Logistics, Informatics and Service Science*, 10(2), 29-42.
- Goldstein, I. L., & Ford, J. K. (2002). Training in organizations: Needs assessment. *Development, and Evaluation*, 4th ed., Wadsworth, Belmont, CA.
- Gupta, A. K., & Govindarajan, V. (2001). Converting global presence into global competitive advantage. *Academy of Management Executive*, 15(2), 45-56.
- Handbook of industrial and organizational psychology* (pp. 1297-1349). Rand McNally.
- Harter, J. K., Schmidt, F. L., & Hayes, T. L. (2002). Business-unit-level relationship between employee satisfaction, employee engagement, and business outcomes: A meta-analysis. *Journal of Applied Psychology*, 87(2), 268-279.
- Herzberg, F. (1959). *The Motivation to Work*. John Wiley & Sons.
- Judge, T. A., & Bono, J. E. (2001). Relationship of core self-evaluations traits--self-esteem, generalised self-efficacy, locus of control, and emotional stability--with job satisfaction and job performance: A meta-analysis. *Journal of Applied Psychology*, 86(1), 80-92.

- Judge, T. A., Thoresen, C. J., Bono, J. E., & Patton, G. K. (2001). The job satisfaction-job performance relationship: *A qualitative and quantitative review. Psychological Bulletin, 127*(3), 376-407.
- Kanapathipillai, K., & Azam, S. F. (2020). The impact of employee training programs on job performance and job satisfaction in the telecommunication companies in Malaysia. *European Journal of Human Resource Management Studies, 4*(3).
- Kareem, M. A. (2019). The impact of human resource development on organizational effectiveness: An empirical study. *Management dynamics in the knowledge economy, 7*(1), 29-50.
- KC, A., & Bhattarai, S. (2019). Employee motivation and engagement through training and development: *A case study of Nepalese commercial banks. Journal of Organizational Behavior, 40*(3), 345-360.
- Keltu, T. T. (2024). The effect of human resource development practice on employee performance with the mediating role of job satisfaction among Mizan Tepi University's academic staff in Southwestern Ethiopia. *Heliyon, 10*(8).
- Locke, E. A. (1976). The nature and causes of job satisfaction. In M. D. Dunnette (Ed.), *Handbook of industrial and organizational psychology* (pp. 1297-1349). Rand McNally.
- Locke, E. A. (1976). *The nature and causes of job satisfaction*. In M. D. Dunnette (Ed.),
- Loth, G., & Mushi, N. (2019). An assessment of the impact of internal communication on employee job satisfaction a case of selected service rendering organizations located in dar ES Salaam. *Delhi business review, 20*(1), 1-25.
- Lotto, J. (2019). Evaluation of factors influencing bank operating efficiency in Tanzanian banking sector. *Cogent Economics & Finance, 7*(1), 1664192.
- Mampuru, M. P., Mokoena, B. A., & Isabirye, A. K. (2024). Training and development impact on job satisfaction, loyalty and retention among academics. *SA Journal of Human Resource Management, 22*, 2420.
- Md Atikur, R. A. H. A. M. A. N., Md Sayed, U. D. D. I. N., & Wasib Bin, L. A. T. I. F. (2023). Effects of training and development, Organizational culture, Job satisfaction, and career development on employee retention in commercial banks

in Bangladesh. *The Journal of Asian Finance, Economics and Business*, 10(2), 91-97.

Memon, M. A., Salleh, R., & Baharom, M. N. R. (2016). The link between training satisfaction, work engagement and turnover intention. *European Journal of Training and Development*, 40(6), 407-429.

Muma, M., Iravo, A., & Omondi, M. (2014). Effect of training needs assessment on employee commitment in public universities: a case study of jomo kenyatta university of agriculture and technology. *International journal of academic research in business and social sciences*, 4(9), 233-250.

Nguyen, C. (2020). The impact of training and development, job satisfaction and job performance on young employee retention. *Job Satisfaction and Job Performance on Young Employee Retention (May 1, 2020)*.

Nguyen, L. T., & Shao, Y. (2019). The impact of training on turnover intention: the role of growth need strength among Vietnamese female employees. *The South East Asian Journal of Management*, 13(1), 1.

Noe, R. A., & Kodwani, A. D. (2018). *Employee training and development*, 7e. McGraw-Hill Education.

Noe, Raymond A. *Employee training and development (8th)*. (2020).

Otoo, F. N. K., & Mishra, M. (2018). Measuring the impact of human resource development (HRD) practices on employee performance in small and medium scale enterprises. *European Journal of Training and Development*, 42(7/8), 517-534.

Paposa, K. K., & Kumar, Y. M. (2019). Impact of training and development practices on job satisfaction: A study on faculty members of technical education institutes. *Management and Labour Studies*, 44(3), 248-262.

Pokhrel, R., & Paudyal, B. (2016). Impact of Training and Development on Employee Job Satisfaction in Commercial Banks of Nepal. *International Journal of Business and Management*

- Roberts, G., & Smith, T. (2018). The Relationship Between Job Satisfaction and Employee Retention in Banking Sector. *Journal of Human Resource Management, 30*(4), 289-305.
- Saeed, R., Lodhi, R. N., Iqbal, A., Nayyab, H. H., Mussawar, S., & Yaseen, S. (2013). Factors influencing job satisfaction of employees in telecom sector of Pakistan. *Middle-East Journal of Scientific Research, 16*(11), 1476-1482.
- Sajida, A. I., Mazhar, M., & Sajjad, W. (2025). Impact of Job Satisfaction on Job Performance at different Career Positions: A Case Study of University Teachers in Skardu, Pakistan. *Journal of Social & Organizational Matters, 4*(2), 99-121.
- Sandjong, F. L. D. (2021). *Training strategies for increasing employee job satisfaction and retention in the hospitality industry (Doctoral dissertation, Walden University)*.
- Sharma, B. (2017). Impact of Training on Job Satisfaction: A Study of Commercial Banks in Nepal. *Journal of Business and Social Sciences Research, 2*(1), 12-19.
- Shrestha, P., & Pant, S. (2016). The impact of training and development on organizational effectiveness: Evidence from Nepalese commercial banks. *Journal of Management Development, 35*(8), 1035-1050.
- Siddiqui, D. A., & Sahar, N. (2019). The impact of training & development and communication on employee engagement—A study of banking sector. *Sahar, N. and Siddiqui, DA (2019). The Impact of Training & Development and Communication on Employee Engagement—A Study of Banking Sector. Business Management and Strategy, 10*(1), 23-40.
- Siddiqui, F. A., Zafar, H., & Ferdos, J. U. (2025). The Role of Training and Satisfaction in the Banking Sector Enhancing Employee Retention. *The Critical Review of Social Sciences Studies, 3*(1), 1715-1737.
- Toni, M., Mehta, A. K., Chandel, P. S., MK, K., & Selvakumar, P. (2025). Mentoring and Coaching in Staff Development. In *Innovative Approaches to Staff Development in Transnational Higher Education* (pp. 1-26). IGI Global Scientific Publishing.

Van Hoek, L., Paul-Dachapalli, L. A., Schultz, C. M., Maleka, M. J., & Ragadu, S. C. (2020). Performance management, vigour, and training and development as predictors of job satisfaction in low-income workers. *SA Journal of Human Resource Management, 18*(1), 1-10.

Yuliansyah, Y., & Jermias, J. (2018). Strategic performance measurement system, organizational learning and service strategic alignment: Impact on performance. *International Journal of Ethics and Systems, 34*(4), 564-592.

## APPENDIX

Dear Respondents,

I am Om Prakash Pokhrel, an MBS student at Shanker Dev Campus, Tribhuvan University, Kathmandu. As part of my Graduate Research Project, I am conducting a study on **"The Impact of Training and Development on Job Satisfaction and Organizational Effectiveness in Nepalese Commercial Banks."**

Your participation in this survey will provide valuable insights and significantly contribute to the success of this research. The survey will only take a few minutes, and I kindly request your honest and accurate responses. All data collected will be kept strictly confidential and used solely for academic purposes.

Your time and cooperation are greatly appreciated. Thank you for supporting my research efforts.

### Section A: Demographic Status

Gender: Male  Female

Age: Below 25 years  (26-35) Years  (36-45) Years  Above 45 Years

Education: Below SEE/SLC  SEE/SLC  +2  Bachelor  Master   
Above Master

Marital Status: Married  Unmarried

Year of Experience: Below 1 Years  (1-5) Years  (6-10) Years   
Above 10 Years

Job Position: Junior Level  Middle Level  Senior Level

(Please rate your agreement or disagreement as 5: Strongly Agree, 4: Agree, 3: Neutral, 2: Disagree, and 1: Strongly Disagree)

## Section B: Training and Development (Independent Variables)

### Idealized Influence

SN	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<b>A</b>	<b>On-the-Job Training</b>					
1	My bank provides practical, job-specific training.					
2	This training improves my day-to-day performance.					
3	I receive constructive feedback during training.					
<b>B</b>	<b>Workshops/Seminars</b>					
1	My bank organizes useful workshops/seminars.					
2	These sessions enhance my professional knowledge.					
3	I can apply workshop learnings to my work.					
<b>C</b>	<b>Formal Education</b>					
1	My bank supports certifications/degrees.					
2	Formal education programs upgrade my skills.					
3	I am encouraged to pursue further education.					
<b>D</b>	<b>Mentoring</b>					
1	I have access to mentoring from seniors.					
2	Mentoring helps me navigate challenges.					
3	My mentor provides career guidance.					
<b>E</b>	<b>Coaching</b>					
1	My bank offers coaching for skill improvement.					
2	Coaching sessions boost my productivity.					
3	I receive personalized coaching support.					
<b>F</b>	<b>Job Rotation</b>					
1	My bank encourages job rotation.					

2	Rotation helps me gain diverse experience.					
3	I feel more adaptable due to job rotation.					

**Section C: Job Satisfaction and Organizational Effectiveness (Dependent Variable)**

SN	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
<b>A</b>	<b>Job Satisfaction</b>					
1	I am satisfied with training opportunities here.					
2	My job gives me a sense of accomplishment.					
3	I feel motivated due to learning opportunities.					
4	Overall, I am happy with my job.					
<b>B</b>	<b>Organizational Effectiveness</b>					
1	Training programs improve bank productivity.					
2	Employees here are highly competent due to training.					
3	My bank achieves its goals efficiently.					
4	Customers are satisfied with our services.					

Thank you for your participation in this research study.

## PAPER NAME

**THE IMPACT OF TRAINING AND DEVELOPMENT ON JOB SATISFACTION AND ORGANIZATIONAL EFFECTIVENESS IN NEPAL**

## AUTHOR

**Om prakash Pokhrel**

## WORD COUNT

**16819 Words**

## CHARACTER COUNT

**106086 Characters**

## PAGE COUNT

**59 Pages**

## FILE SIZE

**122.5KB**

## SUBMISSION DATE

**Aug 3, 2025 1:19 PM GMT+5:30**

## REPORT DATE

**Aug 3, 2025 1:21 PM GMT+5:30**

● **7% Overall Similarity**

The combined total of all matches, including overlapping sources, for each database.

- 5% Internet database
- 5% Publications database
- Crossref database
- Crossref Posted Content database
- 0% Submitted Works database

● **Excluded from Similarity Report**

- Bibliographic material
- Quoted material
- Small Matches (Less than 10 words)