

**FACTORS AFFECTING EMPLOYEE PERFORMANCE IN  
COMMERCIAL BANKING SECTOR IN NEPAL**

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Master's Degree

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## **CERTIFICATION OF AUTHORSHIP**

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled "FACTORS AFFECTING EMPLOYEE PERFORMANCE IN COMMERCIAL BANKING SECTOR IN NEPAL". The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor has it 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 the reference section of the dissertation.

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Saara Shrestha

June, 2024

**REPORT OF RESEARCH COMMITTEE**

Ms. Saara Shrestha has defended research proposal entitled “**FACTORS AFFECTING EMPLOYEE PERFORMANCE IN COMMERCIAL BANKING SECTOR IN NEPAL** ” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Asso. Prof. Dr. Kapil Khanal submit the dissertation for evaluation and viva-voce examination.

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## APPROVAL SHEET

We, the undersigned, have examined the dissertation entitled “**FACTORS AFFECTING EMPLOYEE PERFORMANCE IN COMMERCIAL BANKING SECTOR IN NEPAL** ” presented by Saara Shrestha 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 dissertation is worthy of acceptance.

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## TABLE OF CONTENTS

<i>Title Page</i>	<i>i</i>
<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>Table Of Contents</i>	<i>vi</i>
<i>Abbreviations</i>	<i>viii</i>
<i>Abstract</i>	<i>ix</i>
CHAPTER I	1
INTRODUCTION	1
1.1 Background Of Study	1
1.2 Problem Statement	3
1.3 Objectives Of The Study	4
1.4 Hypothesis	5
1.5 Rationale Of The Study	6
1.6 Limitations Of The Study	6
CHAPTER II	8
LITERATURE REVIEW	8
2.1 Introduction	8
2.2 Theoretical Review	8
2.3 Empirical Review	11
2.4 Research Gap	24
CHAPTER III	27
RESEARCH METHODOLOGY	27
3.1 Research Design	27
3.2 Population And Sample	27
3.3 Sources Of Data	27
3.4 Data Collection Procedure	27
3.5 Data Processing Procedure	28
3.6 Data Analysis Tools And Techniques	28
3.7 Research Framework And Definition Of Variable	30

CHAPTER IV	32
RESULT AND DISCUSSION	32
4.1 Demographic Profile	32
4.2 Descriptive Statistics	34
4.3 Correlation Analysis	35
4.4 Regression Analysis	35
4.5 Hypothesis Testing	38
4.6 Discussion	38
CHAPTER V	41
SUMMARY AND CONCLUSION	41
5.1 Summary	41
5.2 Conclusion	42
5.3 Implications	44
REFERENCES	46

## **ABBREVIATIONS**

EG - Employee Governance

WO - Work Organization

TSD - Training and Skill Development

EP - Employee Performance

S - Staffing

C - Compensation

LMX - Leader-Member Exchange

IWB - Innovative Work Behavior

NCBs - Nepalese Commercial Banks

SPSS - Statistical Packages for the Social Sciences

JA - Job Aids

TE - Team Effort

PE - Physical Environment

SS - Supervisor Support

HRM - Human Resource Management

KPIs - Key Performance Indicators

## **ABSTRACT**

Employee performance is a critical determinant of organizational success, particularly in the commercial banking sector. This study, conducted within the context of Nepalese commercial banks, aims to analyze the factors influencing employee performance. The primary objective is to explore the relationship between independent variables such as employee governance, work organization, compensation, training and skill development, and staffing, and their impact on Employee Performance.

A quantitative research methodology was adopted for this study. Data were collected through a structured questionnaire distributed to 400 employees of various commercial banks in Nepal. Statistical tools, including descriptive analysis, correlation analysis, and regression analysis, were utilized to analyze the data.

The findings reveal that employee governance and compensation significantly influence Employee Performance. Specifically, improvements in employee governance are associated with substantial increases in performance, underscoring the importance of robust governance frameworks that promote transparency and accountability. Similarly, competitive and fair compensation structures were found to be critical in enhancing employee motivation and retention, thereby boosting performance. On the contrary, factors such as staffing, training and skill development, and work organization did not exhibit significant impacts on Employee Performance within the sampled context. In conclusion, the study highlights the paramount importance of employee governance and compensation in driving Employee Performance in Nepalese commercial banks.

**Key Words:** Employee Governance, Compensation, Employee Performance, Commercial Banks

## CHAPTER I INTRODUCTION

### **1.1 Background of study**

Employees are considered one of the most vital assets of any organization. The prosperity of an organization largely depends on the qualities, capabilities, and skills of its employees, which can be measured by their performance. Employees within an organization may possess diverse sets of skills, knowledge, and abilities. Some individuals excel in their roles and perform with high proficiency regardless of incentives, while others may exhibit irregular work patterns. Performance is a crucial factor in achieving organizational success. Greater productivity and boosted employee morale can be achieved by effectively enhancing employee performance. Employees tend to be more loyal to organizations that invest in their personal growth and career development, regardless of the organization's size. Additionally, it is generally easier to develop workplace skills and abilities than to cultivate the right attitude in employees. Performance issues can escalate to a crisis if early warning signals are ignored. The declining performance of one employee can negatively impact the productivity of other employees within the organization. Poor performers can jeopardize the organization and hinder the achievement of targeted goals within the desired timeframe. Managers today are grappling with the critical question of what factors influence employee performance. There is insufficient observed information to effectively guide their efforts in enhancing overall job performance among employees. It is expected that the outcome of this study will provide a roadmap to guide organizations on the right path and justify the research. (Zhenjing et al., 2022).

The purpose of this study is also to test the relationship between various determinants and employee performance. These determinants include motivation, work-life balance, work environment, retention, incentives and rewards, career growth, human resource development, and employer branding. The study's significance also lies in evaluating whether the bank has successfully allocated the right person to the right department based on their skills and performance. Hence, this study is significant for commercial banks as it provides deep insights into the determinants of employee

performance and their effectiveness in enhancing both employee and organizational performance.

Employees are the true assets of an organization. They contribute effectively to the successful functioning of the organization, striving hard to deliver their best and achieve assigned targets within the stipulated timeframe.

Business owners need employees who can effectively get the job done, as employee performance is critical to the overall success of the company. Business leaders must understand the key benefits of strong employee performance to develop consistent and objective methods for evaluating employees. This evaluation helps identify strengths, weaknesses, and potential managerial gaps within the organization. Employee satisfaction is essential to the success of any business; a high rate of employee contentment is directly related to a lower turnover rate. Numerous factors can lead to employee dissatisfaction and resignation, including high stress, poor communication, lack of recognition, and limited opportunities for growth. Management should actively work to improve these areas to reduce turnover. Even during economic downturns, avoiding turnover-related expenses is crucial.

Employee motivation is considered a driving force that propels employees toward achieving the specific goals and objectives of the organization. Nowadays, it is one of the most pressing issues in organizations, as everyone seeks to make the best use of their financial and human resources (Bedarkar & Pandita, 2014).

Performance appraisal is defined as "the process of identifying, evaluating, and developing the work performance of employees in the organization, so that organizational goals and objectives are effectively achieved while also benefiting employees through recognition, feedback, and career guidance." Measurement capability forms the foundation for assessing the effectiveness of other capabilities.

The notion of positive organizational behaviors is believed to create a positive psychology in the work environment, thereby enhancing performance. Research in management studies continues to deepen the understanding of behaviors such as leader-member exchange (LMX), organizational citizenship behavior, learning, and

innovative work behavior (IWB), and their positive effects on organizational performance. Globalization, the rise of the knowledge society, and changes in work environments have highlighted the need for organizations to sustain a competitive advantage. To achieve this, leveraging the intangible internal human elements—such as knowledge, skills, and attitudes—along with the conscious application of positive, measurable human resource strengths and psychological capacities, is necessary for performance improvement.

### **1.1.1 Introduction on employee performance in Commercial Banks in Nepal**

It can be said that employee participation is the process of employee involvement in the decision-making process of the organization. It is the democratic process where employees or employee's representative are asked to share their opinions and ideas for the effectiveness of the organization. Employee participation in organizational activities brings recognition, sense of belongingness, self-respect and acceptance in employees.

The economic liberalization and privatization policy adopted by the Nepalese government since mid-1980s from 190s had more commercial banks in Nepal. Amid the competitive business environment, it became researchable to investigate how these banks are practicing human resource management for their employee job satisfaction and what is the impact of employee participation on their job satisfaction. The Nepalese banking sector must retain and attract qualified human resources to achieve success and goals. Job satisfaction is very crucial for the retention and attraction of the competent people in the organization. The job satisfaction of employees in relation to employee participation practices in this sector is the main issue of this study. Employee participation is important to ensure that their competencies are fully utilized. Likewise, employee participation is a critical factor in engaging and keeping employees in the organization to improve employee job satisfaction and retention. Employees value effective communication and participation from their management. This study is an attempt to explore the impact of employee participation practices on job satisfaction in Nepalese commercial banks.

## **1.2 Problem Statement**

Many contemporary authors have also defined the concept of motivation. Motivation

has been defined as: the psychological process that gives behavior purpose and direction; a predisposition to behave in a purposive manner to achieve specific, unmet needs (Edun & Adeleke, 2011); an internal drive to satisfy an unsatisfied need (Chatzopoulou et al., 2015); and the will to achieve. For this paper, motivation is operationally defined as the inner force that drives individuals to accomplish personal and organizational goals.

This study is aimed at analyzing the factors affecting employee behavior and performance in banking sector in Nepal. As the world is moving towards behavioral approach, today we tend to follow the behavioral approach in going through every aspect, so is the case with employee behavior and performance in the banking sector in country like Nepal. The study deals with factors affecting employee behavior in an organization and also deals with the factors affected by employee performance in an organization as an employee is one of the most important factors affecting the organization and its performance. This study specially deals with the following problems:

- Is there any significant relationship between staffing, training and skill development, compensation, work organization, employee governance with employee performance in banking sector in Nepal?
- What is the impact of staffing, training and skill development, compensation, work organization, employee governance on employee performance in banking sector in Nepal?

### **1.3 Objectives of the Study**

The main objective of this study is to analyze the factors affecting the employee performance in commercial banking sector in Nepal. The specific objectives are as follows.

- To analyze the relationship between independent variables and the performance of the employees.
- To assess impact of staffing, training and skill development, compensation, work organization, employee governance on employee performance in banking sector in Nepal.

## 1.4 Hypothesis

A research hypothesis is a statement of expectation or prediction that will be tested through the research. In our hypothesis, we are predicting the relationship between variables. Through the disciplinary insights gained in the research process throughout the years, we “prove” our hypothesis. This is a process of discovery to create greater understandings or conclusions. It is not a strict proof as in logic or mathematics.

H<sub>1</sub>: There is a significant positive relationship between the company culture and the performance of employees.

The culture of the company refers to the defined set of shared values, goals, attitudes and practices that characterize an organization. It's important to note that company culture is a naturally occurring phenomenon; our team will develop a culture whether intentionally or not. Company culture refers to the attitudes and behaviors of a company and its employees. It is evident in the way an organization's people interact with each other, the values they hold, and the decisions they make, all this directly affects the performance of the employee.

H<sub>2</sub>: There is a significant positive relationship between training and development and performance of employee.

When a company invests in employees, they'll provide better and faster work quality. They'll also be able to have improved skills over time. If a company don't incorporate training and development in company culture, employees will feel stagnant. Keep in mind that training is meant to upgrade employees' skills. And these are skills that they can use to perform better. Meaning, investing in them is investing for company.

H<sub>3</sub>: There is a significant negative relationship in between workload and employee performance.

Sometimes, the reason why employee isn't performing well is that their workload is too much. If a company is skimping too much on employees, they will be overwhelmed. This can slow them down, which can hurt companies over productivity. That's why if the company plan on taking on more workload, don't expect to keep the same number of people on staff. Consider hiring more people. Better yet, determine employees who do not have much workload, and consider

passing some of the responsibilities to them.

H4: There is a significant positive relationship between employee engagement and employee performance.

When employees don't feel engaged in their work, that's when their work performance starts to decline. If it no longer excites or interests them, that's when their employee engagement gets lower. With the decrease in employee engagement comes the decline of work performance. So, the company should invest in employee engagement efforts. One way to keep employees engaged is by injecting meaning and variety into their day-to-day work.

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

Employee was and always would be one of the important factors that affects an organization directly- may it be financially or non-financially. Better employees turn out to be asset for the organization so, the organization should always keep in mind the employee satisfaction to run organization in better manner. An organization should go through the factors that directly and indirectly affect its employee performance. Learning about this factor helps an organization to better know their employee which directly helps them to take better outcome from the employee. This study will be helpful for employers to know the factors that affect the performance of their employees. So, this study will be helpful to those who want to study in further detail and widely in this field.

### **1.6 Limitations of the Study**

The aim of this study is to analyze the factors that affects the employee performance in the commercial banking sector in Nepal. This study is based on secondary data extracted from published sources that is not exact and hundred percent genuine. Depending on availability of data, banks are selected for the research. The whole study was based on comparative study of commercial banks. Resources-time, money constraints and inaccessibility of sufficient information limit this study. Although this study has trend try its utmost care to cover most of the important sectors, it is still subjected to following limitations:

- This study mainly concentrates only on confining to selected commercial bank because of time and resource constraint.

- The study is based only on the past year's period's data.
- The study relies heavily on secondary data only.
- This study is based on published documents.

## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

Employment relationships are formed whenever employers and employees collaborate. A positive employment relationship is crucial, characterized by trust and mutual benefit—where management and employees depend on each other and both derive advantages from this mutual reliance. Such a relationship forms the basis for employment and employee relations policies, fostering a climate of mutual trust. It governs much of what organizations must consider in developing and implementing human resource management and employee relations processes, policies, and procedures. These efforts should focus on promoting a productive and rewarding relationship among all parties involved.

Organizations consist of employers and employees who establish relationships with each other. This relationship, known as the employment relationship, can be formalized through various means such as employment contracts, job descriptions, company policies, and codes of conduct Rubery et al (2002).

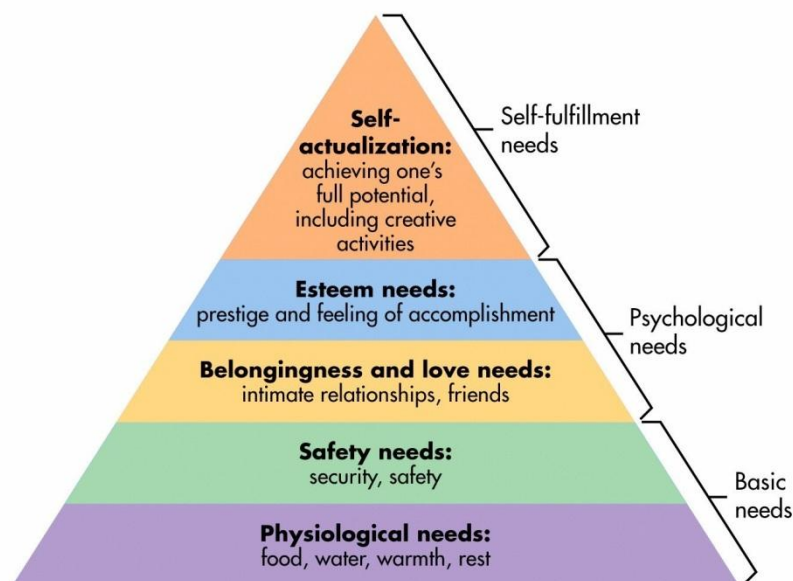
The cornerstone of the employment relationship is often regarded as the contract of employment. In legal terms, an employee is defined as someone working for an employer who holds the ultimate authority to direct the worker's tasks (Rubery, Earnshaw, Marchington, Cooke, & Vincent, 2002). Formal expressions of the employment relationship include procedural agreements and workplace rules. However, the employment relationship is also an ongoing, informal process that occurs whenever an employer interacts with an employee, and vice versa. At the heart of this relationship lies the psychological contract, which articulates mutual assumptions and expectations regarding what managers and employees offer and are willing to contribute.

#### **2.2 Theoretical Review**

##### **2.2.1 Maslow's Hierarchy of Needs**

Maslow's Hierarchy of Needs is a psychological theory that provides a framework for understanding human motivation and how different needs influence behavior and performance. Abraham Maslow, a renowned psychologist, proposed this theory in the

form of a hierarchical pyramid with five levels of needs, often depicted as follows, with the most basic needs at the bottom and the higher-order needs at the top (Kenrick et al., 2010).



*Figure 1.* Maslow Hierarchy of Needs

Source: (Kenrick et al., 2010).

### **Physiological Needs:**

Physiological needs are the basic requirements for human survival, including air, water, food, sleep, and shelter. In the workplace, these needs translate into a basic salary and benefits package that allows employees to cover their essential living expenses such as rent, groceries, utilities, and healthcare. By ensuring that these fundamental needs are met, employers can help employees maintain their physical well-being, which is a prerequisite for their ability to function effectively at work. Adequate breaks, a comfortable working environment, and access to necessities like drinking water and restrooms are also crucial.

### **Safety Needs:**

Safety needs become prominent once physiological needs are satisfied. In the workplace, this involves job security, which ensures that employees do not fear losing their income. A safe and comfortable workplace is essential to protect employees from physical harm, which includes ergonomic furniture, safety equipment, and adherence to health and safety regulations. Financial stability through consistent pay

and benefits such as health insurance, retirement plans, and job contracts also contributes to a sense of security. Employees who feel secure in their jobs are more likely to be productive and loyal to the organization.

**Social Needs:**

Social needs relate to the human desire for belonging, love, and interpersonal connections. In a work environment, these needs are fulfilled through positive relationships with colleagues, teamwork, and a supportive work culture. Regular team-building activities, open communication channels, and collaborative projects help foster a sense of community and belonging. Encouraging social interaction and creating a welcoming atmosphere where employees can share ideas and support one another can lead to increased motivation and engagement. When employees feel connected and valued within their team, their overall job satisfaction and commitment to the organization improve.

**Esteem Needs:**

Esteem needs involve the desire for recognition, respect, and a sense of accomplishment. In the workplace, these needs are met through recognition for achievements, opportunities for career advancement, and tasks that provide a sense of accomplishment. Programs that acknowledge employee contributions, such as employee of the month awards, performance bonuses, and public commendations, can significantly boost self-esteem. Providing employees with challenging projects, leadership opportunities, and career development programs also helps them feel respected and valued. When employees' esteem needs are met, their confidence and productivity levels tend to increase, leading to better performance.

**Self-Actualization Needs:**

At the top of Maslow's hierarchy are self-actualization needs, which pertain to realizing one's full potential, pursuing personal growth, and achieving self-fulfillment. In the workplace, self-actualization is facilitated by providing opportunities for continuous learning, skill development, and career progression. Encouraging employees to take on challenging and meaningful tasks that align with their passions and strengths can help them achieve a sense of purpose. Organizations can support self-actualization by fostering an environment that promotes creativity, innovation,

and autonomy. Employees who are able to reach their full potential often exhibit high levels of motivation, creativity, and performance, contributing significantly to the organization's success.

### **2.3 Empirical Review**

Ghimire et al. (2023) examined the factors impacting employee performance in Nepalese Commercial Banks (NCBs) employing quantitative methodologies. The study looked at how pay, work environment, training, help from supervisors, and company culture affect the performance of the NCB. They surveyed 418 people. The results showed that company culture had the biggest impact on performance. If company culture improves by one unit, performance improves by 0.582 units. Training improves performance by 0.312 units, supervisor support by 0.225 units, work environment by 0.196 units, and pay by 0.069 units. The study's findings support the idea that employees who feel empowered and valued do better at their jobs. In practical terms, it means that making employees happy with their workplace interactions improves performance. This highlights the importance of a positive, cooperative, and supportive company culture. Therefore, commercial banks should focus on improving the work environment, providing training and supervisor help, and building a strong company culture to boost employee performance.

Afif et al. (2023) analyzed the effect of leadership style, job satisfaction, and work environment on employee motivation to improve the performance of Islamic banks in Indonesia. The study used a quantitative approach with the SEM Smart PLS analysis tool, focusing on 200 employees from 14 Sharia Commercial Banks and 20 Sharia Business Units in Indonesia. The findings show that leadership style, job satisfaction, and work environment positively impact employee motivation, which in turn improves the performance of Islamic banks in Indonesia. The unique aspect of this study is that leadership style, job satisfaction, and work environment aligned with Islamic principles can boost employee motivation, leading to better performance and increased market share for Islamic banks.

Latifah et al. (2023) examine the factors affecting employee performance by testing the relationship of change management, job satisfaction, organizational commitment and leadership style on employee performance in Indonesian sharia property

companies. The study involved all members of the "Sharia Property Developer" (DPS) in Indonesia, who have at least one subordinate and are listed as DPS members. Out of 200 DPS members, 71 were sampled. The sampling method was based on the R2 value and significance level with an 80% statistical strength. Data was analyzed using SmartPLS software to examine how change management, job satisfaction, organizational commitment, and leadership style affect employee performance. The analysis showed that change management using the ADKAR method had a negative impact on employee performance by 6.2% and on job satisfaction by 4.6%. Job satisfaction did not significantly affect employee performance, showing only a 7.5% influence. However, leadership style and organizational commitment positively influenced performance by 57.9% and 25.6%, respectively.

Amin et al. (2023) determined the variables that affect employee performance and develop a basic theoretical model and a research model. This study used an associative descriptive quantitative method with a sample of 152 employees from PT PLN Cilegon Managing Unit. The study suggests that improving employee performance can be achieved by promoting and maintaining organizational cultural values, enhancing transformational leadership, and boosting work motivation. It aims to contribute to the literature on human resource management by providing insights into how these factors can enhance employee performance.

Maharjan (2022) examined the impact of working environment on employee performance in banking sector of Nepal. Researcher has selected quantitative research methodology. The data for this study were analyzed using statistical tools. Information was collected using a self-structured questionnaire from 'A' graded commercial banks, targeting their central offices where banking performance records are maintained. The study highlights that in the current situation, the Nepalese banking sector is playing a crucial role as the economy struggles due to the global pandemic. Nepalese banks face many challenges in helping the economy recover. The research suggests that the working environment significantly impacts employee performance. Therefore, improving the working environment can enhance employee performance in the Nepalese banking sector.

Hindardjo et al. (2022) analyzed, and identified how much of the factors that influence the performance of employees at Bank Syariah Indonesia, Depok city branch by mediating intention to leave or resign. This research used a quantitative method. The questionnaire data met the validity and reliability requirements based on the questionnaire test results. The outer model test using the Smart PLS 3.3 application included Convergent Validity, Discriminant Validity, and Composite Reliability tests, all of which confirmed the data's validity. The inner model test results showed that all the factors were significant.

Goet (2022) examined the influence of workplace environment on employees' performance of Nepalese commercial banks. A well-structured questionnaire was developed to collect data from 240 respondents using purposive sampling. Data analysis was performed using SPSS to calculate mean, standard deviation, correlation, and regression analysis, and to diagnose the collected data. The results showed that Job Aids (JA), Team Effort (TE), Physical Environment (PE), and Supervisor Support (SS) significantly influence Employee Performance (EP) in Nepalese commercial banks. Specifically, JA and PE have a strong impact on employee performance, while TE and SS have a lesser influence. The study implies that improving the workplace environment can enhance employee performance, providing valuable insights for managers and employers in Nepalese commercial banks. The originality of the study lies in its emphasis on the need for a good workplace environment to boost employee performance.

Maharjan (2022) examined the impact of working environment on employee performance in banking sector of Nepal. Researcher has selected quantitative research methodology. The data were analyzed using statistical tools to reveal the research findings. Information was obtained from primary sources using a self-structured questionnaire. Data were collected from 'A' graded commercial banks, specifically targeting their central offices where banking performance records are maintained. Currently, the Nepalese banking sector plays a crucial role as the economy struggles due to the global pandemic. Nepalese banks face numerous challenges in helping the economy recover and grow. The research suggests that the working environment significantly impacts employee performance. Therefore, improving the working environment can enhance employee performance in the Nepalese banking sector.

Susanto et al. (2022) examined the effect of work-life balance on the performance of employees in SMEs, along with the mediating role of job satisfaction and the moderating role of family-supportive supervisor behaviors. The author developed a conceptually mediated-moderated model to explore the connection between work-life balance and job performance. Data were collected from SMEs, and SEM-PLS was used to test the research hypothesis and model. The results show that work-life balance positively affects both job satisfaction and job performance. Additionally, job satisfaction partially mediates the relationship between work-life balance and job performance. The findings also reveal that when family-supportive supervisor behaviors (FSSB) interact with work-life balance and job satisfaction, they moderate the relationship between work-life balance and job performance, as well as between job satisfaction and job performance.

Sitopu et al. (2021) analyzed the effect of motivation, work discipline, and compensation on employee performance both partially and simultaneously. This research was conducted at PT. Sinar Jernih Suksesindo. The process began with testing research instruments, followed by collecting data through questionnaires, analyzing the data, and preparing the research report. A total of 130 employees were sampled for the study. The data used were primary, collected directly from the source. The results showed that motivation, leadership, and compensation significantly impact employee performance, with a significance value of less than 0.001. Key factors affecting performance include work discipline, compensation, and motivation. Work discipline is crucial for good performance; disciplined employees strive to do their work as well as possible, resulting in better performance. Enforcing discipline in an organization or company is essential because, without it, achieving company goals becomes difficult. Discipline is key to a company's success in reaching its goals, as it reflects the awareness or willingness of employees to adhere to all organizational or company regulations and social norms.

Ojha (2020) analyzed the relationship between job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress, and transportation problem and employee absenteeism of Nepalese commercial banks and to make suggestions to minimize the level of absenteeism of employees. This study

aims to understand employee perceptions of absenteeism in Nepalese commercial banks, identify the factors causing it, and determine the reasons behind it. It also examines the relationships between job satisfaction, health, family responsibilities, working conditions, employee relationships, stress, transportation problems, and absenteeism. The study investigates the impact of these factors on absenteeism and identifies the most important one. Findings indicate that higher job satisfaction leads to lower absenteeism, with dissatisfaction prompting individuals to withdraw from poor working conditions. Absenteeism can be linked to medical issues like smoking, drinking problems, low back pain, and migraines, although even medically related absenteeism can be partly voluntary. The study highlights the negative association between job satisfaction and absenteeism, emphasizing the importance of job satisfaction in reducing absenteeism rates.

Kurdi et al. (2020) determined the main factors affecting employee retention and how employee retention affects Employee Performance in the commercial banking sector in Jordan. This study explores the factors influencing employee retention, including economic security, psychological security, affiliation, and self-actualization. Researchers collected primary data from employees using a questionnaire and a simple random sampling technique. The data were analyzed with SEM-SPLS to test the study model and hypotheses. The findings reveal that all four factors—economic security, psychological security, affiliation, and self-actualization—significantly affect employee retention. The paper also discusses the theoretical and practical implications of these findings.

Adhikari (2020) investigated the factors influencing the employees' turnover intention in Nepalese commercial banks. This study uses a descriptive and causal comparative research design to examine the relationship between employee turnover (dependent variable) and factors such as compensation, organizational justice, organizational culture, leadership empowerment behavior, and job stress (independent variables). A structured questionnaire was distributed to 540 respondents from 27 commercial banks, with 300 usable responses received. The data were analyzed using mean, standard deviation, correlation, and multiple regression models. The findings indicate that employee turnover intention is positively and significantly correlated with all the independent variables. Organizational justice is found to be the most

influential factor, followed by organizational culture, while compensation is the least influential factor. This study aims to contribute to the literature on employee turnover intentions in the banking industry.

Timilsena & Rimal (2019) analyzed drivers of employees' performance in Nepalese commercial banks. This study tests the relationship between training, motivation, attitude, and employee performance using a correlation research design. Data were collected from 130 employees, and parametric tests such as correlation and regression were performed using the "R" programming language (version R-3.4.4). The results show that there is a significant relationship between training, motivation, attitude, and employee performance.

Chiewattanasook & Jermstittiparsert (2019) examine the factors affecting job stress among employees in the banking sector of Malaysia. In this study, a survey was conducted among employees from various banks to analyze their stress levels and workplace experiences. A close-ended structured questionnaire was used for data collection, and convenience sampling was employed to gather information from the employees. Regression analysis of the primary data concluded that job performance, job satisfaction, absenteeism rate, and motivation level have a significant relationship with job stress in the Malaysian banking sector.

Zafar & Siddiqui (2019) investigated the impact of core drivers of job satisfaction including promotions, increment and bonuses, supervisor's support, career development and advancement opportunities and working conditions on two dependent variables i.e., job performance and employee's retention. For this purpose, a comparative study was conducted in the education and banking sectors of Karachi. A sample of 100 employees was collected from each sector, and the results were analyzed using Confirmatory Factor Analysis and Structural Equation Modeling. The findings indicate that the education and banking sectors differ in their human resource policies. Additionally, the results vary between the sectors in terms of different hypotheses. For job performance, career development, compensation, and promotions are insignificant drivers of job satisfaction. In contrast, for employee retention, working conditions, compensation, and co-workers are insignificant drivers of job satisfaction. The implications of these results differ for managers in banks and

educational institutions based on the significance of the coefficients, highlighting that human resource policies vary across different business settings. Overall, the study suggests that higher job satisfaction leads to better employee performance and reduces the intention to leave, thus retaining human talent.

Adhikari (2019) used descriptive statistics, correlation and regression analysis to measure the determinants of job satisfaction and its impact on employee performance in Nepalese commercial banks. The respondents represent 250 employees' of commercial banks in Kathmandu Valley. The results show that employee empowerment, job loyalty and workplace environment are positively correlated with job satisfaction and employee performance whereas turnover intention is negatively correlated with job satisfaction and employee performance.

Cooper et al. (2018) examined the relationship between well-being-oriented human resource management (HRM) practices and employee performance. Our multilevel model examines relationships among collectively experienced well-being-oriented HRM practices, social climate (characterized by trust, cooperation, and shared codes and language that exist among individuals within the organization), employee resilience, and employee (in-role) performance. Based on the two-wave data obtained from 561 employees and their managers within 62 bank branches in 16 Chinese banks, our multilevel analyses provide support for our four hypotheses. First, we found a positive relationship between well-being-oriented HRM practices and social climate. Second, social climate mediated the relationship between well-being-oriented HRM practices and employee resilience. Third, we found a positive relationship between resilience and employee performance. Finally, employee resilience mediated the relationship between social climate and employee performance. This study is one of the first to unpack the social mechanisms through which well-being-oriented HRM practices increase development of resilience and subsequent employee performance at the workplace, namely through influencing group feelings of social climate.

Bataineh (2018) investigated the Relation of work-life balance, happiness, and employee performance; accordingly, a questionnaire-based survey was designed to test the aforementioned model based on dataset of 289 employees from the (Med

Pharma), Pharmaceutical industries in Jordan, Multiple regression was conducted to examine the research hypotheses. The results indicated that work-life balance and happiness positively and significantly affect employee performance. However, job satisfaction has no impact on employee performance. The results have enormous implication for the pharmaceutical industries sector in Jordan.

Thapa et al. (2017) conducted a qualitative study to identify the most influential factors affecting employee performance in commercial banks in Nepal. The study involved 200 respondents, employing primary data collection methods. The research findings highlight that work-life balance, incentives and rewards, work environment, employer branding, career growth, and organizational culture significantly impact employee performance in commercial banks. However, the study found no significant relationship between retention and motivation. These findings suggest that addressing the identified determinants could enhance productivity in commercial banks by regulating activities aimed at improving employee performance.

Saeed et al. (2013) stated that there are many variables that affect the performance of employees at the workplace. These variables include manager's attitude, organizational culture, personal problems, and job content and financial rewards. All of these variables have a positive impact on the performance of the employees except personal problems of the employees that hinder the performance of the employees. This study is quantitative in nature and will see the effect of these variables manager's attitude, organizational culture, personal problems, and job content and financial rewards in the banking sector of Pakistan focusing Sahiwal banks as a sample based on 200 employees. The study will be analyzed by applying multiple regression analysis using SPSS software because there are 5 independent variables and their affects have to be seen on the performance of the employees which is the sole dependent variable.

**Table 1***Summary of Review of Literature*

<b>Writer(s)</b>	<b>Topic of the Article</b>	<b>Objective</b>	<b>Methodology</b>	<b>Findings</b>
<b>Ghimire et al. (2023)</b>	Factors impacting employee performance in Nepalese Commercial Banks	To assess the effect of remuneration, working environment, training, supervisory assistance, and organizational culture on NCB's performance.	Quantitative methodology, survey among 418 respondents	Organizational culture ( $\beta = 0.386$ , $p = 0.000$ ) had the most significant influence on employee performance (EP). Other significant factors: training ( $\beta = 0.133$ , $p < 0.05$ ), supervisor support ( $\beta = 0.146$ , $p < 0.05$ ), working environment ( $\beta = 0.112$ , $p < 0.05$ ). Remuneration had no significant impact ( $\beta = -0.04$ , $p > 0.05$ ). Implications align with social exchange theory, emphasizing a cooperative and affirming organizational culture.
<b>Afif et al. (2023)</b>	Effect of leadership	To analyze the effect of	Quantitative methodology,	Positive influence of leadership style,

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	style, job satisfaction, and work environment on employee motivation in Islamic banks in Indonesia	leadership style, job satisfaction, and work environment on employee motivation and performance.	SEM Smart PLS analysis tool, study conducted on 200 employees of Islamic banks in Indonesia	job satisfaction, and work environment on employee motivation and performance. Leadership style, job satisfaction, and work environment in accordance with Islamic principles increase employee motivation and performance.
<b>Latifah et al. (2023)</b>	Factors affecting employee performance in Indonesian sharia property companies	To test the relationship of change management, job satisfaction, organizational commitment, and leadership style on employee performance.	Quantitative methodology, SEM Smart PLS software, 71 samples from DPS members	Change management (ADKAR method) negatively affects employee performance by 6.2% and job satisfaction by 4.6%. Job satisfaction insignificantly affects performance by 7.5%. Leadership style and organizational commitment positively affect performance by

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				57.9% and 25.6%, respectively.
<b>Amin et al. (2023)</b>	Variables affecting employee performance at PT PLN Cilegon Managing Unit	To determine the variables that affect employee performance and develop theoretical and research models.	Associative descriptive quantitative method, sample of 152 respondents	Organizational cultural values and transformational leadership improve employee performance. Enhancing corporate culture and work motivation also positively impact performance.
<b>Maharjan (2022)</b>	Impact of working environment on employee performance in the banking sector of Nepal	To examine the impact of the working environment on employee performance.	Quantitative research methodology	Significant relationship between working environment and employee performance.
<b>Hindardjo et al. (2022)</b>	Factors influencing employee performance at Bank Syariah Indonesia	To analyze the factors influencing employee performance with the moderation of intention to leave or resign.	Quantitative methodology, questionnaire survey using Smart PLS 3.3 application	Factors influencing performance met validity and reliability requirements. Employee competence, work culture, and intention to leave significantly moderate the effect

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<b>Goet (2022)</b>	Workplace environment and its impact on employee performance in Nepalese commercial banks	To examine the influence of workplace environment on employees' performance.	Quantitative methodology, SPSS for data analysis	of competence on performance. Significant influence of job aids, team effort, physical environment, and supervisor support on employee performance. Job aids and physical environment have a strong impact on performance, while team effort and supervisor support have the least influence.
<b>Susanto et al. (2022)</b>	Effect of work-life balance on performance of employees in SMEs	To examine the effect of work-life balance on job satisfaction and performance, and the moderating role of family-supportive supervisor behaviors.	Quantitative methodology, SEM-PLS analysis tool	Work-life balance positively influences job satisfaction and performance. Job satisfaction partially mediates the relationship between work-life balance and performance. Family-supportive supervisor behaviors moderate the relationship

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				between work-life balance, job satisfaction, and performance.
<b>Sitopu et al. (2021)</b>	Effect of motivation, work discipline, and compensation on employee performance	To analyze the effect of motivation, work discipline, and compensation on employee performance.	Quantitative methodology, primary data from 130 employees	Motivation, work discipline, and compensation significantly affect employee performance. Discipline is crucial for better performance.
<b>Ojha (2020)</b>	Factors affecting employee absenteeism in Nepalese commercial banks	To analyze the perception of employees towards absenteeism and determine the factors affecting it.	Quantitative methodology, multiple regression analysis	Job satisfaction is inversely related to absenteeism. Factors like health status, family responsibilities, working conditions, and occupational stress significantly impact absenteeism.
<b>Kurdi et al. (2020)</b>	Factors affecting employee retention and its impact on Employee Performance in Jordanian commercial	To determine the factors affecting employee retention and how retention affects Employee Performance.	Quantitative methodology, SEM-SPLS analysis tool, questionnaire survey	Economic, psychological, affiliation, and self-actualization factors affect employee retention. Retention significantly impacts Employee

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	banks			Performance.
<b>Adhikari (2020)</b>	Factors influencing employees' turnover intention in Nepalese commercial banks	To estimate the relationship between employees' turnover and various independent variables.	Quantitative methodology, descriptive and causal comparative research design	Positive relationship between employees' turnover intention and independent variables like organizational justice, culture, compensation, leadership empowerment behavior, and job stress.

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## 2.4 Research Gap

Several studies have explored the factors influencing employee performance in the commercial banking sector, each with unique objectives and methodologies. For instance, Ghimire et al. (2023) aimed to assess the impact of various factors such as remuneration, working environment, training, supervisory assistance, and organizational culture on the performance of Nepalese Commercial Banks (NCBs). They employed a quantitative methodology, utilizing surveys among 418 respondents to gather data. Their findings highlighted the significant influence of organizational culture on employee performance, aligning with social exchange theory.

Afif et al. (2023) analyzed the effect of leadership style, job satisfaction, and work environment on employee motivation and performance in Islamic banks in Indonesia. They used SEM Smart PLS analysis on data from 200 employees, finding that these factors positively influence motivation and performance, especially when aligned with Islamic principles.

Similarly, Latifah et al. (2023) examined the relationship between change management, job satisfaction, organizational commitment, and leadership style on

employee performance in Indonesian sharia property companies. Using SEM Smart PLS software on a sample of 71 DPS members, they discovered that leadership style and organizational commitment significantly affect performance, while change management and job satisfaction had negative or insignificant impacts.

Amin et al. (2023) focused on developing theoretical and research models to identify variables affecting employee performance at PT PLN Cilegon Managing Unit. Their associative descriptive quantitative study on 152 respondents emphasized the role of organizational cultural values and transformational leadership in enhancing performance.

Maharjan (2022) conducted a study on the impact of the working environment on employee performance in Nepalese banks using quantitative research methodologies. The results indicated a significant relationship between the working environment and employee performance.

Despite these comprehensive studies, gaps remain. First, while Ghimire et al. (2023) provided a broad assessment of various factors affecting employee performance, their study focused exclusively on Nepalese Commercial Banks, limiting generalizability. In contrast, Afif et al. (2023) and Latifah et al. (2023) explored specific contexts—Islamic principles in Indonesian banks and sharia property companies, respectively—highlighting the influence of cultural and religious contexts on employee performance.

Additionally, while Amin et al. (2023) and Maharjan (2022) emphasized organizational culture and working environment, there is limited research on how these factors interplay with employee engagement and retention, particularly in the dynamic banking environments of Nepal and Indonesia. Furthermore, most studies employed quantitative methodologies, primarily using SEM and regression analyses, indicating a need for mixed-methods approaches to capture qualitative insights and provide a holistic understanding of employee performance dynamics.

This study aims to fill these gaps by integrating both quantitative methodologies to examine the multifaceted factors influencing employee performance in commercial

banks. By doing so, it seeks to provide a more comprehensive understanding that incorporates both statistical analysis and in-depth qualitative insights, thereby addressing the limitations of previous studies and offering practical recommendations for enhancing employee performance in diverse banking contexts.

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

This study employs a quantitative research methodology to explore the factors influencing employee performance in Nepalese commercial banks. The research design is descriptive and explanatory, aimed at understanding the relationship between various independent variables (employee governance, work organization, compensation, training and skill development, and staffing) and their impact on employee performance.

#### **3.2 Population and Sample**

The target population for this study comprises employees from all 20 commercial banks in Nepal. Given the extensive workforce in these banks, the total population exceeds 20,000 employees. A sample size of 400 respondents was determined using appropriate sampling techniques to ensure representativeness and accuracy in capturing the views of the broader population. The study adopted a non-probability sampling method, specifically convenience sampling, to gather data efficiently from respondents who were readily available and willing to participate.

#### **3.3 Sources of Data**

The data is quantitative in nature. This study is based on both primary and secondary data. The researcher collects primary data through the use of Google Forms among the employees of commercial banks of Nepal. Secondary data is collected from published and unpublished documents, articles, organizational websites, journals, books, economic surveys, etc.

#### **3.4 Data Collection Procedure**

Primary data were collected using a structured questionnaire distributed via Google Forms. The questionnaire was meticulously designed to capture relevant information regarding the independent variables and employee performance. It included sections on demographic information, perceptions of employee governance, work organization, compensation, training and skill development, and staffing, as well as

overall job performance. Secondary data were sourced from a variety of published and unpublished materials, such as organizational reports, academic journals, books, and websites, to supplement the primary data and provide a comprehensive background for the study.

### 3.5 Data Processing Procedure

The quantitative data is analyzed by coding, recoding, and classifying data, also referred to as categorizing and indexing, to make sense of the data collected and to highlight important matters. Statistical software SPSS is used for the purpose of data calculation.

### 3.6 Data Analysis Tools and Techniques

The primary data analysis is carried out based on responses derived from the questionnaire survey. The collected data is being analyzed using statistical tools to obtain a meaningful conclusion of the responses. Descriptive analysis, Co-relational Analysis, and Regression analysis are also being conducted.

The study uses tools such as questionnaires to collect data. The data collected from survey questionnaire are analyzed using SPSS. Through SPSS various statistical analysis were done such as:

**Mean:** The mean, often referred to as the average, is a measure of central tendency in a set of numerical data. It is calculated by adding up all the values in the dataset and then dividing the sum by the total number of values.

$$\text{Mean} = \frac{\text{Sum of the terms}}{N}$$

**Standard Deviation:** The standard deviation is a measure of the amount of variation or dispersion in a set of values. It indicates how much individual values in the dataset deviate from the mean. A low standard deviation suggests that the data points tend to be close to the mean, while a high standard deviation indicates that the data points are spread out over a wider range of values.

$$\text{Standard Deviation} = \sqrt{\frac{\sum(x_2 - \mu)^2}{N}}$$

$x$  = Data point Value

$\mu$  = population mean

$N$  = Population Size

**Correlation:** Correlation is a statistical measure that describes the extent to which two variables change together. It indicates the strength and direction of the linear relationship between two variables. Correlation values range from -1 to 1, where:

1 indicates a perfect positive correlation (as one variable increases, the other also increases),

-1 indicates a perfect negative correlation (as one variable increases, the other decreases), and

0 indicates no correlation (there is no systematic relationship between the variables).

The simple correlation coefficient,  $r$ , is calculated by using the following formula:

$$\text{Simple Correlation coefficient } (r) = \frac{n\sum XY - (\sum X)(\sum Y)}{\sqrt{n\sum X^2 - (\sum X)^2} \sqrt{n\sum Y^2 - (\sum Y)^2}}$$

Alternately,

$n$  = Total number of observations.

$X$  and  $Y$  = two variables, correlation between them is calculated.

**Regression:** Regression analysis is a statistical method used to examine the relationship between one dependent variable and one or more independent variables.

It aims to predict the value of the dependent variable based on the values of the independent variables.

$$Y \text{ Employee Performance} = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e \dots \dots \dots \text{ (ii)}$$

Where,  $X_1$  = Staffing

$X_2$  = Training and Skill Development

$X_3$  = Compensation

$X_4$  = Work Organization

$X_5$  = Employee Governance

$\beta_1$ : Coefficient of Staffing.

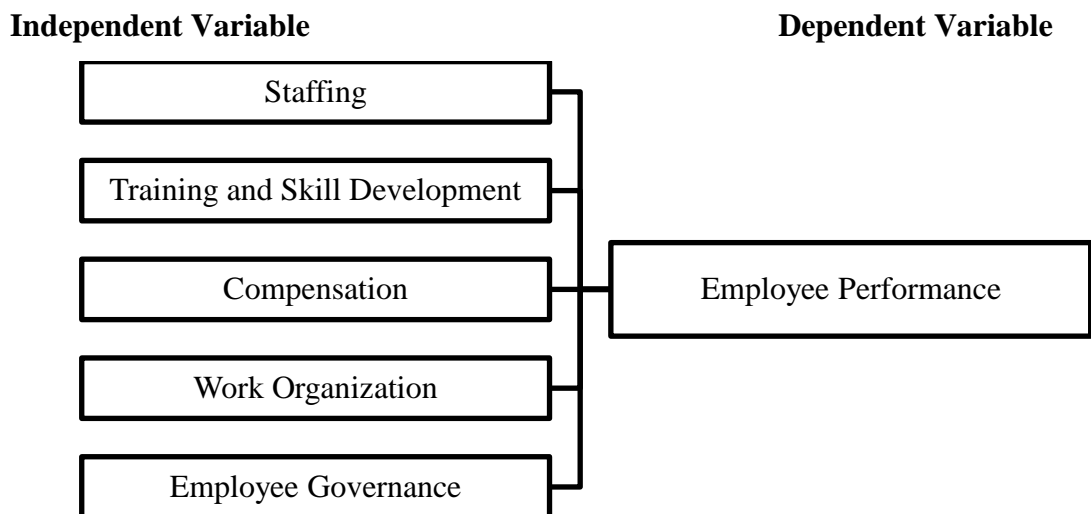
$\beta_2$ : Coefficient of Training and Skill Development.

$\beta_3$ : Coefficient of Compensation.

$\beta_4$ : Coefficient of Employee Work Organization.

$\beta_5$ : Coefficient of Employee Governance.

### 3.7 Research Framework and Definition of variable



Source: (Prasad & Prasad, 2020)

#### **Employee Performance:**

Employee performance refers to how well an employee executes their job duties and responsibilities. It encompasses a range of activities, behaviors, and outcomes that contribute to achieving the organization's goals. High employee performance is characterized by efficiency, quality, productivity, and overall job satisfaction. In the context of the commercial banking sector, employee performance is crucial as it directly impacts customer satisfaction, operational efficiency, profitability, and the bank's competitive edge.

#### **Staffing:**

Staffing involves the systematic process of identifying, recruiting, and hiring individuals who possess the necessary skills, qualifications, and attributes for specific roles within an organization. It includes various activities such as job analysis, workforce planning, sourcing candidates, conducting interviews, selecting the best candidates, and onboarding new hires. Effective staffing ensures that the organization has the right people in the right positions, which is crucial for maintaining productivity, fostering innovation, and achieving business objectives.

#### **Training and Skill Development:**

Training and skill development refer to structured programs and activities designed to enhance employees' skills, knowledge, and competencies. These initiatives aim to improve individual and Employee Performance by equipping employees with the

tools and expertise needed to perform their roles more effectively. Training can take various forms, including on-the-job training, workshops, seminars, e-learning, and mentorship programs. Skill development focuses on continuous learning and professional growth, fostering a culture of lifelong learning and adaptability within the organization.

**Compensation:**

Compensation encompasses the total rewards that employees receive in exchange for their work, including salary, wages, bonuses, benefits, and other financial and non-financial incentives. It is a critical component of human resource management as it directly impacts employee motivation, job satisfaction, and retention. A well-designed compensation system aligns with the organization's strategic goals, ensuring competitive pay structures, recognizing employee contributions, and providing adequate benefits that support employees' well-being and work-life balance.

**Work Organization:**

Work organization involves the design and implementation of work processes, systems, and structures that facilitate efficient and productive operations within an organization. It includes aspects such as workflow design, job roles and responsibilities, team structures, communication channels, and workplace policies. Effective work organization promotes a clear understanding of job expectations, efficient resource allocation, collaboration, and employee well-being, contributing to overall organizational effectiveness and employee satisfaction.

**Employee Governance:**

Employee governance refers to the frameworks and practices that manage the relationship between the organization and its employees. It encompasses policies and procedures related to employee rights and responsibilities, communication, dispute resolution, performance management, and employee participation in decision-making processes. Strong employee governance fosters a positive work environment, ensures compliance with labor laws and regulations, enhances transparency, and encourages employee engagement and involvement in organizational initiatives.

**CHAPTER IV**  
**RESULT AND DISCUSSION**

**4.1 Demographic Profile**

**Table 2**

*Demographic Profile*

	Frequency	Percentage
<b>Age</b>		
25- 34 years	280	70.0%
35- 44 years	65	16.3%
45- 60 years	35	8.8%
Below 25 years	20	5.0%
<b>Gender</b>		
Female	210	52.5%
Male	190	47.5%
<b>Marital Status</b>		
Married	185	46.3%
Separated	15	3.8%
Single	200	50.0%
<b>Education level of Respondent</b>		
Graduate	215	53.8%
Master	155	38.8%
Other	15	3.8%
Post Graduate	5	1.3%
Primary	10	2.5%
<b>Tenure of the Current Job</b>		
1- 5 years	275	68.8%
11-15 years	25	6.3%
15-20 years	25	6.3%
21-25 years	5	1.3%
25 years and above	10	2.5%
6-10 years	60	15.0%

Table presents a breakdown of respondents' ages, revealing a notable concentration within the 25 to 34 age bracket, which constitutes the majority at 70.0%. Following

this group, individuals aged 35 to 44 represent 16.3% of the sample, while those between 45 to 60 years old account for 8.8%. Additionally, a smaller proportion of respondents, accounting for 5.0%, fall below the age of 25. This distribution underscores the prevalence of younger individuals within the surveyed population, suggesting that the study primarily captures insights from a demographic segment characterized by early to mid-career professionals.

Table provides insights into the gender distribution among respondents, with females comprising 52.5% of the sample and males accounting for 47.5%. This near-even split indicates a relatively balanced representation of genders within the surveyed population. Such parity in gender distribution is essential for ensuring the inclusivity and representativeness of the study's findings, as it allows for the exploration of diverse perspectives and experiences within the workforce.

Table presents the marital status distribution among respondents, revealing that half of the surveyed population identifies as single (50.0%), while 46.3% report being married, and a smaller proportion (3.8%) indicate being separated. This breakdown offers valuable insights into the relationship dynamics within the sampled workforce, highlighting the prevalence of individuals who are unmarried.

Table illustrates the educational backgrounds of respondents, revealing that the majority, comprising 53.8%, hold graduate degrees, while 38.8% have attained master's degrees. A smaller proportion, 3.8%, report having other unspecified qualifications, while 1.3% hold postgraduate degrees, and 2.5% have completed primary education as their highest level of attainment.

Table presents the distribution of respondents based on the tenure of their current job. The data indicates that the largest proportion, comprising 68.8% of the sample, has been in their current position for 1 to 5 years. Additionally, 15.0% report a tenure of 6 to 10 years, while smaller percentages are distributed across longer tenure brackets: 6.3% each for 11 to 15 years and 15 to 20 years, and 1.3% for 21 to 25 years. Furthermore, 2.5% of respondents report a tenure of 25 years or more. This breakdown highlights the diverse range of job tenures within the surveyed population, with a significant portion of employees being relatively new to their roles.

## 4.2 Descriptive Statistics

**Table 3**

*Descriptive Statistics*

	N	Min	Max	Mean	SD
S	400	1.0	5.0	2.167	.9616
TSD	400	1.0	5.0	2.220	.9849
C	400	1.0	5.0	2.442	1.0481
WO	400	1.0	5.0	2.385	1.1300
EG	400	1.0	5.0	2.335	1.0760
EP	400	1.0	5.0	2.425	.8192

Where, S=staffing, TSD= Training and Skill Development, C=Compensation,

WO=Work Organization, EG=Employee Governance, EP=Employee Performance

Table 6 presents the descriptive statistics for six variables related to organizational aspects, including staffing (S), training and skill development (TSD), compensation (C), work organization (WO), employee governance (EG), and Employee Performance (EP). For each variable, the table provides the count (N), minimum value (Min), maximum value (Max), mean (Mean), and standard deviation (SD). Across all variables, the range of scores varies from 1.0 to 5.0, with the exception of employee governance (EG) and Employee Performance (EP), which range from 1.0 to 5.0. The mean values indicate the average rating for each aspect, with staffing (S) scoring 2.167, training and skill development (TSD) scoring 2.220, compensation (C) scoring 2.442, work organization (WO) scoring 2.385, employee governance (EG) scoring 2.335, and Employee Performance (EP) scoring 2.425. Additionally, the standard deviations provide insights into the dispersion of scores around the mean, with higher values indicating greater variability within the dataset. These descriptive statistics offer a comprehensive overview of the distribution and central tendency of scores for each organizational aspect, facilitating a nuanced understanding of the data and informing further analysis and interpretation.

### 4.3 Correlation Analysis

**Table 4**

*Correlations*

	S	TSD	C	WO	EG	EP
S	1					
TSD	.775**	1				
C	.794**	.748**	1			
WO	.810**	.793**	.908**	1		
EG	.799**	.794**	.884**	.909**	1	
EP	.687**	.677**	.786**	.774**	.800**	1

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

There are strong positive correlations between staffing and training and skill development ( $r = 0.775$ ), staffing and compensation ( $r = 0.794$ ), staffing and work organization ( $r = 0.810$ ), and staffing and employee governance ( $r = 0.799$ ). Similarly, strong positive correlations are observed between other pairs of variables, such as training and skill development and compensation ( $r = 0.748$ ), work organization and compensation ( $r = 0.908$ ), work organization and employee governance ( $r = 0.909$ ), and employee governance and Employee Performance ( $r = 0.800$ ). These significant correlations highlight the interconnectedness of various organizational aspects and underscore their collective influence on Employee Performance.

### 4.4 Regression Analysis

**Table 5**

*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.819 <sup>a</sup>	.671	.667	.4728

a. Predictors: (Constant), S , TSD, C, EG, WO

Table 8 presents the model summary statistics for the regression analysis conducted with Employee Performance (EP) as the dependent variable and several predictors, including staffing (S), training and skill development (TSD), compensation (C), employee governance (EG), and work organization (WO). The table provides key metrics to assess the overall fit and performance of the regression model. The

coefficient of determination ( $R^2$ ) is 0.671, indicating that approximately 67.1% of the variance in Employee Performance can be explained by the predictors included in the model. The adjusted R-squared value (Adjusted  $R^2$ ) is 0.667, which adjusts for the number of predictors in the model, providing a more accurate measure of the model's explanatory power. The standard error of the estimate, representing the average deviation of the observed values from the predicted values by the model, is 0.4728.

**Table 6**  
*ANOVA*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	179.675	5	35.935	160.754	<.001 <sup>b</sup>
	Residual	88.075	394	.224		
	Total	267.750	399			

a. Dependent Variable: EP

b. Predictors: (Constant), S , TSD, C, EG, WO

The regression model is highly significant ( $p < .001$ ), as indicated by the F-statistic of 160.754. This suggests that the predictors collectively have a significant effect on Employee Performance. The residual section accounts for the unexplained variance in the model and includes the sum of squares for residuals and the corresponding degrees of freedom and mean square. Finally, the total section presents the overall variance in the dependent variable, which is the sum of the regression and residual variances. These results provide empirical evidence supporting the relationship between the predictors and Employee Performance, reinforcing the validity of the regression model in explaining variations in EP.

**Table 7**  
*Coefficients*

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	.856	.064		13.348	.001
	EG	.318	.058	.417	5.439	.001
	WO	.032	.062	.044	.510	.610
	C	.250	.058	.320	4.293	.001
	TSD	.045	.044	.054	1.023	.307
	S	.020	.047	.023	.420	.675

a. Dependent Variable: EP

Table 6 presents the coefficients derived from a regression analysis aimed at understanding the impact of various organizational factors on Employee Performance (EP). The analysis examines the significance of each predictor variable – Employee Governance (EG), Work Organization (WO), Compensation (C), Training and Skill Development (TSD), and Staffing (S) – in influencing EP. Among these variables, Employee Governance stands out as statistically significant, with a coefficient of 0.318 and a p-value of .001. This suggests that improvements in employee governance are associated with an increase in Employee Performance by 0.318 units, holding other factors constant. The standardized coefficient (Beta) of 0.417 underscores the relatively strong influence of EG on EP compared to other predictors. Conversely, Work Organization exhibits non-significance, as its coefficient of 0.032 has a p-value of .610, implying minimal impact on EP. Compensation also emerges as a significant predictor, with a coefficient of 0.250 and a p-value of .001, indicating that higher compensation correlates positively with Employee Performance. However, Training and Skill Development and Staffing show non-significant effects, with coefficients of 0.045 and 0.020, respectively, and p-values above 0.05. This implies that enhancements in TSD and S do not significantly contribute to changes in EP. In summary, while Employee Governance and Compensation play crucial roles in driving Employee Performance, Work Organization, Training and Skill Development, and Staffing appear to have limited influence in the context of this regression model.

#### 4.5 Hypothesis Testing

**Table 8**

*Hypothesis Testing*

Independent Variable	Dependent variable (Sig)	Significant or Insignificant
EG	.001	Significant
WO	.610	Insignificant
C	.001	Significant
TSD	.307	Insignificant
S	.675	Insignificant

The hypothesis testing results provide insights into the relationship between independent variables (Employee Governance (EG), Work Organization (WO), Compensation (C), Training and Skill Development (TSD), Staffing (S)) and the dependent variable (EP - Employee Performance). Among these variables, Employee Governance (EG) and Compensation (C) demonstrate statistical significance, with p-values of .001 for both. This suggests that improvements in employee governance and higher levels of compensation are associated with significant changes in Employee Performance. Conversely, Work Organization (WO), Training and Skill Development (TSD), and Staffing (S) exhibit non-significance, as their p-values are .610, .307, and .675, respectively. These findings imply that variations in WO, TSD, and S do not have a statistically significant impact on EP within the context of this analysis. In summary, while EG and C emerge as significant predictors of EP, WO, TSD, and S do not demonstrate significant effects on Employee Performance in this study.

#### 4.6 Discussion

The findings indicate that staffing did not have a significant impact on employee performance. This is in contrast to the empirical review, where several studies have highlighted the importance of effective staffing practices. For example, Timilsena and Rimal (2019) found a significant relationship between staffing, particularly recruitment processes, and employee performance in Nepalese commercial banks. The discrepancy might be due to differences in the quality of staffing processes or the specific criteria used in different studies to evaluate staffing effectiveness.

The study revealed that training and skill development had a non-significant impact on employee performance. This finding diverges from Ghimire et al. (2023), who reported that training positively affects employee performance, with a beta value of 0.133 ( $p < 0.05$ ). The difference could stem from variations in the implementation and perceived quality of training programs across different banks or regions. While Ghimire et al. found training to be a critical factor, the current study suggests that training programs might not be effectively designed or implemented in the sampled banks, or they might not be addressing the specific needs of employees.

Both the findings and the empirical review align in highlighting the positive impact of compensation on employee performance. The current study identified compensation as a significant factor, consistent with Amin et al. (2023) and Afif et al. (2023), who also found that enhancing compensation practices leads to improved employee performance. This agreement underscores the importance of competitive and fair compensation structures in motivating employees and enhancing their performance. It suggests that banks should continuously review and adjust their compensation packages to maintain employee satisfaction and productivity.

Findings indicated that work organization did not significantly impact employee performance. This contrasts with the empirical review, where studies like those by Goet (2022) emphasized the importance of efficient work organization, including job aids and team effort, in enhancing performance. The discrepancy may be due to differences in the scope and implementation of work organization practices. While the current study suggests that work organization practices in the sampled banks might not be effective, the empirical review highlights that well-structured work environments can significantly contribute to better performance.

The significant positive impact of employee governance on performance found in Chapter IV aligns with findings from the empirical review. Hindardjo et al. (2022) highlighted the role of strong governance practices, including employee engagement and management support, in improving performance. This consistency underscores the importance of robust governance frameworks that promote transparency, accountability, and employee involvement. Effective governance practices ensure that

employees feel valued and supported, which in turn enhances their commitment and performance.

The discussion reveals both similarities and differences between the findings and the previous literature. While there is agreement on the significant impact of compensation and employee governance on performance, discrepancies in the effects of staffing, training, and work organization suggest the need for further investigation. These differences underscore the importance of context-specific studies and highlight areas for improvement in staffing and training practices within the banking sector.

## **CHAPTER V**

### **SUMMARY AND CONCLUSION**

#### **5.1 Summary**

In the introductory Chapter I, the study lays the groundwork by introducing the context of employee performance within Nepal's commercial banking sector, articulating the research problem, objectives, hypotheses, rationale, and study limitations. Chapter II, the Literature Review, offers a comprehensive examination of existing theories and empirical studies pertaining to employee performance in similar contexts, identifying research gaps. Following this, Chapter III, Research Methodology, outlines the study's methodological framework, detailing research design, data collection methods, sample characteristics, and analytical techniques. In Chapter IV, Results and Discussion, the empirical findings are presented, including demographic profiles, descriptive statistics, correlation and regression analyses, hypothesis testing outcomes, and thorough discussions aligning the findings with existing literature. Finally, Chapter V, Summary and Conclusion, wraps up the study by summarizing the key findings, drawing conclusions, reflecting on research objectives and hypotheses, and discussing broader implications. Throughout the thread's findings, similarities with existing literature are evident, particularly in the significance of organizational culture, workplace environment, and motivational factors, but discrepancies exist regarding variables examined and their impacts on employee performance. Further research and contextual analysis are essential for a comprehensive understanding of these factors and their implications.

The survey findings highlight a predominant demographic profile among respondents, with the majority falling within the age range of 25 to 34 years, constituting 70% of the sample. Additionally, females slightly outnumber males, comprising 52.5% of the respondents, while half of the participants identify as single, and approximately 46.3% are married. Furthermore, a significant portion of respondents have been in their current job for 1 to 5 years, representing 68.8% of the sample. Moving on to the descriptive statistics, the analysis reveals moderate ratings across measured variables such as staffing, training and skill development, compensation, work organization, employee governance, and Employee Performance, with notable variability indicated

by standard deviations, particularly for work organization. The correlation analysis uncovers strong relationships among variables, with each pair exhibiting significant correlations at the 0.01 level (2-tailed), indicating robust associations. For example, staffing demonstrates a strong positive correlation with training and skill development, while compensation and work organization exhibit correlations as high as 0.908, suggesting interdependencies among various organizational aspects. In the regression analysis, the combined effect of staffing, training and skill development, compensation, employee governance, and work organization significantly predicts Employee Performance, with approximately 66.7% of the variance explained. Employee governance and compensation emerge as significant predictors, showing positive effects, while work organization, training and skill development, and staffing do not exhibit statistically significant effects on Employee Performance. These findings underscore the importance of factors such as employee governance and compensation in influencing Employee Performance within the surveyed context, while also highlighting potential areas for improvement and further investigation.

## **5.2 Conclusion**

The survey reveals a predominant demographic profile among respondents, with the largest age group being individuals between 25 to 34 years old, constituting 70% of the sample. In terms of gender distribution, females slightly outnumber males, comprising 52.5% of the respondents. Furthermore, half of the respondents identify as single, while approximately 46.3% are married. Regarding educational attainment, a majority of respondents are graduates, representing 53.8% of the sample, followed by those with a master's degree at 38.8%. In terms of job tenure, a significant portion of respondents have been in their current job for 1 to 5 years, accounting for 68.8% of the sample.

The descriptive statistics provide an overview of the central tendency and variability within the dataset. Across the measured variables, the mean values indicate moderate ratings for factors such as staffing, training and skill development, compensation, work organization, employee governance, and Employee Performance. However, there is notable variability, as indicated by the standard deviations, particularly for variables like work organization, which shows a relatively higher spread of scores compared to others.

The correlation analysis reveals strong relationships among the variables under study. Each pair of variables exhibits significant correlations at the 0.01 level (2-tailed), indicating robust associations. For instance, staffing (S) demonstrates a strong positive correlation with training and skill development (TSD) at 0.775. Similarly, other pairs like compensation (C) and work organization (WO) exhibit correlations as high as 0.908. These findings suggest interdependencies among various aspects of organizational functioning.

The regression analysis offers insights into the predictive power of selected variables on Employee Performance (EP). The overall model is statistically significant ( $p < .001$ ), indicating that the combination of staffing (S), training and skill development (TSD), compensation (C), employee governance (EG), and work organization (WO) effectively predicts Employee Performance. The adjusted R-squared value of 0.667 suggests that approximately 66.7% of the variance in Employee Performance can be explained by the included predictors. Notably, employee governance (EG) and compensation (C) emerge as significant predictors of Employee Performance, demonstrating positive effects with  $p$ -values  $< .001$ . Conversely, work organization (WO), training and skill development (TSD), and staffing (S) do not exhibit statistically significant effects on Employee Performance.

The moderate ratings across measured variables, alongside notable variability, underscore the importance of addressing areas of inconsistency and improvement, particularly in factors like work organization, to enhance overall organizational effectiveness and employee satisfaction. Moreover, the strong correlations identified among variables highlight the interconnectedness of various organizational aspects, emphasizing the need for a holistic approach to management that considers multiple factors simultaneously. Lastly, while certain predictors like employee governance and compensation demonstrate significant positive effects on Employee Performance, the lack of significance for others such as work organization and training indicates potential areas for reassessment and reallocation of resources. These findings collectively suggest avenues for organizational interventions aimed at optimizing employee performance and fostering a conducive work environment conducive to sustained success.

### 5.3 Implications

The findings provide valuable insights into the factors influencing employee performance in the banking sector, particularly in Nepalese commercial banks. These insights carry significant implications for both theoretical understanding and practical application within the industry.

The strong positive impact of organizational culture on employee performance implies that banks should invest in fostering a supportive, inclusive, and engaging work environment. Creating a culture that values employee contributions, promotes teamwork, and aligns with employees' values can lead to higher levels of job satisfaction and performance. Banks should prioritize cultural initiatives that enhance communication, collaboration, and a sense of belonging among employees.

The significant influence of compensation on employee performance underscores the importance of maintaining competitive and equitable pay structures. Banks should regularly review and adjust their compensation packages to ensure they are in line with industry standards and reflect the value of employees' work. Providing fair compensation not only motivates employees but also helps in retaining top talent, thereby reducing turnover rates and associated costs.

The positive impact of employee governance on performance highlights the necessity for robust governance frameworks. Effective governance practices, such as transparent decision-making processes, clear communication channels, and strong leadership support, are crucial in creating an environment where employees feel valued and empowered. Banks should focus on enhancing their governance structures to promote accountability, transparency, and employee engagement, leading to improved Employee Performance.

The non-significant impact of staffing on employee performance suggests that current staffing practices may not be effectively contributing to performance outcomes. This implies a need for banks to reassess their recruitment and selection processes to ensure they are hiring individuals who not only meet the job requirements but also fit well with the organizational culture. Investing in more rigorous and strategic staffing

practices can help in attracting and retaining employees who are likely to perform well and contribute positively to the organization.

The finding that training and skill development did not significantly impact performance indicates potential gaps in the effectiveness of current training programs. Banks should evaluate their training initiatives to ensure they are relevant, practical, and aligned with employees' needs and organizational goals. Developing comprehensive training programs that focus on skill enhancement, career development, and continuous learning can help in improving employee performance and adaptability.

The non-significant impact of work organization on performance suggests that existing organizational practices might not be effectively structured to support employee productivity. Banks should consider revising their work organization strategies, including job design, workflow processes, and team dynamics, to create more efficient and supportive work environments. By optimizing work organization practices, banks can enhance overall operational efficiency and employee satisfaction. The findings imply that banks need to adopt a holistic approach to human resource management that integrates improvements in organizational culture, compensation, governance, staffing, training, and work organization. By addressing these areas, banks can create a more conducive environment for employee performance, ultimately leading to better organizational outcomes and sustained competitive advantage.

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## APPENDIX A

### QUESTIONNAIRE

Dear Respondent

I am Sara Shrestha, a student of Shanker Dev Campus offering a Master in Business Studies at Tribhuvan University, in the final year. I am carrying out an academic Research on the topic: Factors affecting employee performance in commercial banking sector in Nepal. This research is for academic purposes to enable me to collect data on the topic. Your response will be treated with utmost confidentiality. The information you will provide is strictly for purposes of Education.

#### Section A: Personal Data

1. Name: .....
2. Age:
  - a. 25- 34 years
  - b. 35- 44 years
  - c. 45- 60 years
  - d. Below 25 years
3. Gender:
  - a. Male
  - b. Female
4. Marital Status
  - a. Married
  - b. Separated
  - c. Single
5. Education level of Respondent
  - a. Graduate
  - b. Master
  - c. Other
  - d. Post Graduate
  - e. Primary
6. Name of the Organization: .....
7. Tenure in the current Job: .....

## Section B

Please provide the view regarding the following statement:

1= strongly disagree; 2= disagree; 3= neutral; 4=agree; 5= strongly agree

S.N.	Statement	1	2	3	4	5
<b>1</b>	<b>Employee Performance</b>					
a.	I am satisfied with the overall performance of the organization in the past year					
b	The company's revenue changed in the past year compared to the previous year					
c	I feel workload is too high to complete my tasks effectively					
d	I feel like my skills and expertise are being utilized to their fullest potential in my current position					
e	I feel like the organization is meeting its strategic goals and objectives					
<b>2</b>	<b>Staffing</b>					
a.	HR department hire employees who meet the job requirements.					
b	I am satisfied with the recruitment and selection process in the organization					
c	It does not take long to fill a vacancy					
d	HR department provide adequate orientation and onboarding for new employees					
e	The overall quality of the organization is good.					
<b>3</b>	<b>Training and Skill Development</b>					
a.	Organization often provide training and development opportunities					
b	I am satisfied with the training and development program provided by the organization					
c	Training and development has been effective in improving job performance					
d	The organization offer opportunities for continuing education or professional development					
e	The overall effectiveness of training and development in the					

	organization is good						
<b>4</b>	<b>Compensation</b>						
a.	I am satisfied with compensation package						
b	The compensation is similar in other organizations						
c	The organization conduct salary reviews and adjustments frequently						
d	The benefit package provided by the organization is good						
e	The organization reward high-performing employees						
<b>5</b>	<b>Work Organization</b>						
a.	The organization provide a safe and healthy work environment						
b	The organization manage work-life balance for employees						
c	I am satisfied with the work hours and schedule provided by the organization						
d	The organization manage workload and work distribution among employees						
e	The organization provide clear expectations and goals for employees						
<b>6</b>	<b>Employee Governance</b>						
a.	The organization provide effective communication channels for employees						
b	The organization manage conflicts and disputes among employees						
c	The organization provide opportunities for employee feedback and input						
d	The organization handle disciplinary actions and performance management						
e	The organization promote employee engagement and involvement in decision-making						

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