

CHAPTER I

INTRODUCTION

1.1 Background of the study

Training and development involves improving the effectiveness of organizations and the individuals and teams within them. Training may be viewed as related to immediate changes in organizational effectiveness via organized instruction, while development is related to the progress of longer-term organizational and employee goals. While training and development technically have differing definitions, the two are oftentimes used interchangeably and/or together. Training and development has historically been a topic within applied psychology but has within the last two decades become closely associated with human resources management, talent management, human resources development, instructional design, human factors, and knowledge management. According to (Maund, 2001) if employees are to experience flexibility and effectiveness on the job, they need to acquire and develop knowledge and skills, and if they are to believe that they are valued by the organization they work for, then they need to see visible signs of management's commitment to their training and career needs.

(Evans, Pucik and Barsouux 2002) argue that organizations are facing increased competition as a result of influence of globalization as well as changes in the technology, political as well as environments. These influences prompt organizations to embrace training to their employees so as to prepare them in adjusting with the scenarios, thus enhancing their performance. Internationally, most developed countries have recognized the importance of T&D. With the new technology progression making certain jobs and skills redundant, there is an increased emphasis for the need of skilled and highly trained employees. (Blain, 2009). (Cardy, 2010) stated that training normally focuses on providing specific skills and correcting deficiency in the performance of employees. On the other hand, development refers to the effort of providing employees with the organizations' needed future abilities. T&D results to increased profitability, improves knowledge and skills of the job at all levels of the organization. Similarly, it improves the employees' morale as well as helps them to identify with the organizational goals.

Training is the process of enhancing specific skills of employees required for a current job. It is the basis of employee performance to meet the demand of the job they are involved in. Training is a tool to remove skill deficiency of employees and rectify the behavior. Employee training is the only planned strategy for facilitating employees to enhance job related knowledge, skills and behavior. In the field of human resource management, training and development is the field concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings. It has been known by several names, including employee development, human resource development, and learning and development.(Noe, 2005).

Training is effort initiated by an organization to foster learning among its workers, and development is effort that is oriented more towards broadening an individual's skills for the future responsibility (George & Scott, 2012). Improved capabilities, knowledge and skills of the talented workforce proved to be a major source of competitive advantage in a global market (Mckinsey, 2006). To develop the desired knowledge, skills and abilities of the employees, to perform well on the job, requires effective training programs that may also effect employee motivation and commitment.

Both on-the-job and off-the-job training methods have a positive and significant relationship with employee performance. Training affects organizational competitiveness, revenue and performance. Unfortunately, the majority of governments, private and even international organizations are not realizing the importance of training culture in their organizations to increase productivity. Many organizations take the first option to cut their budget of training when the economy slows down or profits decline. Much empirical evidence proves that training and employee performance are positively associated to achieve organizational goals. In a competitive business environment, organizations need to provide better product and services at lower price.

(Smith, 2000) highly trained and motivated employees are the powerful source of competitive edge among all resources. To develop the desired knowledge, skills and abilities of the employees, to perform well on the job, requires effective training programs that may also effect employee motivation and commitment. On-the-job and

off-the-job both training methods need to be institutionalized in the organizations as training culture making training as reutilized activity.

It is a constant need to identify the training need in individual level, group level as well as the organizational level, motivate employees towards training, providing training opportunities unbiased to all the employees. Translating the training skills at a job is a more challenging task in establishing and institutionalizing training culture in an organization. Thus, there must be a training culture in each organization. But, there is ever lasting debate among the professionals and academicians regarding the effect of training on both employees as well as organizational performance. A lot is known about the economics of training in the developed world, studies of issues associated with training in less-developed countries. (Hameed & Waheed, 2011). Employee training has a direct impact on productivity and growth (Chaudhary & Sharma, 2012). (Hossain and Hossain, 2012) revealed that non-financial factors like training have a significantly higher impact on the employee's motivation than the financial factors.

1.2 Problem statement and research questions

Previous studies are failure to identify the practices and effect of training and development on employee's performance in Nepalese commercial banks. Most of the researchers focus on organizations top level managers neither lowers level nor middle level employees. Nowadays Nepalese commercial banks are providing quality services to their customers with investing high capital on new technologies of banking services development. But they are not interested in investing capital on employee's training and development programs as required. Training and development activities have implications for attempts to motivate and involve the workforce with an aim of improving performance which helps the organizational growth. One of the primary objectives of human resource management is the creation of conditions whereby the latent potential of employees will be realized and their commitment to the success of the organization secured (Chang, 1994).

Analyzing the Nepalese context, human resource development has remained an area of least priority in Nepalese organizations. Training is not regarded as an investment in human resources. If there is a budget cut, training becomes the first victim. The training for the workers tends to be the area of the least consideration. Some of the

managers viewed training is not necessary on the shop-floor-level, because they learn by doing. Most of the workers are self-trained. In some organizations there are provisions for on-the-job training, but it is irregular. In fact, the process of indoctrination is very poor in Nepalese organizations. Majority of training provided to the employees is a short-term type of less than two weeks duration. A few firms have offered mid-term on-the-job training of 2-4 weeks. Employees opined that short-term training does not keep much significance in skill enhancement.

Majority of business organization executives are unaware of the employee empowerment concept. Those who reported to be aware of too do not have a clear comprehension of the concept. Employee satisfaction with the existing training opportunity is low. Low productivity, old technique, low effort at HRD, poor quality, weak managerial competencies and weak information system are internal challenges to the Nepalese organization. Staff training and development is recognized as crucial elements in the attainment of organizational goals and objectives in order to sustain economic and effective performance, it's important to optimize the contribution of employees to the aims and goals of an organization (Armstrong, 1998).

Human resources are a continuous process. But in Nepalese organization, it is being treated as a sporadic event. A formal need assessment practice is almost non-existent. In order to keep pace with the changing environment, an organization has to assess its training need at regular intervals. Points out that the scope of evaluating the training effort should explain how training contributes to the 'big picture' as it is implemented to bring about improvement in job performance. The ultimate purpose of training is to help organizations achieve their performance results. Training activities have effect on relative competitiveness and economic performance, at both the aggregate level of the national economy or industrial sector, and at the level of individual enterprises (Storey, 1999).

The cooperation and coordination between management and employee is crucial for effective and efficient functioning of an organization. Lack of confidence between them has not only seriously impeded the development of human resource in an organization but also has hindered the productivity and overall performance of the organization. For effective and efficient function of an organization, employees are empowered besides providing training and development opportunity. Since the

majority of Nepalese business executives are unaware of the employee empowerment concept and those who are aware too have low comprehension of the concept. This has hindered the development of professionalism in Nepalese business organizations. Recognizing the importance of the employees and their self-esteem, management needs to empower them by training and development opportunities.

Banking organizations evaluate the training needs of their employees on a periodical basis and design the training programs according to the results of this evaluation. Since, identifying individual training needs for thousands of employees is a cumbersome process, it is a serious challenge for the Nepalese banking to analyze the training needs, training objectives and methodology adopted for the employees and develops training programs based on research. New technologies are innovated on a continuous basis. The banking employees need to update their skill set and knowledge as a result of these ever changing job requirements. Training plays a vital role in retooling the employees to meet these new challenges on a continuous basis. Developing and implementing a performance appraisal system requires a greater focus on getting employee feedback and utilizing it to create better training programs.

The study conducted with expectation to answer the following research questions:

- i. What are the training and development practices of Nepalese commercial banks?
- ii. Does the training and development impact on employee performance of Nepalese commercial banks?

1.3 Purpose of the study

Training presents a prime opportunity to expand the knowledge base of all employees, but many employers in the current climate find development opportunities expensive. Employees attending training sessions also miss out on work time which may delay the completion of projects. However despite these potential drawbacks, training and development provides both the individual and organizations as a whole with benefits that make the cost and time a worthwhile investment. The return on investment from training and development of employees is really a no brainer.

In general, an organization's training and development practices are its intentional efforts to improve current and future performance by helping employees acquire the

skills, knowledge, and attitudes required of a competitive workforce. Training offers the hope of increased competitiveness for firms through raising skill levels, productivity and value added. For trade unions and professional associations, and training enhance members' expertise facilitating negotiations for pay and status. For individuals, education and training can increase knowledge and opportunities give access to more highly rewarded work and reduce the prospect of unemployment. Within organization, training and development is a key element of human resource management. Work practices such as employee involvement, team working or merit-based pay can be enhanced as a result of employee development. Training also allows organizations to adapt to changes in the business environment especially in the introduction of new technology. Training and development may also serve a social function, helping workers to form friendships and distracting them from alienating work.(Tyson, 1995).

Putting employees in their specific job designation does not guarantee any success for them and for the organization they work for. Newly recruited employees are mostly unaware about their role and responsibilities in their new job. Both training and development are needed for them, after an employee has been trained and got the knowledge about their jobs, then they need additional development to prepare for their further responsibilities. And with ongoing trends towards greater workforce diversity, flatter organizations and increased global competition, training and development efforts are very important.

The broad objective of this study is to examine the impact of training and development of employee within the central bank of Nepal. Especially the study seeks:-

- i. To examine the practices of training and development in Nepalese commercial bank.
- ii. To examine the effect of training and development on employee performance in Nepalese commercial bank.

1.4 Research Hypothesis

In order to meet the purposes the following research hypothesis has been tested.

Hypothesis 1 (H1): There is significant relationship between training need assessment and employee's performance?

Hypothesis 2 (H2): There is significant relationship between training context and delivery and employee's performance?

Hypothesis 3 (H3): There is significant relationship between training-reward linkage and employee's performance?

1.5 Significance of the study

The findings of this study benefit the Nepalese commercial banking as well as their employees. Service company is a labor intensive sector where the skill sets of their employees is their main asset and training is the most important factor that would develop the skill sets of the employees to make them perform better. Thus, banking companies that apply the recommended approach derived from the results of this study will be able to understand the training needs of their employees and train them more efficiently to improve their business growth as well as the careers of their employees. The HR department will be guided on evaluating the training needs of the employees, implementing the right training program and efficiently measuring the impacts of the training. For the researcher, the study will help them uncover critical areas in the training needs analysis and implementation process for banking and to develop new insights in this subject.

The study shows the actual position of employee training and development and its impacts on the employee performance in Nepalese commercial banks. Due to the emerging global economy, competent human resources have increasingly become a necessary component of business and valuable assets for the development of the organization. The new techniques of doing activities, emergence of new technology and introduction of new banking products and services, especially in the banking sector became challenging. So many banks realize that employees' satisfaction is necessary to survive and sustain in the competitive market. For this employees should be motivated towards their work which leads them to work effectively and efficiently. Employees will not be able to perform jobs unless they possess the required abilities. Employees' abilities can be improved through training and development.

The study will address the issues relating to the importance of employee training and development in Nepalese commercial banks and their performance. The study will be furnished with recommendations on how to increase the employee training and development programs for the betterment of the banking performance in the competitive marketplace. Conclusively, the findings of this study will be useful to individual employees, researchers and management of commercial banks in Nepal.

1.6 Limitation of the study

The study is limited to banking organizations in Nepal. The results of the study cannot be generalized to all the banking organizations in Nepal, as the participation is limited only to five commercial banks. Since some of the organizations have strict controls, it acts as a barrier for getting more data. Cultural and professional factors may have also influenced the respondents when responding to the survey. The busy schedule of these respondents also makes the collection of information a difficult one.

No research study is free from limitations. The major limitations of the study will be as follows:

- i. The accuracy of the research work is depending on the data provided by employees of only five commercial bank of Nepal.
- ii. The result was depending on the accuracy and fairness of employees' responses. But employees may not give true responses.
- iii. The research study was carried out at Kathmandu and Western region of Nepal so it may be different from other regions of the country.

1.7 Chapter plan

The study was organized into five chapters. The chapters are; introduction, literature review, methodology, results and, conclusion respectively. Rationale behind this kind of organization is to follow a simple research methodology approach.

Chapter I: Introduction

Introduction was the first chapter .This first chapter consists of the background of the study, the problem statement and research questions, the purpose of the study, significance of the study, and the chapter plan itself.

Chapter II: Literature Review

It was the second chapter. It includes a discussion of the conceptual framework and review of previous works like journal articles and previous theses, and research gap. This chapter provides a strong framework for the next chapters.

Chapter III: Research Methodology

This chapter includes the research design, the population and sample, nature and source of data, data collection procedure, data processing procedure and analysis-tools and techniques.

Chapter IV: Results

This was the fourth chapter of this study. This chapter include data-presentation and data analysis, and major findings of the study.

Chapter V: Conclusion

This is the last chapter of the research work. It consists of discussion, conclusions and implications of the study.

References and appendices also are incorporated at the end of the thesis as supplementary part.

CHAPTER II

LITERATURE REVIEW

This section deals with the brief review of existing and prior empirical studies, related to the subject of this study. The study of working capital management of Nepalese manufacturing companies has been a matter of interest for researchers for long time. Many studies have been carried out in developed as well as developing economies relating to this topic. Generally, the portion of literature review has divided into following parts:-

- 2.1 Conceptual review
- 2.2 Review of journal articles
- 2.3 Review of previous theses
- 2.4 Research gap
- 2.5 Conceptual framework

2.1 Conceptual review

An employee must be nurtured and developed but it is not enough just to throw training to employees and hoping for the best from them. Most of the training is not tied to the organization's goals as it is often conducted in a vacuum, which is unrelated to the problems facing the organizations. So, the training results are considered less important than the activity itself because the organizations are satisfied as long as the employees attend. Hence, whether the employees retain anything or can apply what they have learned from the training to the job, it is immaterial because it is the activity that counts and not the results benefited from the training (Hamid, 1987).

Most managers send their employees for training because of performance problems that arise in organizations as they expect to see them to come back, a day or so later, and able to perform satisfactorily. However, the manager was not aware of the purpose of training nor he was given tools to help in coaching the employees in applying what they had learned in training on the job. So, employees often questioned the value of the relevance of training they received as they returned to a work

environment that did not support a change, even though they wanted to make some changes in their behaviors and trying out new skills on their works (Lin and Tremblay, 2003).

Research into training influence employee's performance has generated much debate among previous academic researchers. The desire for training is supported by human resource management (HRM) theory, which training is one of the processes in achieving organizational goals by attracting and maintaining employees, and also to manage them effectively. HRM theory indicated that training is the field concerned with organizational activity aimed at bettering the employee's performance in organizational settings (Hamid, 1987).

Recent studies mentioned that training is an essential element for sustainable competitive advantage and survival in the 21st century as it is the process of providing employees with specific skills or helping them to correct deficiencies in their performance. It can be defined as development of skills, specifies measurable objectives, and should result in observable change in behavior (Wagonhurst, 2003). Training is a systematic process, which helps people to learn how to be more effective at work by modifying knowledge, skills or attitudes through learning experience to achieve effective performance (Buckley and Caple, 2000).

Most of managers give training to their employees for three main purposes (Belcourt, Wright and Saks, 2000) which are (1) to increase productivity or the performance of employees; (2) to achieve organizational goals; and (3) to invest in employees to succeed in the unpredictable and turbulent business environment. The literature on impact of training and development on employee's performance will be discussed under the following sub-headings:

2.1.1 Training need assessment

It identifies the ongoing problem and also upcoming challenges. In this it is checked whether an employee needs the training or not. This can be found out through his supervisor, clients and employee himself informing us that he needs training and development or not. There is another source through which we come to know that employees need it or not, that is ACR (annual confidential report).It's all about employee's performance.

Training Needs Assessment (TNA) refers to developing a composite impression of the professional setting and includes inquiries regarding short and long term business strategies, the physical work environment, departmental culture, performance capabilities and the personalities of the employees. Also known as training objective or terms of reference, which need to be achieved after conducting the training program? However, conducting a systematic TNA is a crucial initial step to design a training program and can substantially influence the overall effectiveness of training programmers which also affected the performance of employees (Wagonhurst, 2002).

(Buckley and Caple 2000), there are five major benefits by having and stating TNA in the training, which are (1) prevention in teaching too much or too little, which too little training indicates inadequate training may not provide a stimulus for improvement, while overload training can lead to overtraining syndrome. (2) guidelines for the training course design and are the basis for producing enabling objectives and learning points; (3) clarification of what are the goals in the training for the reference to the trainers and for the trainees; (4) effectiveness of the training in terms of knowledge, skills and attitudes expected of the trainees, the minimum acceptable performance standards and the conditions under which the performance is measured and (5) validation of the training which providing the link between training needs and the training.

A systematic needs assessment can guide and serve as the basis for the design, development, delivery and evaluation of the training program; it can be used to specify a number of key features for the implementation and evaluation of training programmers. The expectation of the training objectives to be achieve at the end of the program; the conditions under which the trainees able to demonstrate their learning and the standards that must be reached to confirm level of competence and understanding are another dimensions of TNA, which have been discussed by previous researchers (Bersin, 2006, Buckley and Caple, 2000).

Moreover, the presence and comprehensiveness of TNA should be related to the overall effectiveness of training because it provides the mechanism whereby the questions central to successful training programmers can be answered. So, in the design and development of the training programmers, systematic attempts to assess the training needs of the organization, identify the job requirements to be trained and

identify who needs training and the kind of training to be delivered should result in more effective training (Wagonhurst, 2002). A needs assessment is the procedure of identifying the "gap" between performance necessary and existing performance. Reasons and causes are being explored in case of the existence of gap.

2.1.2 Training contexts and delivery approaches

An outcome of the TNA is the specification of the training objectives that, in turn, identifies or specifies the skills and tasks to be trained. For a specific task or training contents, a given training delivery approach may be more effective than others because all training delivery approaches are capable and intended to communicate specific skills, knowledge, attitudinal or task information to trainees, so different training delivery approaches can be selected in order to deliver different training contents (Hamid, 1987).

(Wexley and Latham 2002), the need to consider skill and task characteristics in determining the most effective training delivery approaches should be highlighted. A number of typologies have been offered for categorizing skills and tasks (Gagne, Briggs and Wagner, 1997, Rasmussen, 1982) which can be categorized into two broad categories: people or technical skills, is crucial in designing training programmes. Many organizations fail because their employees are not trained well enough in skills that truly matter in the age of information. However, people skills are typically hard to observe; quantify and measure as much as it needed for everyday life and in work because it's have to do with how people relate to each other: communicating, listening, engaging in dialogue, giving feedback, cooperating as team member, solving problems and resolving conflicts (Coates, 2004).

The benefits of people skills training are (Menguin, 2007) (1) providing a platform to showcase technical skills; (2) helping in the fast lane; (3) bring out the leadership qualities; and (4) helping personal growth. To provide the desired motivation and accountability, it is a good idea to assess people skills in advance of the training programmes by employing executives who are able to coach their supervisors and subordinates in ensuring frequent feedback, encouragement and reinforcement. So, organizations can achieve the desired return on a considerable investment in people skills training. Organizations should acknowledge that their employees have the latest technical skills training, which are designed and offered by organizations in updating

their existing skills and acquiring new technologies that will best suit an organization's technical training needs, goals and budgets. Employees need to learn specific skills for assessing a comprehensive new hiring training programmers and able to perform specific job tasks (Hamid, 1987).

Positive effects of technical skills training have been evaluated in several studies: technical skills training leads to the performing of more skills on the organizations higher scores on written skills test (Remmen, Scherpbier, Van Der Vleuten, Denekens, Derese, Hermann, Hoogenboom, Kramer, Van Rossum, Van Royen and Bossaert, 2001) and improved employees performance (Bradley and Bligh, 1999). The technical skills training played by tutor or trainer projected a positive attitude towards the method of role playing, which achieved better results in employee's commitment and performance (Nikendei, Zeuch, Dieckmann, Roth, Schafer, Volkl, Schellberg, Herzog and Junger, 2005).

2.1.3 Training-reward linkage

According to a recent study by Cornell researchers (Kaitlin Woolley and Ayelet Fishbach, 2001) published in the Journal of Personality and Social Psychology, people who received immediate, frequent rewards for completing small tasks reported more interest and more enjoyment in their work, compared with people who received delayed rewards only given out at the end of a long project. Employee training has a direct impact on productivity and growth (Chaudhary and Sharma, 2012). (Hossain and Hossain, 2012) revealed that non-financial factors like training have a significantly higher impact on the employee's motivation than the financial factors.

A reward system is important for the employee performance. As employee performance will be more effective to a high reward system. How to be high performance is base high reward vice versa. Job performance is also part of human resources management. Performance is important for the organization's succession and achieving the goals. There is so much change occurring in the school education in the world and every school has much reliance on employee's good performance. Rewards are considered an important tool to check the employee's performance in every organization. Management uses rewards for employees' motivations. So we can say that an effective reward system attracts new employees for organization and motivates existing employees to perform high levels. Employee's good work is

necessary to achieve the specific goals. Employees give their good efforts for achieving goals and good effort depends on rewards. (Shahzadi, 2014) reported a significant positive relationship between training and employee performance.

In other words we can say that good rewards are the most important way to engage the employees with their work and with their organization. Creating incentives for completing training has always been an important focus of learning and development (L&D) professionals. However, course completion alone is not still a good measure of success. What's even more critical is for training to achieve desired outcomes.

2.1.4 Employees performance

Training facilitates the updating of skills and leads to increase commitment, well – being, and sense of belonging, thus directly strengthening the organization's competitiveness (Acton and Golden, 2002, Karia and Ahmad, 2000). To earn commitment, top management must offer a workplace with effective performance feedback and opportunities for participation so committed employees are less likely to leave for another job and are more likely to perform at higher levels. An effective training program cannot be analyzed and studied as a phenomenon unto itself. As with any systematic process, an effective training program is driven by several factors, including training commitment of employees which reflects to commitment of organizations in preparing training; comprehensive needs assessment in resolving organizational problems, employing appropriate training contents and delivery approaches; and training evaluation handed out at the end of training programmers, which influence the transfer of skills from training environment to work environment (Wagonhurst, 2002).

(Armstrong, 1998) on the other hand indicates performance as both behavior and results and emphasizes that both behavior (input) and results (output) need to be considered when managing performance. Performance of an organization is the outcome of acrostic of individuals and units of the organization. Except for the external influences on individual behavior and personal traits, organizations can either influence or control all factors affecting performance of individuals and units through formal and informal means. Greater influence of individuals can be exercised formally through communication; work culture and management style.

Performances a multi-dimensional construct, the measurement of which varies depending on a variety of factors (Holton, 1995). Within high performance work systems, training will be aligned and integrated with actual work. Employees need training in group dynamics and interpersonal relations, and in systems thinking to understand better how all parts of their organization fit together and affect each other. Trainers play a key role in providing feedback on employees' performance and financial performance of their organization.

Employee performance involves all aspects which directly or indirectly affect and relate to the work of the employees. Performance means both behavior and results. Behavior emanates from the performer and transforms performance from abstraction to action. Not just the instruments for results, behaviors are also outcomes in their own right-the product of mental and physical effort applied to tasks-and can be judged apart from results (Brumbranch, 1998).

2.2 Review of articles in the journals

(Gautam K Prakash, 2012) in his research paper, evaluated the training culture and employee's performance in Nepali banking industry. He concluded that Training culture is the aggregate of meaning, values, practices, attitude and behavior as to invest in training and development so that organizational knowledge and skills could be enhanced. Advanced knowledge, capabilities and skills are proved to be a source of competitive advantage of the organizations as these assets holds a dominant role in customer's satisfaction and retention. Organizations have two choices as to acquire competent employees from the industry or to build their competencies. The second choice becomes more appropriate from organizational image, employee satisfaction and retention along with the improved performance. Organizations, thus, need to establish a training culture for sustainable growth of organization. It could be the only way to reduce the cost of hiring competent employees and reducing the cost of losing competent employees. Performance of the employees can be sustained with training. This study aims to examine whether Nepali banking sector has established a training culture? If yes, whether training has a significant influence in performance? Result revealed that Nepali banks have established the training culture. Training environment, training methods, training-reward linkage are the major factors of training culture affecting training satisfaction and employee performance. Employees

are satisfied through the skills acquired from training. Gender and the bank types have mediating roles in training satisfaction and employee performance.

(Pandey, 2017) mentions training is one of the dominant techniques of management development programs in modern organizations. Substantial number of studies on human resource management literature focuses the relationship between training and employee performance with its broader implication on organizational growth and profitability particularly the training effect in gaining sustained competitive advantages. The study result confirmed that both incidence and intensity of training has a strong effect on organizational performances particularly the turnover growth. Interestingly the study found that the firms investing predominantly in formal training performed better than those relying on informal training. However, the firm size, organization structure and technology have moderating effect on training-performance relationship stressing for requisites of further research to confirm the cross sectional validity of findings rather than to its early generalizations.

(Debra L. Truitt, 2011) defines, it is incumbent on training and development professionals to design, implement, and evaluate the effectiveness of their programs in reducing disputes in workplace performance. This study explores the relationships between training experiences and attitudes and attitudes about perceived job proficiency. (Wanda M. Costen and John Salazar, 2011) there is a tremendous amount of literature that explores the relationship between employee job satisfaction and intent to stay. Similarly, recent research in the area of human resources has focused on the impact of human resources practices on various organizational outcomes. In this article the authors explore the relationships between training and development, and employee job satisfaction, loyalty, and intent to stay in four lodging properties in the United States. Results indicate that employees who perceive they have the opportunity to develop new skills are more satisfied with their jobs, more loyal, and more likely to stay with the organization.

2.3 Review of previous thesis

(Bhattarai, 2019) 'Training and Development and Its Effect on Employee Performance in Nepal Rastra Bank' this study aimed to investigate the effect of training and development on employee performance. The questionnaire was formed based on empirical literature. This research engaged convenience sampling technique for selecting the respondents. The independent variable that has been used in this research is training plan, training design, training method and training evaluation. The dependent variable has been used in this research is employee performance which includes communication, employee commitment and time management. A quantitative research approach of the data collection was adopted using a Likert-Scale questionnaire and the number of respondents is 100 employees at Nepal Rastra Bank. The research employed descriptive analysis, correlation analysis and regression analysis. This data was collected by this research and was analyzed by SPSS. The result shows that all independent variables have significant relationship on employee performance except training design with communication and time management. Future researchers are recommended to focus on other business sectors-and moreover explore the employee performance based on the training and development.

2.4 Research gap

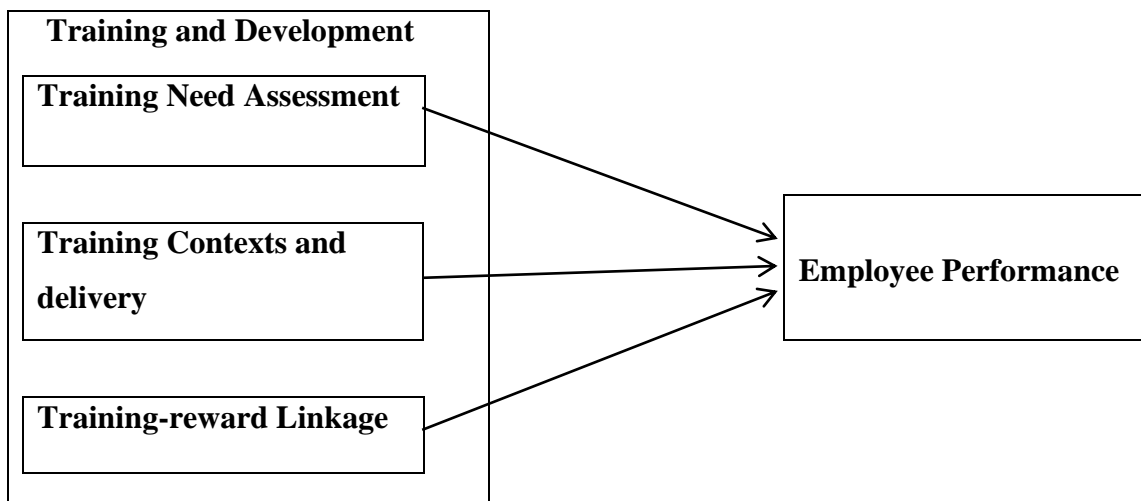
From the foreigner review of literature, it can be understood that though many studies have been conducted on different aspects of training and development in India and even in foreign countries, a study specifically for training and development and its problem and impact on employee performance of commercial banks is missing in literature. Moreover, till date, no research has been conducted on any aspects of training and development and employee performance in commercial banks of Nepal. Hence, the present study examines empirically the vital issues relating to the training and development and its impact on employee performance and problems of Nepalese commercial Bank and suggests measures to make them more effective contributions for the efficiency and success of commercial bank in Nepal. Previous research has taken only training design and training methods to measure training and development. This research has taken different dimensions of training and development to determine the impact of employee performance which previous research has not included. Similarly, previous research has taken only overall employee performance.

This research has taken different three aspect training needs assessment, contexts and delivery and training-reward linkage which in turn affect employee performance.

2.5 Conceptual framework

With the current expansion of the global economy and the fast-changing evolution of technology and innovation, Nepalese banking organizations are facing an ongoing need for employee training and development. As knowledge increasingly becomes a key factor for productivity, it has also become a currency for competitive success. Understanding factors that contribute to organizational performance and the transfer of knowledge to the workplace environment are essential to human resource development (HRD). The effectiveness of skilled employees can be limited if they are not motivated to perform their jobs. The structure of an organization can affect employee motivational levels in several ways. First, organizations can implement merit pay or incentive compensation systems that provide rewards to employees for meeting specific goals. A substantial body of evidence has focused on the impact of incentive compensation and performance management systems on firm performance. In addition, protecting employees from arbitrary treatment, perhaps via a formal grievance procedure, may also motivate them to work harder because they expect their effort to be fairly rewarded (Ichniowski, 1986, Ichniowskiet al., 1994).

Figure: 1 Conceptual framework



The figure 1.1 demonstrates the relationship between Training and development (Independent variable) and employee performance (Dependent variable). Training and development of employees is affected by different factors determining it such as training needs assessment, contexts and delivery and evaluation which in turn affect employee performance.

CHAPTER III

METHODOLOGY

This chapter basically describes the research design, population and samples, sources of data, data collection and procedure, data processing and procedure, data analysis tools and techniques. It is basically a survey based exploratory cum descriptive study.

3.1 Research design

This study applies descriptive as well as inferential statistics design to deal with the impact training and development of employees and their performance in context of commercial banks in Nepal. The descriptive and analytical research design will be used for fact findings and search adequate information about factors influencing employee performance and finally impact on organizational productivity.

3.2 Population and sample

In the research, the impact of training and development on employee performance is evaluated by convenient sampling method. Sample size of employees is 340 selected from 5 commercial banks (Agriculture Development Bank Ltd. ADB, Nepal Bank Limited NBL, Rastriya Banijya Bank RBBL, Global IME Bank Ltd. GIME, MEGA Bank Nepal Ltd. MEGA) and carried out in Kathmandu and Western region of Nepal. The results depend on the accuracy and fairness of employees' responses.

All of them selected five commercial bankers' employees represent the population of this study. Out of them 250 were responses for the sample on a convenient method. In all, 122 were male and 128 female respondents only returned questionnaires.

3.3 Source of data

The data is collected from the sample of Nepalese five commercial banks. The officer level employees within each organization have been identified and asked to complete the survey questionnaire assuming that they will be in a position to provide accurate information regarding training and development on employee's performance. Primary data has been used for the study and they have been collected from structured questionnaires. Primary data has been collected meeting personally to the employees or by using known officers of the concerned organizations. The respondents' title positions are; departmental heads, senior manager, assistant manager, branch manager

and supervisory level officer. Responses have been collected from the banking office and branch offices.

3.4 Data collection and procedure

With the help senior staff the data are collected, the data collection procedure adapted was the self-administered questionnaire by the respondents. The respondents to these questionnaires were free to answer the questions according to their own conscience without being compelled to satisfy the researcher. Information from these questionnaires constituted the primary data for the research. The questionnaires were pretested on a smaller size of the sampled respondents for the research. This was to ensure that the questionnaires designed solicited the appropriate responses from the respondents to answer the research question for the achievement of research stated objectives.

3.5 Data processing and procedure

This study has used absolutely primary data to draw the conclusions of the research. Five point Likert scale structured questionnaires have been used to collect the data. The data required for this study is primary nature. Total 340 sets of questionnaires were distributed to the respondents in order to get actual and accurate information. Distribution work has been done through personal visits to sample respondents of the research study with the help of a questionnaire. Among all the questionnaires 250 were returned and 90 questionnaires were not returned. Therefore, the response rate is approximately 73.5%. Five point likert scale questionnaires were designed. Questionnaire were structure as (1- Strongly Disagree 2- Disagree 3- Neutral 4- Agree 5- Strongly Agree).

3.6 Data analysis tools and techniques

For data analysis descriptive as well as inferential statistics is used. Statistical Package for the Social Sciences (SPSS), Excel etc. tools are used for assessing the data.

Whenever the function of data collection is completed the function of sorting, managing, arranging, ordering, analysis and interpretation of those data are done. These functions are done with the help following statistical tools in a systematic manner.

3.6.1 Descriptive analysis

Different graphs, bar-chart, pie- chart are used to present profile, gender and demographic information of the respondents which is termed as frequency analysis. Mean and standard deviation are used to study the dependent variable called employee performance and independent variables called training and development that is training need assessment, training contexts and delivery and training-reward linkage.

3.6.2 Mean or average

In an average line which represents a group of values. In other words, the quantities which are the representative of the huge mass of quantities are known as average. The most popular mean is arithmetic mean or average, which is calculating the sum of all variables divided by the number of variables. The mean is the arithmetic average of a variable.

It is denoted by

We have,

$$\text{Mean, } (\bar{X}) = \frac{\sum X}{N}$$

Where,

$$\sum X = \text{Total sum of frequency}$$

$$N = \text{Total number of respondent}$$

3.6.3 Standard deviation

Standard deviation (S.D) is the most popular and the most useful measure of dispersion. It indicates that the ranges and size of deviance from the middle or mean. It measures the absolute dispersion. The greater the amount of dispersion, greater will be the standard deviation. A small standard deviation means a high degree of uniformity of the observation as well as homogeneity if a series.

$$\text{Standard deviation } (\sigma) = \frac{\sqrt{(\sum X - \bar{X})^2}}{N}$$

Where,

$$\sum X = \text{Sum of frequency}$$

$$\bar{X} = \text{Mean of frequency}$$

$$N = \text{Number of respondents}$$

3.6.4 Correlation analysis

To test the relationship between the independent variables like training need assessment, training contexts and delivery and training-reward linkage for training and development and dependent variable qualitative performance of employees, Pearson's correlation analysis is used. Coefficient (r) is used to measure the covariance between numerous variables. Magnitude of the linear relationship is indicated with coefficient (r). Plus or minus sign shows whether there is a positive or negative correlation between variables and the value of r ranges from -1 to +1. +1 implies the perfect positive relationship. On the other hand -1 signifies the perfect negative relationship. There will be no relationship if the value of r equal to 0.

$$\text{Correlation (r)} = \frac{N\sum XY - \sum X \cdot \sum Y}{\sqrt{N\sum X^2 - (\sum X)^2} \cdot \sqrt{N\sum Y^2 - (\sum Y)^2}}$$

Where,

- N = Number of observation
- $\sum X$ = Sum of observation in series X
- $\sum Y$ = Sum of observation series Y

3.6.5 Regression analysis

Regression analysis helps to measure the cause and effect relationship between independent variable and dependent variables can be considered as useful statistical measure for prediction purpose.

$$\hat{Y} = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e_i$$

Where,

- \hat{Y} = Employee Performance (dependent variable)
- X_1 = Training Needs Assessment
- X_2 = Training Contexts and Delivery
- X_3 = Training-reward Linkage
- α = Constant
- $\beta_1, \beta_2, \dots, \beta_5$ = Regression coefficients of Factor 1 to Factor 5 respectively
- e_i = Error term.

3.6.6 Reliability Test

Dependable measurement is one of the key factors in effective research. Measurement should be repeatable to be reliable. Consistency of a test, survey, observation, or other measuring device indicates reliability. Same results generating while doing the same types of experiments, under the same terms and condition scenario for the other researchers the must be there for the reliability. This will enable support for the findings by the wider scientific community and will ensure acceptance of the hypotheses. To fulfill all the requirements of testability and reliability the experiment and research have to generate replication of statistically significant results.

The degree in which our test and other measuring device truly measures what we intended it to measure is termed as validity. Accuracy of a measure and a measurement is said to be valid when it measures and performs the functions that it is supposed to perform. How good enough a measurement truly represents features that exist in the incidents being investigated refer to validity of research and experiment? Different measures were taken to collect a representative sample to give external validity.

Table 1: Reliability Test

Topic	Cronbach's
Training need assessment	0.760
Training contexts and delivery	0.774
Training-reward linkage	0.759
Employees performance	0.741

Source: field survey 2020

CHAPTER IV

RESULTS

4.1 Data presentation and analysis

The purpose of this chapter is to evaluate, analyze and interpret the collected data during the period of study and present the result of the questionnaire survey. The main objectives of this research study were fulfilled with the outcomes derived from the analysis of the collected data. Analysis is fully based on the data obtained from primary source. Primary source includes mainly the responses to questionnaires. The primary data collected 250 respondents have been used to measure the training and development and its impact on employee performance that delivered by Nepalese commercial banks. This chapter also covers the test of hypothesizes which have been set in the previous chapter. Each hypothesis is tested and analyzed individually and also taking the background and demographic of the respondents.

This section is further sub divided into three sub section. The first part deals with the respondent's profiles. The second section determines and analyzes the collected data through correlation of dependent and independent variables. This section is test of hypothesis already set in previous chapter. And, the final part is the discussion of the result obtained through analysis.

4.1.1 Respondent's profiles

In total 340 respondents were selected for this study and the questionnaires were distributed to them through personal visit. Among them only 250 of the respondents were replied to the questionnaire. Hence the responses rate was 73.5%. All the respondents were selected through convenience sampling.

4.1.1.1 Gender of the respondents

The gender of the respondents consists of male and female. The frequency and percentage of gender of respondents are depicted in Table 4.1.1.1 and figure 4.1.1.1 below.

Table 4.1.1.1 Gender of the respondents

Gender	Frequency	Percent
Male	122	48.8%
Female	128	51.2%
Total	250	100%

Source: Field Survey, 2020

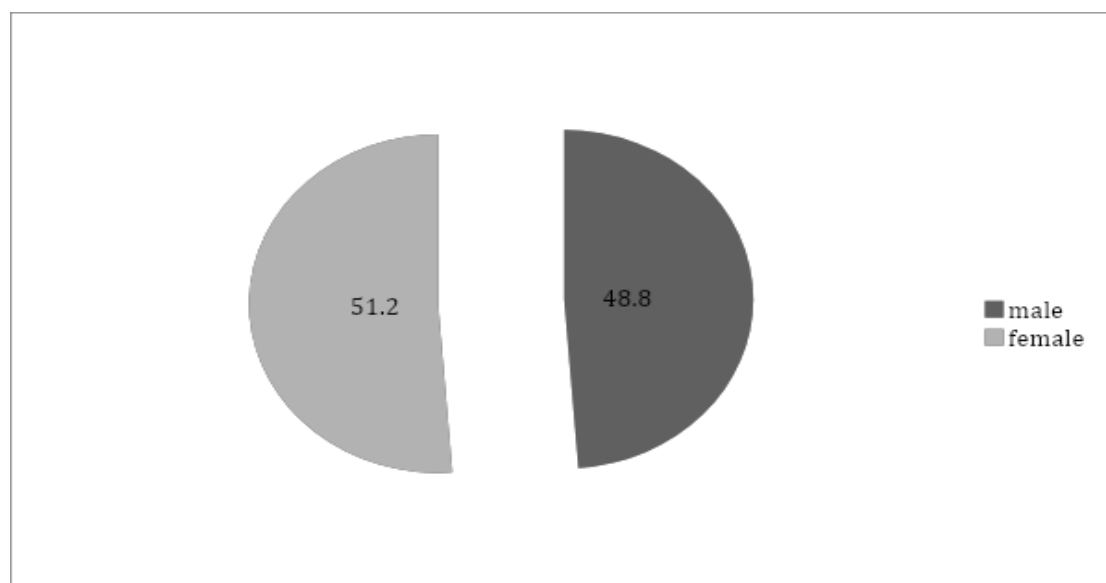
Figure 4.1.1.1 Gender of the respondent

Table number 4.1.1.1 and figure 4.1.1.1 show that gender distribution among 250 respondents, it is clear that out of total respondents there are 122 male respondents (48.8%) and 128 female respondents (51.2%). This shows that majority of respondents were female.

4.1.1.2 Name & number of the respondent's banks

The names of the respondent's commercial banks are present. The frequency and percentage of name of the respondent's banks are depicted in Table 4.1.1.2 and figure 4.1.1.2 below.

Table 4.1.1.2 Name & number of the respondent's banks

Name of the Banks	Frequency	Percent
ADBL	46	18.4%
NBL	49	19.6%
MEGA	66	26.4%
RBBL	43	17.2%
GIME	46	18.4%
Total	250	100%

Source: Field Survey, 2020

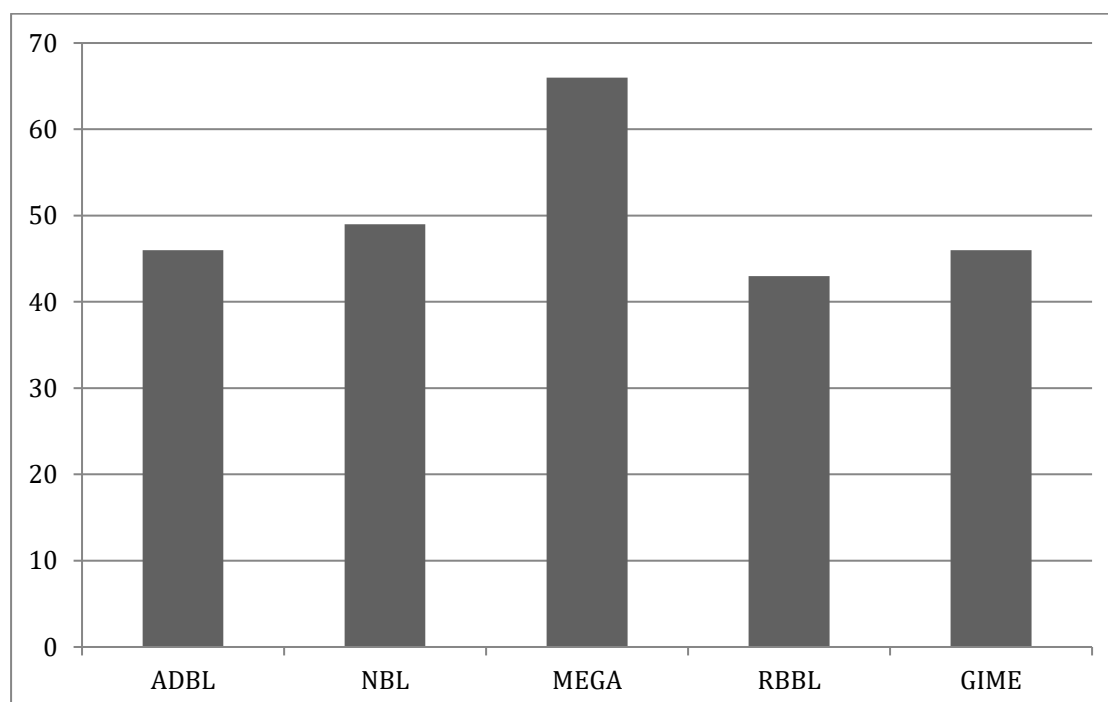
Figure 4.1.1.2 Name & number of the respondent's banks

Table number 4.1.1.2 and figure 4.1.1.2 show that the name of the five respondent's banks distribution, Agriculture Development Bank Ltd. (ADB), Nepal Bank Limited (NBL), Rastriya Banijya Bank (RBBL), Global IME Bank Ltd. (GIME), MEGA Bank Nepal Ltd. (MEGA).

4.1.1.3 Age of the respondents

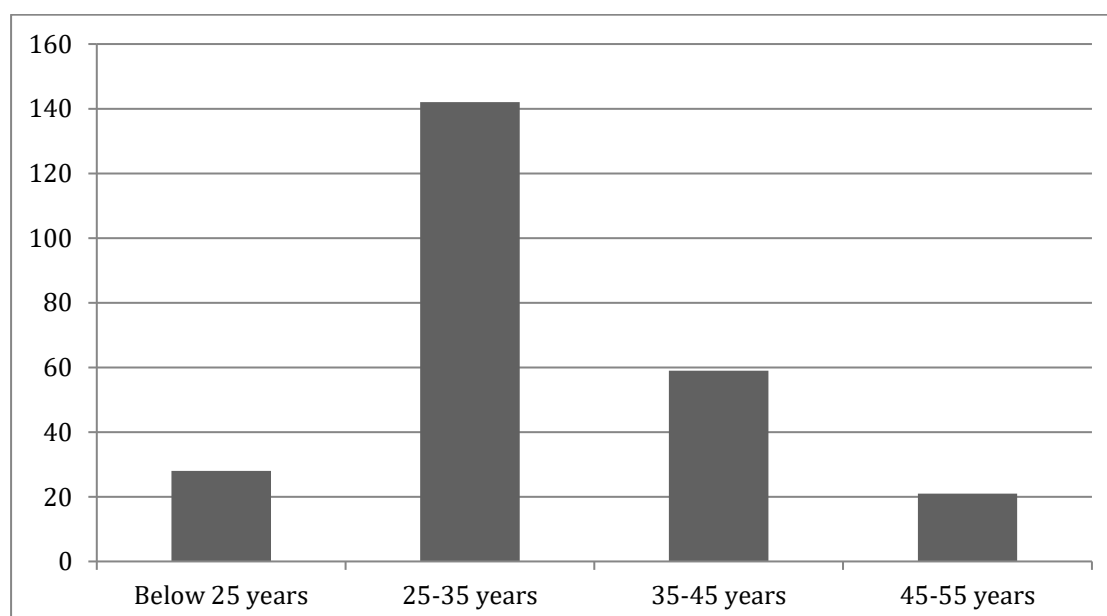
The age of the respondents consists of four categories on questionnaire. The frequency and percentage of age of respondents are depicted in Table 4.1.1.3 and figure 4.1.1.3 below.

Table 4.1.1.3 Age of the respondents

Age category	Frequency	Percent
Below 25 years	28	11.2%
25 - 35 years	142	56.8%
35 - 45 years	59	23.6%
45 - 55 years	21	8.4%
Total	250	100%

Source: Field Survey, 2020

Figure 4.1.1.3 Age of the respondents



The table number 4.1.1.3 and figure 4.1.1.3 show that the age of the respondents in different four categories. Where, below 25 years, 25 to 35 years, 35 to 45 and 45 to 55

years category are present or ask to the respondents which are 11.2%, 56.8%, 23.6% and 8.4% respectively.

4.1.1.4 Respondents working experience in banking sector

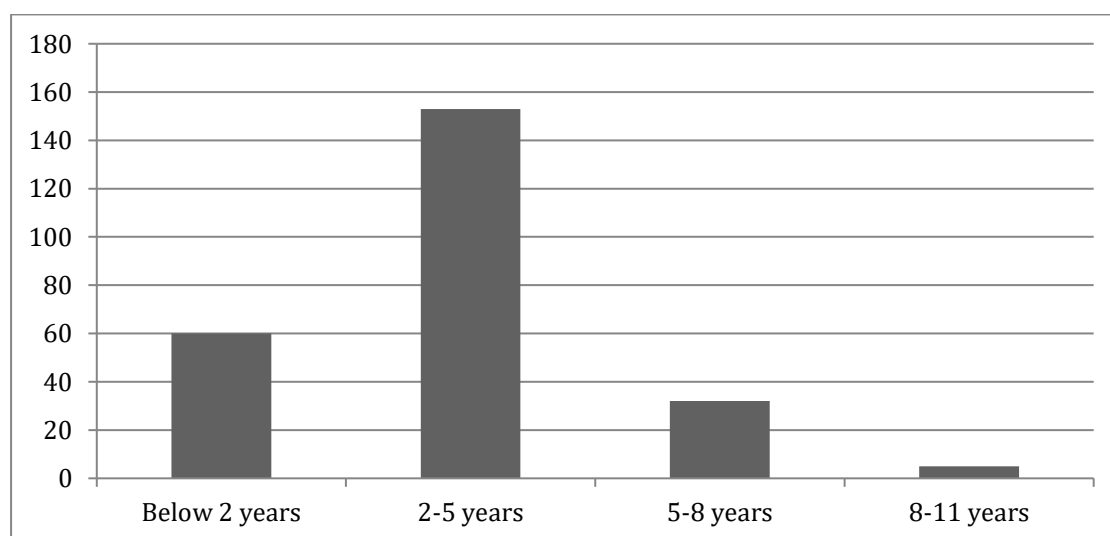
The banking experience of the respondents consists of four categories in years on questionnaire. The frequency and percentage of experience respondents in years are depicted in Table 4.1.1.4 and figure 4.1.1.4 below.

Table 4.1.1.4 Respondents working experience in banking sector

Years	Frequency	Percent
Below 2 years	60	24.0%
2 - 5 years	153	61.2%
5 - 8 years	32	12.8%
8 - 11 years	5	2.0%
Total	250	100%

Source: Field Survey, 2020

Figure 4.1.1.4 Respondents working experience in banking sector



Above table number 4.1.1.4 and figure 4.1.1.4 show that the respondents working experience in banking sector of the respondents in different four categories in years.

4.1.1.5 Respondents work experience in the bank

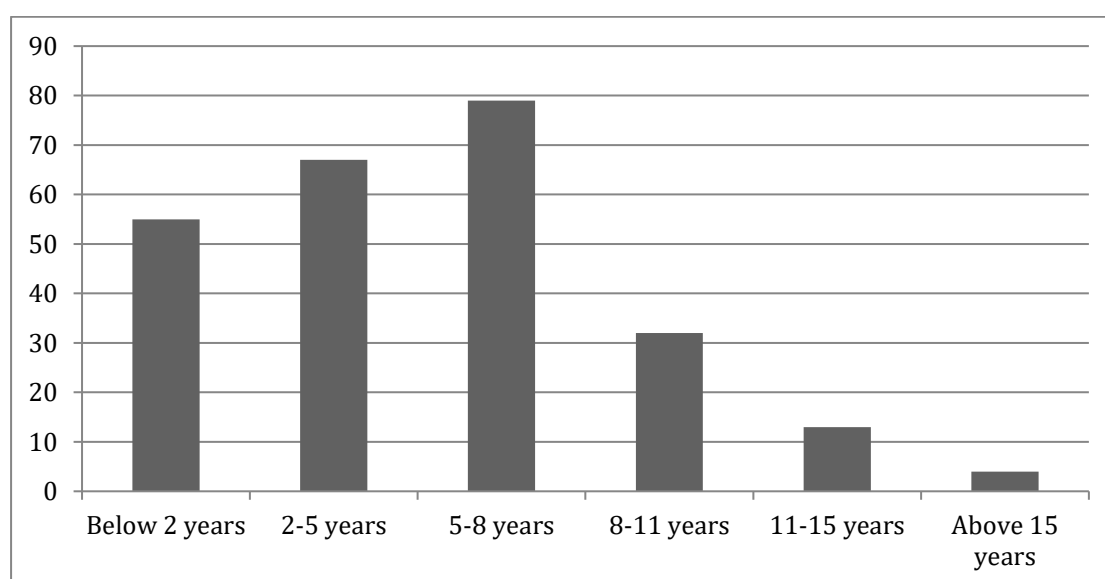
The banking experience of the respondents consists of six categories in years on questionnaire. The frequency and percentage of experience respondents in years are depicted in Table 4.1.1.5 and figure 4.1.1.5 below.

Table 4.1.1.5 Respondents work experience in the bank

Years	Frequency	Percent
Below 2 years	55	22.00%
2 - 5 years	67	26.80%
5 - 8 years	79	31.60%
8 - 11 years	32	12.80%
11 - 15 years	13	5.20%
Above 15 years	4	1.60%
Total	250	100%

Source: Field Survey, 2020

Figure 4.1.1.5 Respondents Work Experience in the Bank



Above table number 4.1.1.5 and figure 4.1.1.5 shows that the respondents working experience in current bank of the respondents in different six categories in years. The distribution of the sample by the number of years of experience in the job, we find that about 22 % for their expertise in below 2 years, followed by the percentage of 26.8 % of respondents have 2 to 5 years' experience, 31.6% of respondents have 5-8 years, 12.80% of respondent have 8-11 years, 5.20% of respondent have 11-15 years and the experience of Above 15 years at percentage of 1.60%.

4.1.1.6 Respondents current working position

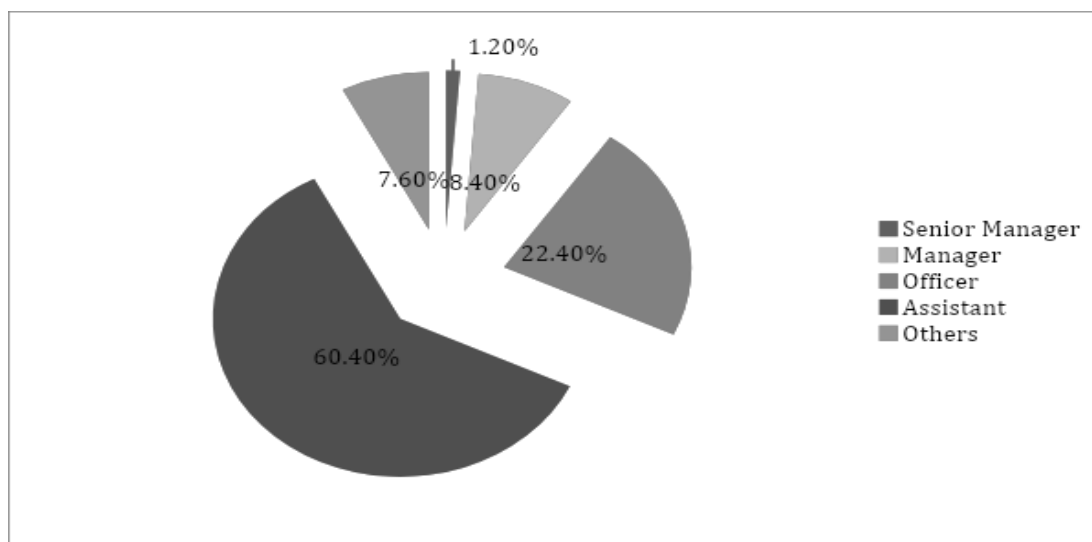
The position of the respondents consists of their working position on their current bank service. The frequency and percentage of experience respondents in years are depicted in Table 4.1.1.6 and figure 4.1.1.6 below.

Table 4.1.1.6 Respondents current working position

Post	Frequency	Percent
Senior Manager	3	1.20%
Manager	21	8.40%
Officer	56	22.40%
Assistant	151	60.40%
Others	19	7.60%
Total	250	100%

Source: Field Survey, 2020

Figure 4.1.1.6 Respondents current working position



Source: Field Survey, 2020

Above table number 4.1.1.6 and figure 4.1.1.6 shows that the respondents working position in the current bank of the respondents in different five categories of the post. Where, senior manager, manager, officer, assistant and others working position. These are found 1.20%, 8.40%, 22.40%, 60.40% & 7.60% (Percent) respectively.

4.2 Descriptive analysis

Descriptive analysis of this research paper includes the basic explanation of central tendency, particularly mean and variation of variables of the study. The main aim of this analysis is to describe the importance of each variable in order of importance given to it by the survey respondents. Descriptive statistics summarizes the sample and observations that have been made.

A total of 33 items (questions) with particular mean score were obtained from the MS excel and SPSS output. A five-point Likert scale was used for each question ranging 1- Strongly Disagree 2- Disagree 3- Neutral 4- Agree 5- Strongly Agree. Thus, this section consists of descriptive analysis performed to analyze measurable questions as well as study variables.

This section of the chapter analyzes and describes the training and development practices and its impact on employee performance in Nepalese commercial banks.

The mean and standard deviation for each of the variables and questions developed to operationalize these variables are presented in the tabular form.

4.2.1 Training need assessment

Table 4.2.1 Training needs assessment

S/N	Queries	N	Mean	Standard deviation
Q1.	My organization analyzes the competencies and skills that are needed to be perform.	250	2.64	.895
Q2.	My organization conducts a task analysis to identify the best way to perform.	250	2.69	.955
Q3.	My organization conducts the performance analysis to identify what skill deficiency is to be fixed by training.	250	2.73	.923
Q4.	My organization provides the training program as the interest and need of me as an employee.	250	2.72	.901
Q5.	My organization delivered the appropriate and relevant training program as per my need for skill enhancement.	250	2.66	.918
Q6.	My organization designs training program based on the requirement of the job.	250	2.85	.895
Q7.	My organization developed the training plan as on training need assessment.	250	2.91	1.088
Q8.	My organization analyzes the gap between current and required level of knowledge, skills and attitude.	250	2.79	.975

Source: Field Survey, 2020

The survey shows that the mean value of training need assessment ranges from 2.64 to 2.91 which are less than three. The mean value of Q1 is 2.64 which show that the analyzing the competencies and skills that are needed to be perform. The mean value of Q2 is 2.69 which show that the organization conducts a task analysis to identify the best way to perform. The mean value of Q3 is 2.73 which indicates organizations conducts the performance analysis to identify what skill deficiency is to be fixed by training. The mean value of Q4 is 2.72 which show that the organization provides the training program as the interest and need of an employee. The mean value of Q5 is 2.66 which indicate the organization delivered the appropriate and relevant training program as per employees need for skill enhancement. The mean value of Q6 is 2.85 which indicate the organization designs training program based on the requirement of the job. The mean value of Q7 is 2.91 which show the organization developed the training plan as on training need assessment. Similarly, Q8 show the 2.79 mean values which indicate the organization analyzes the gap between current and required level of knowledge, skills and attitude.

In addition, the table shows that Q7 has the highest standard deviation of 1.088 which reveals that the variation of responses with this statement is highest among other statement i.e. the values in the data set are further away from the mean, on average.

In overall, Nepalese commercial bank is not able to identify proper training and development as per the need assessment for improvement of employee's performance. Respondents are disagree or neutral on providing training on their organizations and they are not well satisfied on their organizations training and development as per their desire or requirement. It's show that Nepalese commercial banks are not able to fill the gap for the improvement of employee's performance.

4.2.2 Training contexts and delivery

Table 4.2.2 Training contexts and delivery

S/N	Queries	N	Mean	Standard Deviation
Q9.	My organization gives feedback on performance before and after training.	250	3.04	.810
Q10.	My organization uses appropriate training layout according to training purpose.	250	3.15	.880
Q11.	My organization has the provision of evaluation of training program at the end of the training program.	250	3.46	.936
Q12.	My organization provides different training environment for different trainings.	250	3.54	.914
Q13.	Trainers manage the encouraging environments during training in the organization.	250	3.38	.783
Q14.	Trainees can discuss openly at training session on the main issues.	250	3.70	.901
Q15.	Training materials do not provide overload of information i.e. content.	250	3.30	.910

Source: Field Survey, 2020

The survey shows that the mean value of training context and delivery ranges from 3.03 to 3.70 which are less than four. The mean value of Q9 is 3.04 which show that the organization gives feedback on performance before and after training. The mean value of Q10 is 3.15 which show that the organization uses appropriate training layout according to training purpose. The mean value of Q11 is mean value 3.46 which indicates organization has the provision of evaluation of training at the end of the training program. The mean value of Q12 is 3.54 shows that the organization provides different training environment for different trainings. The mean value of Q13 is 3.38 which show that the trainers manage the encouraging environments during training in the organization. The mean value of Q14 is 3.70 which indicate the trainees can discuss openly at training session on the main issues. Similarly, Q15 mean is 3.30 shows the training materials do not provide overload of information i.e. content.

In addition, the table shows that Q11 has the highest standard deviation of 0.936 in comparison of other statement. This means respondents have more variation with the statement "Organization has the provision of evaluation of training program at the end of the training program" In these statement respondents have different perception i.e. the values in the data set are further away from the mean, on average.

In overall, Nepalese commercial bank is somewhat able to deliver proper training contexts and development program as per the need for improvement of employee's performance. Respondents are neutral or agree on providing training contexts and delivery on their organizations. Its means, they are not fully satisfied on received training contexts and delivery during training and development program as per their desire or requirement for the improvement of performance. Its means training need assessment of NCB is lower than the training contexts and delivery. Provided training contexts and delivery is better but failure to identify the need assessment on their organizations to improvement of employees performance.

4.2.3 Training-reward Linkage

Table 4.2.3 Training-reward Linkage

S/N	Queries	N	Mean	Standard Deviation
Q16.	After attending the training programs, I feel my contribution towards achieving the organizational goals has increased.	250	3.86	.819
Q17.	After attending the training programs, I have found my career advancement opportunities are increased.	250	3.68	.850
Q18.	Training programs in my organization are highly encouraged for promotion of the employees	250	3.43	.929
Q19.	Each training program in my organization has certain value in the career advancement of employees.	250	3.56	.984
Q20.	In my organization, trainees receive immediate benefit after training program.	250	3.33	.844
Q21.	After attending the training program, I feel more confidence for job promotion.	250	3.68	1.002
Q22.	Training programs in my organization encourage doing the job more autonomously as far as possible.	250	3.67	.894

Source: Field Survey, 2020

The study shows that the mean value of training-reward linkage ranges from 3.43 to 3.86 which are less than four. The mean value of Q16 is 3.86 which shows that after attending the training programs, employees feel their contribution towards achieving the organizational goals has increased. The mean value of Q17 is 3.68 which shows that after attending the training programs, employees have found their career advancement opportunities are increased. The mean value of Q18 is mean value 3.43 which indicates training programs in their organizations are highly encouraged for promotion of the employees. The mean value of Q19 is 3.56 shows that each training program in their organizations has certain value in the career advancement of employees. The mean value of Q20 is 3.33 which shows that the organizations trainees receive immediate benefit after training program. The mean value of Q21 is 3.68 which indicates after attending the training program; they feel more confidence for job promotion. Similarly, Q22 mean is 3.67 shows the training programs in my organization encourage doing the job more autonomously as far as possible.

In addition, the table shows that Q16 has the highest standard deviation of 0.819 in comparison of other statements. This means respondents have more variation with the statement "After attending the training programs, employees feel their contribution towards achieving the organizational goals has increased". In these statements respondents have different perceptions i.e. the values in the data set are further away from the mean, on average.

In overall, Nepalese commercial bank is somewhat able to link training-reward and development program as per the need for improvement of employee's performance. Respondents are neutral or somewhat agree on providing training-reward on their organizations. It means, they are not fully satisfied/belief on received reward after the completion of training program as per their desire or requirement for the improvement of performance. It means that if the Nepalese banking make the training culture and system for their opportunity, promotion, career advancement and others benefits its employee's performance will be increased.

4.2.4 Employee Performance

Table 4.2.4 Employee Performance

S/N	Queries	N	Mean	Standard Deviation
Q23	Training environment in the bank helped me to increase job performance.	250	3.76	.898
Q24	Training environment in the bank helped me to cooperate with other to increase job performance.	250	3.88	.945
Q25	Training environment in the bank help participating each employee so that overall job performance has increased.	250	3.95	.897
Q26	Training provided by the office helped me to change knowledge into skills which helps to improve performance.	250	3.84	.880
Q27	Training provided by the office helped me increasing confidence level to improve performance.	250	3.86	.986
Q28	Training programs help me to decrease wastage of time and other resources which increases the performance	250	3.73	.828
Q29	Training method used to transfer the knowledge helped me to increase job performance.	250	3.77	.9399
Q30	Training linkage with reward system motivated me to increase the effort to the job.	250	3.71	1.023
Q31	Training-reward linkage helped to empowerment employees which increases the job performance.	250	3.80	.927
Q32	Training-reward linkage helped me to increase the quality of work.	250	4.03	.856
Q33	Training-reward linkage ensures the promotion which helped me to be one of the best performers.	250	3.97	.931

Source: Field Survey, 2020

The study shows that the mean value of training-reward linkage ranges from 3.71 to 4.03 which are less than five. The mean value of Q23 is 3.76 which shows that the training environment in the bank helped them to increase job performance. The mean value of Q24 is 3.88 which shows that the Training environment in the bank helped employee to cooperate with others to increase job performance. The mean value of Q25 is mean value 3.95 which indicates training environment in the bank helped participating each employee so that overall job performance has increased. The mean value of Q26 is 3.84 shows that the training provided by the office helped to change knowledge into skills which helps to improve performance. The mean value of Q27 is 3.86 which shows that training provided by the office helps to increasing confidence level to improve performance. The mean value of Q28 is 3.73 which indicates training programs help them to decrease wastage of time and other resources which increases the performance. The mean value of Q29 is 3.77 which shows that the training method used to transfer the knowledge helped them to increase job performance. The mean value of Q30 is 3.71 which shows that the training linkage with reward system motivated employees to increase the effort to the job. The mean value of Q31 is mean value 3.80 which indicates training-reward linkage helped to empowerment employees which increases the job performance. The mean value of Q32 is 4.03 shows that training-reward linkage helped employees to increase the quality of work. Similarly, Q33 mean is 3.97 shows training-reward linkage ensures the promotion which helped employees to be one of the best performers.

In addition, the table shows that Q32 has the highest standard deviation of 0.856 in comparison of other statement. This means respondents have more variation with the statement "Training-reward linkage helped employees to increase the quality of work.". In these statement respondents have different perception i.e. the values in the data set are further away from the mean, on average.

In overall, Nepalese commercial banks effective training and development program can play vital role to improvement of employee's performance. Respondents are agreeing on training and development program makes more effective and positive on their organizational mission and visions. It means, NCB are not fully interested on providing training and development program as per the need and they are failure to identify and fill the gap for the improvement of employee's performance.

4.3 Inferential analysis

Inferential analysis test hypothesis to determine if observed differences between groups or variables are real or occur simply by chance. It produces new information by making predictions and generalization based on samples. The purpose of this section is to present the method for analyzing the empirical results, test the hypothesis set, built into previous chapter. This section consists of one analysis tools which are:

4.3.1 Correlation

Correlation is the relationship between two or more than two variables. Pearson's correlations analysis was carried out for variables having simple multi option answer. A positive correlation reveals that the direction of the relationship is positive with one increasing in reaction to the other's increase. Meanwhile, a negative correlation reveals an inverse of the above; an increase in one when the other decreases.

Correlation between employee performance (dependent variable) between training need assessment, training contexts and delivery & training-reward linkage (Independent variables) has been calculated so that one variable effect on another variable can be determined. Correlation between these independent and dependent variables is shown below.

Table 4.3.1 Correlations Analysis (N = 250 in all cases)

Variables		Employee performance	Training Need Assessment	Training Contexts and Delivery	Training-reward Linkage
Employee Performance	Person Correlation	1	0.336**	0.398**	0.581**
	Sig. (2-tailed)		0.000	0.000	0.000
	N	250	250	250	250
Training Need and Assessment	Person Correlation	0.336**	1	0.604	0.507
	Sig. (2-tailed)	0.000		0.000	0.000
	N	250	250	250	250
Training Contexts and Delivery	Person Correlation	0.398**	0.604**	1	0.502**
	Sig. (2-tailed)	0.000	0.000		0.000
	N	250	250	250	250
Training-reward Linkage	Person Correlation	0.581	0.507	0.502	1
	Sig. (2-tailed)	0.000	0.000	0.000	
	N	250	250	250	250

The relationship between employee's performance and training needs assessment in NCB's

Showing the above table 4.3.1 the Pearson Correlation coefficient between employee's performance and training need assessment of Nepalese commercial banks is 0.336. This implies that the two variables are positively correlated. The positive coefficient of correlation is 0.336 at 5% significant level.

The relationship between employee's performance and training contexts and delivery in NCB's

Showing the above table 4.3.1 the Pearson Correlation coefficient between employee's performance and training contexts and delivery of Nepalese commercial banks is 0.398. This implies that the two variables are positively correlated. The positive coefficient of correlation is 0.398 at 5% significant level.

The relationship between employee's performance and training-reward linkage in NCB's

Table 4.3.1 shows the Pearson Correlation coefficient between employee's performance and training-reward linkage of Nepalese commercial banks is 0.581. This implies that the two variables are positively correlated. The positive coefficient of correlation is 0.581 at 5% significant level.

From the table 4.3.1 it is observed that aspect of training and development i.e. training need assessment, training contexts and delivery and training-reward linkage is positively correlated with the aspect of employee performance. It means that employees performance in NCB's is affected by training need assessment, training contexts and delivery and training-reward linkage.

From the above analysis, it can be concluded that the independent variables training need assessment, training contexts and delivery and training-reward linkage and development have significant positive relationship with dependent variable employee performance. However, training-reward linkage of NCB's with employees performance has highest correlation coefficient i.e. 0.581. So, it can be concluded that this dimension of training and development has a good impact on employee performance improvement.

4.3.2 Regression analysis

In statistical modeling, regression analysis is a statistical process for estimating the relationship among variables. It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable and independent variables. Regression analysis is a mathematical measure of average relationship between two variables or more variable in terms of original unit of data. The general purpose of multiple regressions is to learn more about the relationship between several independent or predictor variables and a dependent or criterion variable. In this study, the dependent variable is employee performance and independent variables are training need assessment, training contexts and delivery and training-reward linkage.

The line of regression is $Y=A+BX$

Multiple regression models

$$\hat{Y}_1 = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e_i$$

Where,

Y_1 = Employee performance (dependent variable)

X_1 = Training Need Assessment, X_2 = Training Contexts and Delivery, X_3 = Training-reward linkage

α = Constant,

β_i = Coefficient of slope of regression model

e_i = Error term

Where, A is constant and B is regression coefficient. The table below indicates the findings of regression analysis between three independent variables and dependent variables.

Table: 4.3.2 Regression analysis – Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Training & development and Employees Performance	0.594	0.353	0.345	0.47415

Predictors: (Constant), training needs assessment, training contexts and delivery and training-reward linkage.

Model summary indicates the R-square also known as coefficient of determination which can help in explaining variance. The value of R-square value as evident from Table 4.3.2 is 0.353 which means 35.3% variation in employee's performance which was found in this research. However, the remaining 64.7% (100%-35.3%) plays the role by other factors.

Similarly, adjusted R-square is 0.345 which means 34.5% variation in employee's performance NCB's after adjusting degree of freedom (df). This shows average (34.5%) relationship between all independent variables and dependent variables.

4.2 Major findings

The major finding of this research is to find out the training and development and its effect on employee performance in Nepalese Commercial Banks (NCB's). The research is entirely focused on different aspect that is required for the training and development in NCB's through employee. The research has been done with the sample size of 250 representing the population size. The research is based on both the descriptive analysis and inferential analysis or hypotheses testing.

- i. There is 35.3% of total variation in employee performance due to training need assessment, training contexts and delivery and training-reward linkage aspect of training and development and remaining 64.7% is due to other factor.
- ii. The average mean of training need assessment is 2.75. The measuring scale 3 means "Neutral" which means the training need assessment of NCB's is not so appropriate.
- iii. The average mean of training contexts and delivery is 3.37. Which means training contexts and delivery is somewhat appropriate.
- iv. The average mean of training-reward linkage is 3.60. This indicates on the training-reward linkage help to enhance the efficiency of employees. In comparison, on the training need assessment and training contexts delivery to improve the performance of employees.
- v. Correlations between three independent variables and one dependent variable are found to be positive. It shows that all variables have significant

relationship with employee performance. However, training-reward linkage has major effect on employee's performance.

- vi. As the entire hypotheses are accepted all the independent variables have greater role to increase employee performance.

CHAPTER V

CONCLUSIONS

At the previous chapters, the data analysis has been done according to the objective of the study. This chapter gives a brief overview of findings and conclusion of the study. It also draws the inferences from the findings which lead to make the generalization. Based on the study, some recommendations and suggestions for the further study have been mentioned. There are three sections in this chapter consisting summary of the findings in first section, conclusion of the study in second section and implication for further study in third section.

5.1 Discussion

The results of the study have shown a positive relationship between working training and development and employee performance. The employees working in NCB have agreed that training and development plays a vital role in improving employee performance. Employees are becoming concerned about the training and development which includes training need assessment, training contexts and delivery and training-reward linkage as mentioned in this study. For the employee performance needs to be considered all this aspects of work environment. Though the study doesn't shows the higher degree of relationship of all the independent variables such as training need assessment, training contexts and delivery and training-reward linkage. It is most important in these days and must be consider enhancing the level of employee performance in organization.

The regression analysis result showed that training and development has positive impact on employee performance as $R^2 = 35.3\%$ therefore organizations must pay attention towards this element of the training and development. The results are supported by many researchers concluded that training and development have important impact on employee performance and productivity. (Imran and Tanveer, 2015) as their study also had shown that are training and development positively impacting the employees performance.

This study has been conducted in order to find the employee performance in accordance to the training and development in Nepalese commercial banks. Based on the literature review, several aspects of training and development have been recognized. So, the researcher recognized some of the relevant variables such as training need assessment, training contexts and delivery and training-reward linkage must be considered to improving the performance of employees. The study is based on the sample size of 250 where the responses were collected in physical form. Regarding the demographic profile, out of total respondents of 250, there are 128 females and 122 males respectively.

Also, out of 250 respondents 22% of the respondents were below 2 years, 26.8% of the respondents were 2 to 5 years, 31.6% of the respondents were 5 to 8 years, 12.6% of respondents were 8 to 11 years, 5.2% of the respondents were 11 to 15 years and 1.6% of respondents were above 15 years of experience in current bank. The data shows that the work experience of employees involved in current commercial bank. In addition, 1.2% of respondents were senior managers, 8.4% of respondents were managers, 22.4% of respondents were officers, 60.4% of respondents were assistants and 7.6% respondents were others lower level employees.

In case of analysis within the factor, 33 items (questions) were used to understand the variables. With corresponding items under each variable are tested using Likert scale of measurement, mean, standard deviation, correlation and regression. Out of these variables, it can be summarized that the performance of employee is increased through training and development program.

5.2 Conclusion

The reason for investigating the impact of employee training and development on employee performance was motivated by the observation that some organizations do not seem to care about improving the capacity of their workers; they instead frown at and punish any weaknesses of workers.

- i. The conclusion that we can make towards the explanation below is, training and development will give benefits for employees such as better position and better career life and it make efficiency of the organization enhance.

- ii. Instead of unskilled employees, skilled employees will give a better performance to the employees.
- iii. This paper use questionnaire to get the data and the data was generated by using the SPSS tools. By using the descriptive, correlation and regression to find the significant nexus between the training need assessment, training contexts and delivery and training-reward linkage with employee performance.
- iv. The independent and dependent variables are found to be significant drivers in influencing the employee performance.
- v. As the concept of Training and Development Practices have a significant impact and influence on employee performance and productivity it is essential for the organizations to maintain the ambient environment which involves continuous training process.
- vi. It is very essential on part of the organizations to continuously develop the employee skills in order to maximize employee performance. This is possible only by way of continuous training and development practices in Nepalese commercial banks.
- vii. It is a well-known fact that untrained employees could not perform up to the mark and this will certainly affect the overall performance of the organization.
- viii. Organizations which promote training and development practices tend to possess a shining corporate image.
- ix. On-the-Job methods of manpower training and development are highly recommended to organizations. These methods ensure that there is no loss of man hours as a result of off-the-job trainings where employees travel out of the country or out of station to tour around.

5.3 Implications

The study only focused on the five Nepalese commercial banks at Kathmandu and Western region of Nepal. The study variables were limited to training, development, contents, deliverability, need assessment and training-reward linkage. These variables are not conclusive in themselves to explain the influence of T&D on employee performance. Further studies should focus on other factors that are not considered in this study. Thus, other studies on different populations and at different time zones

would be welcome to ensure strong empirical conclusions on how T&D impact on employee performance.

Since training and development has positive impact on employee performance in context of NCB's. It can help to improve the performance of employees. NCB's should develop an outdoor training, brain storming, technology based training and development process where the performance of employee is evaluated through transparent systems. Training must be based on need based analysis and returns should be collected statistically. It should be a continuous process as it helps to reduce cost in long run. The NCB's that consider training and development for their growth and increase the employee's performance.

This study directly focuses on the training and development and its influence on employee performance. However, the training types and implementation are not included in this study. The study to be persuade in future we suggest to consider this things also. Therefore this is suggested that further studies should be conducted to explore what type of training programs are conducted and how training and development program can be strategically designed and aligned with the organizational goals to meet the desired performance.

REFERENCES

- Acton, T. and Golden, W. (2002). Training: the way to retain valuable IT employees, *Conference Proceedings, Informing Science 1*(3), 1 – 12.
- Ahmad, Z. A., & Karia, N. (n.d.). Quality practices that pay: Empowerment and teamwork (School of Management). *Malaysian Management Review*.
- Allen, N.J. and Meyer, J.P. (1991). A three-component conceptualization of organizational commitment. *Human Resource Management Review 23*(453), 61-89.
- Armstrong. M. (1998). *Human resource management; Strategy and action*, Boston: IRS Publication.
- Belcourt, M., Wright, P.C. and Saks, A.M. (2000). *Managing performance through training and development, Nelson series in human resources management*, 2nd edition.
- Bhattraï, S. (2018). *Training and development and its effect on employee performance in Nepal Rastra Bank* (Management Thesis, Trivbuwan University, Kathmandu, Nepal). Received from Central Library T.U.
- Blain, J. (2009). *Current learning trends in Europe and the United States*. New York: USGS Publication.
- Bradley, P. & Bligh, J. (1999), One year's experience with a clinical skills resource center, *Medical Education*, 33(7342), 114 – 120.
- Brumbrach, G.B. (1998). Some ideas, issues and prediction about performance management, Kenya: Researchacies Publication.
- Buckley, R. & Caple, J. (2000). *The theory and practice of training*, (4th ed.). Kogan Page Ltd.
- Bersin, J. (2006). Companies still struggle to tie training to business goals, *Journal of Training*, 43(10), 22.
- Buckley, R. & Caple, J. (2000). *The theory and practice of training*. Kogan PageLtd. 4th Edition.

- Buckley, R. & Caple, J. (2000), *Theory and practice of training*. Kogan Page Ltd. 4th Edition.
- Cardy, (2010). *Managing human resources*, Third edition, Prentice Hall International Editions.
- Chang, H J. (1994). *The political economy of industrial policy*. Mcmillan, London
- Chaudhary, N., & Sharma, B. (2012). Impact of employee motivation on performance (productivity) in private organization. *International Journal of Business Trends and Technology*, 2(4), 29-35.
- Coates, D. (2004), People skills training: Are you getting a return on investment? Performance support system. *Economic of Education Review*. 23(5), 533-546.
- Costen, W. M., & Salazar, J. (2011). The impact of training and development on employee job satisfaction, loyalty, and intent to stay in the lodging industry. *Journal of Human Resources in Hospitality & Tourism*. 273-284.
- Dayanandan, S.(2004). Conservation of microsatellite among tropical trees (Leguminosae). *American Journal of Botany*. 84, 1658–1663.
- Evans P, Pucik V & Barsoux J, L (2002). *The global challenge: Framework for international human resource management*, Boston. MC Graw. Hill.
- Gagne, R, Briggs, L. & Wagner, W. (1997). *Selecting and using media: Principles of instructional design*.
- Gautam, Kumar, Prakash. (2018). Training culture and employees performance in Nepali banking industry. *The International Research Journal of Management Science*.5, 1.
- George & Scott, (2012), *Managing human resource*. New York, HR Publication.
- Gerlwt, Barry. & Milkovich, George T. (fonhcoming). Employee compensation: research and practice. In Marvin D. Dunnette & Leietta M. Hough (Eds.), *Handbook of industrial & Organizational psychology*. PaloAlto, CA: *Consulting Psychologists Press*, Second Edition, 3.

- Hameed, A., & Waheed, A. (2011). Employee development and its effect on employee. *International Journal of Business and Social Science*. 2, 13
- Hamid, A, (1987), Management education in Malaysia, *Developing Managers in Asia, Singapore: Addison, Wesley*.
- Holton, E. F. (1995). Making transfer happen: An action perspective on learning transfer systems. *Advances in Developing Human Resources*. 8, 1-6.
- Hossain, M. K., & Hossain, A. (2012). Factors affecting employee's motivation in the fast food industry. *Research Journal of Economics, business and ICT*, 5(1), 21-30.
- Ichniowski, C. (1986). The effects of grievance activity on productivity. *Industrial and Labor Relations Review*. 40, 75-89.
- Ichniowski, Casey, Shaw, Kathryn and Prensushi, G. (1984). The effects of human resource management practices on productivity, *National Bureau of Economic Research (Cambridge, MA)*. 5 (3428), 33.
- Karia, N. & Ahmad, Z. (2000). Quality practices that pay: Empowerment and teamwork, *Malaysian Management Review*. 35 (2), 66 – 76.
- Fishbach, A. & Woolley, K. (2001). A structural model of intrinsic motivation: On the psychology of means-ends fusion, *Journal of Personality and Social Psychology*. 46 (5678), 378.
- Lambert, E. G., Hogan, N. L., & Barton, S. M. (2001). The impact of job satisfaction on turnover intent: A test of a structural measurement model using a national sample of workers. *The Social Science Journal*. 38(2). 233–250.
- Lin, Z. & Tremblay, J.F. (2003). Employer supported training in Canada: Policy research key knowledge gaps and issues. *Human Resources Development Canada, Industry Canada, and Social Sciences and Humanities Research Council*, 2003, 01.
- Maund, L. (2001). *An introduction to human resource management, Theory and practice. IRC Publication: New York*.

- McConnell, R.C. (2004). Managing employee performance. *Journal of Health Care Management*, 23(3), 273-283.
- McKinsey Quarterly (2006). An executive take on the top business trends”, a McKinsey Global Survey.
- Menguin, J. (2007). Why get people skills training? Wordpress.com Programs Meyer.
- Michael Armstrong (2000). *A handbook of human resource management practice*. Kogan Page 8th edition.
- Nikendei, C., Zeuch, A., Dieckmann, P., Roth, C., Schafer, S., Volkl, M., Schellberg, D., Herzog, W. & Junger, J. (2005), Role playing more realistic technical skills training, *Medical Teacher*, 27(2), 122 – 126.
- Noe, R., Hollenbeck, J., Gerhart, B., & Wright, P. (2003). *Human resource management: gaining a competitive advantage*. (4th ed.), Boston: McGraw Hill.
- Noe, R.A. (2005). Employee training and development. Boston.
- Pandey, D.L. (2017). Training-performance relationship: A study of Nepalese banking sector, *The Saptagandaki Journal*, 8(34), 245-323.
- Remmen, S, Scherpbier, A, Van Der Vleuten, C, Denekens, J, Derese, A, Hermann, I, Hoogenboom, R, Kramer, A, Van Rossum, A, Van Royen, P. & Bossaert, L. (2001), Effectiveness of basic clinical skills training programmes: Across – sectional comparison of four medical schools, *Medical Education*, 35(2), 121–128.
- Shahzadi, I. (2014). Impact of employee motivation on employee performance. *European Journal of Business and Management*, 6(23), 159-166.
- Smith, P. M. (2010). HRM practices and organizational commitment. *Canadian Journal of Administrative Sciences*, 17 (4), 319-31.
- Snyder, M., & Worth, K. (2003). The volunteer organization environment: Key dimensions and distinctions.

- Storey, (1999). Management training in small firms – A case of market failure? *Human Resource Management Journal* 7(2), 61–71
- Swart, J., Mann, C., Brown, S. & Price, A. 2005. Human resource development: Strategy and tactics. *Oxford. Elsevier Butterworth-Heinemann Publications*.
- Tai, W. T., (2006). Effects of training framing, general self-efficacy and training motivation on trainees' training effectiveness. *Emerald Group Publishers*. 35(1). 51-65.
- Tanveer, A. (2015). Impact of training & development on employees performance in banks of pakistan, *European Journal of Training and Development Studies*, 3 (1), 22-44.
- Tharenou, Alan & Celia 2007. A review and critique of research on training and organizational level outcomes, *Human Resource Management Review*, 17: 251–273.
- Truitt, L. Debra. (2011). The effect of training and development on employee attitude as it relates to training and work proficiency. *SAGE Open*.1-13.
- Tyson, S. (1995). Human resource strategy emerging from the recession, *Personnel Management*, 20–23
- Wagonhurst, C. (2002). Developing effective training programmer, *Journal of Research Administration*, 33 (2), 77 – 81.
- Wagonhurst, C. (2003). Developing effective training programs, *Journal of Research Administration*, 33(2), 77 – 81.
- Wexley & Latham, G. P. (2002). The high performance cycle: Standing the test of time, *Psychological management of individual performance*, 3(46), 201–228.

APPENDICES

Questionnaire on

"IMPACT OF TRAINING AND DEVELOPMENT ON EMPLOYEE PERFORMANCE IN NEPALESE COMMERCIAL BANKS".

Dear Respondent

Greetings

I am Suraj Kandel, thesis student of Central Department of Management, Tribhuvan University. I'm presenting this questionnaire to you for the purpose of my academic requirement.

This topic of my research is, "The impact of training and development on employee performance in Nepalese commercial banks". The questionnaire aims to examine your perception regarding the impact of training and development in Nepalese commercial banks through structured as well as open ended questions.

I kindly request you to spare few minutes from your valuable time to fill up the questionnaire. Your response can contribute for the completion of my research work.

I assure you that, your response and suggestions will be used only for the research work and complete confidently will be maintained.

Suraj Kandel

surajkandel3@gmail.com

Phone Num. 9847565045

Section A: Respondent Information

Name of the Bank:.....

Gender: Male Female

Age

Below 25 Years	25-35 Years	35-45 Years	45-55 Years	Above 55 Years

Please indicate how long you have worked at banking sector.

Below 2 Years	2 - 5 Years	5 - 8 Years	8 - 11 Years	11 - 15 Years	Above 15 Years

Please indicate how long you have worked in this bank.

Below 2 Years	2 - 5 Years	5 - 8 Years	8 - 11 Years	11 - 15 Years	Above 15 Years

Current Work Position

- Senior Manager Others
- Manager
- Officer
- Assistant

List the type of training and development you have received at Sample Document in the last two years.

.....

.....

.....

.....

.....

Others:

SECTION B: TRAINING NEEDS ASSESMENT

Please mark a tick in an appropriate response that best describe your view and perception towards training and development. It is a humble request to realize each statement as me is used for you i.e. respondent.

1- Strongly Disagree

2- Disagree

3- Neutral

4- Agree

5- Strongly Agree

S/ N	Training Need Assessment	1	2	3	4	5
A.	My organization analyzes the competencies and skills that are needed to be perform.					
B.	My organization conducts a task analysis to identify the best way to perform.					
C.	My organization conducts the performance analysis to identify what skill deficiency is to be fixed by training.					
D.	My organization provides the training program as the interest and need of me as an employee.					
E.	My organization delivered the appropriate and relevant training program as per my need for skill enhancement.					
F.	My organization designs training program based on the requirement of the job.					
G.	My organization developed the training plan as on training need assesment.					
H.	My organization analyzes the gap between current and required level of knowledge, skills and attitude.					

SECTION C: TRAINING CONTEXTS AND DELIVERY

SN	Training Context and delivery	1	2	3	4	5
A.	My organization gives feedback on performance before and after training.					
B.	My organization uses appropriate training layout according to training purpose.					
C.	My organization has the provision of evaluation of training program at the end of the training program.					
D.	My organization provides different training environment for different trainings.					
E.	Trainers manage the encouraging environments during training in the organization.					
F.	Trainees can discuss openly at training session on the main issues.					
G.	Training materials do not provide overload of information i.e. content.					

SECTION D: TRAINING-REWARD LINKAGE

SN	Training-reward Linkage	1	2	3	4	5
A.	After attending the training programs, I feel my contribution towards achieving the organizational goals has increased.					
B.	After attending the training programs, I have found my career advancement opportunities are increased.					
C.	Training programs in my organization are highly encouraged for promotion of the employees					
D.	Each training program in my organization has certain value in the career advancement of employees.					
E.	In my organization, trainees receive immediate benefit after training program.					
F.	After attending the training program, I feel more confidence for job promotion.					
G.	Training programs in my organization encourage doing the job more autonomously as far as possible.					

SECTION E: EMPLOYEE PERFORMANCE

SN	Training Evaluation	1	2	3	4	5
A.	Training environment in the bank helped me to increase job performance					
B.	Training environment in the bank helped me to cooperate with other to increase job performance.					
C.	Training environment in the bank helped participating each employee so that overall job performance has increased.					
D.	Training provided by the office helped me to change knowledge into skills which helps to improve performance.					
E.	Training provided by the office helped me increasing confidence level to improve performance.					
F.	Training programs help me to decrease wastage of time and other resources which increases the performance					
G.	Training method used to transfer the knowledge helped me to increase job performance.					
H.	Training linkage with reward system motivated me to increase the effort to the job.					
I.	Training-reward linkage helped to empowerment employees which increases the job performance.					
J.	Training-reward linkage helped me to increase the quality of work.					
K.	Training-reward linkage ensures the promotion which helped me to be one of the best performers.					

If you have any comments or suggestions regarding training programs, please mention here:.....

Thank you for your kind cooperation.