

# **IMPACT OF TRAINING AND DEVELOPMENT ON PERFORMANCE OF EMPLOYEES IN NEPALESE DEVELOPMENT BANKS**

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

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March, 2024

## CERTIFICATION OF AUTHORSHIP

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

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

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## REPORT OF RESEARCH COMMITTEE

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## APPROVAL SHEET

We, the undersigned, have examined the dissertation entitled “**Impact of Training and Development on Performance of Employees in Nepalese Development Banks**” presented by Bidusha Kharel, a candidate for the degree of Master of Business Studies (MBS Semester) and conducted the Viva voce examination of the candidate. We hereby certify that the dissertation is worthy of acceptance.

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## ACKNOWLEDGEMENTS

This study entitled “**Impact of Training and Development on Performance of Employees in Nepalese Development Banks**” has been prepared in partial fulfillment for the Degree of Master of Business Studies (MBS) under the Faculty of Management, Tribhuvan University is based on research models involving the use of qualitative aspect of impact of training and development on performance of employees in Nepalese development banks.

I have great satisfaction and pleasure to express my appreciation and sincerity to my dissertation supervisor Asso. Prof. Dr. Kapil Khanal of Shanker Dev Campus, TU for his excellent and effective guidance and supervision. I will remain thankful for his valuable direction useful suggestion and comments during the course of preparing this dissertation without his help this work would not have come in this form. I also would like to extend my debt of gratitude Asso. Prof. Dr. Sajeeb Kumar Shrestha, Head of Research Department and I owe a deep debt of gratitude to Asso. Prof. Krishna Prasad Acharya, Campus Chief of Shanker Dev Campus who provided me an opportunity to undertake this research work.

I highly appreciate to NRB Library, Shanker Dev Campus Library and TU Central Library for their valuable advices and support in collecting and presenting the necessary data. I would also like to express my thankfulness to my friends, my family members as well as all known people who supported as well as inspired me directly or indirectly to complete this dissertation. With help and support, I have been able to complete this work. I would like to take the responsibility of any possible mistakes that may have occurred in the report. I would be delighted to welcome readers for their suggestion and recommendation to improve the report.

Bidusha Kharel

Date: .....

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## ABBREVIATIONS

ATM	:	Automated Teller Machine
EP	:	Employee Performance
IBM	:	International Business Machine Corporation
JS	:	Job Satisfaction
MS. DO	:	Microsoft Disk Operating System
No.	:	Number
Res	:	Respondents
RS	:	Responsiveness
SEM	:	Structural Equation Modeling
SPSS	:	Statistical Package for Social Sciences
T.U.	:	Tribhuvan University
TC	:	Training Content
TM	:	Training Method
TNA	:	Training Need Assessment
WHO	:	World Health Organization
www	:	World Wide Web

## ABSTRACT

This study investigates the impact of training and development on performance of employees in Nepalese development banks. The study has employed descriptive and casual research design. This study used descriptive statistic, correlation analysis and regression analysis to analyze the data. This study reveals that the mean score value of training content is the highest mean score value compared to the other elements such as training need assessment and training method. This indicates that training content is the dominant element in this study and the majority of the respondents agreed that training content is the factor highly affects employee performance of development banks in Nepal. The correlation analysis shows that training need assessment has significant positive relationship with employee performance of development banks in Nepal. At the meantime, training method has significant positive relationship with employee performance of development banks in Nepal. Moreover, training content has significant positive relationship with employee performance in Nepalese development banks. The multiple regression analysis concluded that training need assessment has significant positive effect on employee performance in Nepalese development banks. Likewise, training method has significant positive impact on employee performance of development banks in Nepal. Finally, training content has significant positive impact on employee performance in Nepalese development banks. Therefore, training and development has strong impact on employee performance of development banks in Nepal.

*Keywords: Employee performance, training need assessment, training method and training content.*

## **CHAPTER - I**

### **INTRODUCTION**

#### **1.1 Background of the Study**

Individuals think highly of lifelong learning because it gives workers the skills and information they need to prosper in an increasingly linked society. Companies with a learning culture will prosper because they can adapt to the ever-changing business environment. Businesses must recognize their areas of strength in the present competitive landscape in order to get an advantage over rivals. Human capital is an organization's most important resource for surviving this intense competition and attaining long-term success. In order for the organization to be successful, it must ensure that it obtains and maintains the skilled, committed, and highly motivated human resources that it needs, as well as that it recognizes and seizes its opportunities for development (Bunch, 2007).

Employee training is a strategy employed by development banks to better prepare their workforce for the aforementioned increases and improve performance in light of the growing competition they face from globalization, technological advancements, and fluctuating political and economic environments. The enormous proof of knowledge expansion in corporate businesses during the last ten years cannot be disregarded. Technological developments, a convergence of production elements, and greater attempts to fortify organizational human resources have all contributed to this expansion. Therefore, it is the responsibility of every organization to enhance employee work performance. For most of them, implementing training and development programs is a critical first step toward accomplishing this objective. Employees are a valuable resource, thus it's critical to maximize their contribution to the company's objectives in order to maintain high performance. Thus, managers need to ensure that there is a sizable enough pool of workers possessing the interpersonal and technical abilities required to advance into management or specialized departments (Kempton, 1995).

In nowadays, competence is highly valued, and failing to keep up with these changes may have disastrous consequences for both individuals and businesses. To stay relevant, training and development (T&D) must be given top priority. A key

component of the goal of increased growth and productivity is staff training and development. Investing in today's workforce is more crucial than ever since competitiveness is based on the advancement of knowledge and the efficient management and utilization of that knowledge. Thus, the purpose of T&D should be to promote continuous learning and innovation. Organizations should promote a knowledge-sharing atmosphere in order to advance their strategic plan. In the global economy of today, money moves fast between different places. For companies trying to boost output, finding, hiring, and retaining skilled, motivated employees is essential. While it is widely acknowledged that training builds employee skill sets, enhances job output, boosts productivity, and raises employee loyalty to a company, some firms only partially support training and development (T&D), while others only use it when necessary (Goldstein & Ford, 2007).

Employees that receive training and development are better equipped to oversee knowledge-intensive tasks and assume greater responsibility. T&D thus provides an organization with the opportunity to increase output and effectiveness in the long run. It is vital to be able to sustain higher levels of productivity and performance. It's general knowledge that employee capacity to optimize corporate resources may be enhanced through training and development. It has been demonstrated that employees can greatly increase the company's output and performance by utilizing training and development to help them develop their special skills, knowledge, and talents. Organizations are constantly searching for methods to set themselves apart in the context of globalization with their human resource capital in order to secure a sustainable competitive advantage. The belief that training is a waste of money, time, or other resources has changed. A deficiency of fundamental T&D has led to numerous people experiencing hardships at work. These workers might have the greatest of intentions, but they might not be able to fulfill them because they lack the knowledge and skills that training and development can provide. A number of nations have passed legislation mandating that businesses, both public and private, devote a certain portion of their budget to employee training in order to address these issues and develop a skilled labor force (Olaniyan & Ojo, 2008).

Organizations frequently invest a significant amount of time, money, and effort in employee training and development activities, which are typically not appreciated by

their employees and are perceived as a burden rather than an opportunity for self-development and self-acquisition. As a result, training departments are under constant pressure to embody the organizational values in the same ways. This resulted in a less-than-ideal outcome where employee performance did not improve and the organization's efforts were wasted.

Roger and Jim (2009) stated performance is a multifaceted construct whose assessment is contingent upon a multitude of factors. Armstrong (2000), however, stresses that while assessing a performance, both the conduct (input) and the consequence (output) must be considered. Behavior and result are combined to calculate performance. Performance is the abbreviation for both an individual and a unit inside an organization. Apart from the external conditions that influence an individual's conduct and personality, an organization also has control over all the other factors that influence an individual's behavior and actions. Formal communication significantly affects a person's management style and work ethics.

All aspects of an employee's performance are impacted by and correlated with their work, either directly or indirectly. Conduct and result are the two components of performance; behavior transforms performance from a concept into an action and makes the performer visible. The real work that has to be done in the workplace at a high performance work level is coordinated and integrated with the training. Training in interpersonal communication and group dynamics is mandatory for employees. In order for the business to function smoothly, all departments must comprehend how they are interdependent and function as a cohesive one.

Organizations must manage and train their workforce to ensure that workers are ready for any competition, no matter how challenging, and can adapt to any situation by improving their performance in light of the constant changes in the political and economic environment. A significant increase in knowledge, skills, and competencies all crucial in the present corporate environment has occurred throughout the past ten years. This expansion was driven by a number of industrial causes and technological breakthroughs, but increased efforts in human resource development (HRD) also played a role (Evans et al., 2002). This illustrates how essential training and

development programs are to a company's capacity to outperform competitors within the same sector.

All businesses has an obligation to improve worker performance and to put in place pertinent and necessary training and development programs since these are basic steps that any successful organization must take to thrive. This encourages the worker to call the supervisors and reassure them that every worker is competent to carry out their own responsibilities as assigned departmental specialists in a social and technical sense.

### **1.2 Problem Statement**

Several studies show that the organization's aims and objectives may be successfully attained by the workforce when they are engaged responsibly and actively. Training is a vital instrument for identifying workers as a company's most valuable asset and for obtaining a competitive advantage (Giangreco et al., 2009). Put another way, it is believed that training and development are strategic instruments necessary for successful individual and organizational performance. For this reason, businesses have started investing in it in the hopes of gaining a competitive edge. Therefore, the purpose of this study is to evaluate the bank's staff development initiatives.

Success or failure of a business is determined on the caliber of its human capital. Even while skill development and training are acknowledged as crucial components, many doubts remain about the specific types of skill development and training that lead to financial success. Given the roles that these organizations have, there also has to be a clear, pressing, and relevant need for this sort of training and development. Individual success should be supported by staff development and training to increase organizational productivity both now and in the future. Becker et al. (2011) argued performance is related to output lifespan, output quality, output quantity, presence or attendance on finished tasks, and work efficacy. Otherwise, an organization's performance may be below average if human resource development receives insufficient attention.

Employee and organizational performance both increase as a result of training and development. Olaniyan and Ojo (2008) stated training and development is a systematic process that tries to improve employee capacities by giving them the know-how and talents they need for both their present roles and future advancement, which is why it improves performance. As a result, a company may have an edge over rivals because its staff is equipped to adapt to changes in the outside world.

Ugbomhe et al. (2016) showed that banking employees can do their jobs more effectively if they receive the proper training and development. Sthapit and Ghale (2018) found that T&D components had a statistically significant effect on junior officers' and assistant level employees' perceptions of their performance in the bank under study. The influence of attitude and behavior change was shown to be significant among the four predictors (T&D constituents), but the impact of the other three (training content and deliverability, instructional design, and skills, knowledge, and ability development of employees) was not significant.

Ali et al. (2021) suggested that enhanced employee performance, growth, and training could lead to a more efficient banking sector. This improves the economic situation in the South Punjab region. Olanipekun and Olanipekun (2022) stated that by increasing the clientele and allowing the firm to run smoothly with little to no management oversight, training and development programs in the selected enterprises have had a substantial impact on organizational growth. Thwin et al. (2022) found a positive correlation between training and development and employee performance. However, this study deals with following issues in context of Nepalese development banks.

- i. Is there any relationship between training and development and employee performance in Nepalese development banks?
- ii. How does training needs assessment affect employees' job performance?
- iii. What is the effect of training method and training contents on employees' performance?

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

The general objective of the study is to investigate the factors that affect employees' job performance in development banks of Nepal Kathmandu area branches. The specific objectives of this study are as follows:



- To analyze the relationship between training & development and employee performance in Nepalese development banks.
- To examine the training needs assessment affects employees' job performance.
- To evaluate the effect of training method and training contents on employees' performance.

#### **1.4 Research Hypotheses**

The research hypothesis to test the relationship explained in the theoretical model are as follows:

H1: Training needs assessment have significant affect the employee's job performance in Nepalese development banks.

H2: Training method have significant affects the employee's job performance in Nepalese development banks.

H3: Training content has significant affects the employee's job performance in Nepalese development banks.

#### **1.5 Rationale of the Study**

Because of how dynamic the world is, management practitioners must stay current on the best practices needed for both their particular sectors and themselves. Organizations must provide ongoing training and development opportunities for their staff if they are to continue progressing. Since the corporate climate and the competition are always changing, it is important to continue learning and acquiring new abilities.

Several groups would find the study to be important. Leaders and managers who get the significance of training and development in evaluating individual performance and gauging motivation will find value in the study. It would also help other businesses in a cutthroat sector. Researchers and academicians in the same field will benefit from the study's additional insights on the connection between employee performance at Development Bank and training and development. Since participants would utilize the study as a foundation for reference for any future research in the subject of training

and development, it would also add to the body of knowledge and research at the institution.

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

The study has some limitations. The main limitations of the study are as follows:

- The accuracy of the data provided and the participants' truthful responses to the survey questions confirm the study's assumptions.
- The reliability of the statistics is determined by the veracity of the opinions of the respondents, and the data analysis portion has relied more on primary data.
- This survey includes workers from five development banks in the Kathmandu Metropolitan Area.
- The Kathmandu Metropolitan City employs personnel from five development banks for this study. The three personnel levels included in the study's replies were manager, officer, and assistant levels.
- This study used only descriptive analysis, correlation analysis and multiple regression analysis.

## **CHAPTER - II**

### **LITERATURE REVIEW**

The literature study relevant to the effect of training and development on employee performance in Nepalese development banks has been the main topic of this chapter. Every study has a foundation of historical facts and knowledge, which serves as the basis for the current investigation. This chapter has its own significance in this study since it aids in gathering sufficient feedback to expand the information base and inputs into my research. The theoretical and empirical reviews take up this chapter.

#### **2.1 Theoretical Review**

##### **2.1.1 Theories of Training and Development**

Every training and development activity needs to include learning in order to be successful. In keeping with the expanding role of learning theories in educational psychology, educators and trainers have stressed the relevance of learning theories in training and development. Understanding these concepts is essential to determine their implications for the training and development field. Learning is widely defined as any relatively long-lasting behavior change brought about by experience (Robbins, 1998). Programmers for training and development are thought of as content-based, instructor-led interventions that result in the necessary behavioral changes. Learning is seen by training and development programmers as an intervening variable that may lead to behavioral change, with experience or practice serving as the independent variable and learning as the dependent variable.

##### **2.1.1.1 Behavioral Theories**

The term "behaviorism" is credited to John Watson in 1924. Watson argued that the focus of psychology should be on measurable behaviors and that it is not scientific to explain concepts, intents, or other subjective experiences. Behaviorism defines learning as the process of self-training into a new behavior (Myers, 2010). Myers (2010) proposed a distinction between the two types of conditioning: operant and classical. A sort of temporal association learning known as "classic learning" occurs when two regularly occurring, nearby events conceptually merge to produce the same response. To put it another way, learning occurs when a stimulus causes a response that comes naturally.

Operant learning begins when a response to a stimulus is reinforced. Rewarding behavior promotes iteration of that behavior. This approach views learning as a shift in overt behavior. Behavioral changes are the outcome of an individual's response to stimuli or events in the environment. Behaviorists view learning as a modification of behavior, and they employ techniques such as skill development, competency-based learning, and training to create an environment that prompts desired reactions.

### **2.1.1.2 Cognitive Theories**

Behavioral concepts emerged from Gestalt psychology, which was first presented to America in the 1920s after its establishment in Germany in the early 1900s. The English arrangement or design is nearly the same as the German word *gestalt*, which emphasizes the whole of the human experience (Youndt et al., 2004). Throughout history, Gestalt psychologists have elucidated concepts and provided examples to help us understand how our senses are organized to form perceptions. Gestalt psychologists criticize behaviorists for depending too much on overt behavior to explain learning. They advise looking at the trends rather than concentrating on isolated events. Gestalt insights on learning have been used into the development of cognitive theories.

Youndt et al. (2004) stated that the two main tenets of this cognitive paradigm are that prior knowledge is important for learning and that the memory system is an active, well-organized information processor. Teachers must comprehend short- and long-term memory since cognitive theories go beyond behavior to explore how human memory functions to support learning affected by the concept of cognition. Youndt et al. (2004) stated that this theory views learning as an internal mental process including insight, information.

### **2.1.1.3 Constructivism Theory**

Constructivism places a strong emphasis on how important it is for students to actively participate in creating their own knowledge and developing new ideas or concepts based on prior information and existing knowledge (Smith, 2003). Constructivism is acknowledged as a distinct theory of learning in and of itself. Cognitive and behaviorism both endorse the process of dissecting a task into smaller, more manageable parts, setting goals, and evaluating an individual's performance in

relation to those objectives. Conversely, constructivism encourages a more flexible approach to learning in which the processes and outcomes of learning are difficult to quantify and could vary from student to student. Constructivists hold that knowledge may be created by anyone in their own mind by a process of inquiry and problem-solving (Smith, 2003). What separates proponents of this learning paradigm are how much of this process can occur organically without guidance or instruction.

#### **2.1.1.4 Social Learning Theories**

The social learning hypothesis is important for training and development scenarios. First, by leading by example, the supervisor may encourage better behavior from the rest of the team. Employees are actually more likely to imitate their superiors than their peers because of their status, experience, and capacity to affect results. Second, developing a self-managed approach heavily relies on self-observation and self-monitoring via modeling (Davis & Luthans, 1980).

Third, it has been suggested that an indirect or modeling principle be applied in four steps to increase training efficacy. There are four steps in this process: 1) show models of the desired behaviors; 2) have the observer copy or practice the modeling behaviors; 3) offer social reinforcement or positive reinforcement for the observer adopting the modeled behaviors; and 4) transfer training to support the application of learned behaviors in the workplace (Sims & Manz, 1981). Given the importance of human contact in management, social learning theory in particular, modeling and role-playing—offers a fundamental foundation for many aspects of management education. Coaching and monitoring are two well-liked management development techniques that try to optimize social learning at work.

#### **2.1.2 Training and Development Methods/Techniques**

Human resource development initiatives aim to meet the organization's present and future goals by fostering general growth for individuals as well as the organization, as well as by helping employees perform better on their current jobs and acquire new skills for future positions. For the purpose of staff training and skill development, businesses can choose between two main approaches. Employees of the company receive this on-the-job training while doing their regular duties at the same locations,

but off-the-job training requires removing employees from their regular work surroundings, which means that all focus is directed toward the training.

Coaching and/or mentoring, as well as job rotations and transfers, are a few instances of on-the-job training. Conversely, as will be thoroughly discussed below, off-the-job training examples include conferences, role-playing, and a host of other activities. According to Armstrong (2003), on-the-job training could involve more seasoned individuals or trainers giving advice or direction at a desk or bench. For a variety of reasons, such as (1) the organization's strategy, goals, and available resources; (2) the needs that are identified at the moment; and (3) the target group to be trained, which may include individual employees, groups, teams, departments, or the entire organization, different organizations are motivated to adopt different training methods.

#### **2.1.2.1 Job Rotation and Transfers**

McCourt and Eldridge (2003) argued that job rotation and transfers are a means of helping employees develop their skills within an organization by having them move from one official responsibility to another, such as assuming a higher rank position or from one branch of the organization to another. For instance, transfers may entail the relocation of workers across national borders. Employees are better able to learn about the many functions inside the company as well as the variations in the nations in which it conducts business thanks to these rotations and transfers. The organization benefits from the knowledge that the individuals who were chosen for this strategy have received since it could strengthen the company's competitive advantage.

#### **2.1.2.2 Coaching and/or Mentoring**

This entails assigning more seasoned workers to mentor the less seasoned workers (McCourt & Eldridge, 2003). According to Torrington et al. (2005), there are several benefits of mentoring for the growth of responsibility and forming relationships. The practice of assigning recently hired graduates to mentors, who may be senior managers or their immediate supervisors, is frequently used throughout the firm. This does not, however, imply that more senior personnel are not included in this training

and development approach; rather, it is primarily focused on those who have recently joined the company.

### **2.1.2.3 Orientation**

This is an additional technique for training and growth. This entails acclimating and training new hires to their new roles inside a company. They are exposed to a variety of activities throughout this process, including as the nature of their new work, how to carry out their assigned duties, and what the organization usually expects of its employees. They are also briefed about the current organizational culture, health and safety issues, working conditions, processes, and procedures, as well as provided a basic overview of the organizational working environment, which includes working systems, technology, and office layout.

### **2.1.2.4 Conferences**

Several individuals present to a large audience as part of a training and development technique. Given that several staff members receive simultaneous training in front of sizable audiences on a given subject, it is more economical. However, there are drawbacks to this approach as well. First, it can be challenging to guarantee that each individual trainee comprehends the subject matter in its entirety. Secondly, during training sessions, trainees may not follow along at the same pace. Finally, attention may be drawn to some trainees who appear to pick things up more quickly than others, potentially undertraining others.

### **2.1.2.5 Role Playing**

Employs training and development techniques designed to gather and show trainee employees several scenarios involving making decisions. Stated differently, this method allows employees to act out diverse work scenarios. It involves, for example, presenting problems and possible fixes in an environment that encourages debate inside the company. Trainees are provided with a wide range of knowledge, such as specifics on tasks, obligations, concerns, objectives, emotions, and much more. Below is a quick summary of the situation and the problem they are having. After being obliged to perform their roles, the trainees are there. In order to make learning simpler, this strategy works best in surroundings that are stress-free or at least less

stressful. For a variety of workers, including those in management, support staff, sales, and customer service, it is an incredibly effective training strategy.

#### **2.1.2.6 Training and Development Evaluation**

The evaluation of the entire training program is the last phase in the training and development process. Because there were goals for the training to accomplish and an assessment procedure at the conclusion of the program, the evaluation process is crucial. The evaluation provides a chance to examine and analyze the training program's costs and benefits. This is accomplished by contrasting the program's outcomes with the pre-established goals of the training and development initiative. The goals established determine the evaluation standards for training and development initiatives. Ivancevich (2010) asserted that utilizing a variety of factors for assessing training yields greater results. Others contend that a solitary criterion, such as the degree to which training is applied to job performance, suffices as an adequate or satisfying method of evaluation. This would be the case in situations where the primary goal of the training program was to raise productivity through better employee performance.

#### **2.1.3 Training and Development Process**

The objective of the organization's training and development process is to enhance the performance of both individual and group workers in work environments. It is a planned exercise designed to improve workers' knowledge and abilities. It entails methodical processes for teaching staff members managerial and technical abilities. The training process is a crucial undertaking for the company and its personnel alike. Employees with training-related skills are a valuable addition to the company. Employees who improve their abilities also have more prospects for professional growth and employment stability.

Employee development and training programs must be systematic in the current industrial setting where technology is advancing at an exponential rate. Employees receive particular skill instruction through "training," while their personalities and managerial abilities are strengthened through "development." When implemented correctly, the program results in a lean and combat-ready staff as well as higher output, sales, and profit, putting an end to your concerns over employee attrition and



onboarding expenses. However, the phrase "when properly executed" contains the trap. There are several ways that a program for training and development might go wrong. So, how can you ensure that your program doesn't just end up being a waste of money for your company? Training is not a one-size-fits-all procedure; rather, it is a series of steps that must be successfully completed in order to be completed. The creation of successful training and development programs may be achieved by using the following six easy but efficient processes (Cascio, 2005).

### **Step I: Assess Organizational Training & Development Needs**

The gap between expected and actual performance is the requirement for training. It therefore makes an effort to close the performance gap between expected and actual results. The disparity demonstrates unequivocally the necessity of staff training. Therefore, in order to evaluate the training demands, the gap is discovered during this step.

### **Step II: Define Your Training Objective**

The most important step after determining training needs is figuring out training objectives. Therefore, closing the performance gap between expected and actual performance should be the main goal of training. One way to achieve this is by establishing training goals. Therefore, the primary goal of training is to ensure that a person is properly matched for a profession (Cascio, 2005).

### **Step III: Select Appropriate Methods**

The intended ways of achieving training objectives are training methods. An effective training method must be found and chosen in order to accomplish the specified objectives, after the identification of training needs and the defining of objectives. There are many different training techniques accessible, but the effectiveness of each is determined by the organizational training requirements.

### **Step IV: Implement Programs**

The real functioning happens once the best approach has been chosen. In order to achieve the intended results, the created plans and programs are put into action under this stage. Under it, staff members receive training to improve their ability to carry out organizational tasks.

### **Step V: Evaluate Program**

To determine if the training program was successful, it entails evaluating a number of training-related factors. Put differently, it speaks to the usefulness of training in terms of how it affects workers' performance (Cascio, 2005).

### **Step VI: Feedback**

Lastly, a feedback mechanism is developed in order to pinpoint the training program's weak points and make future improvements. Participants' information on the classroom, food, housing, and other things is gathered for this reason. After that, the data was assessed and examined to identify training programs' weak points and plan for future development. Establishing staff training and development programs is crucial and should be given the consideration it merits. A committed team is needed for the program to provide the intended results. Even if your senior staff is willing to shoulder some of the workload and train the other staff members, the outcomes you anticipate won't come from that (Cascio, 2005).

#### **2.1.4 Reasons for Carrying out Training and Development**

Employers don't often take their workers' opinions about skill development into account. Because armies are the largest and most likely the oldest human organizations, Frost et al. (2000) assert that the traditional corporate organization is closely based on the military style of administration. In response, Katcher and Snyder (2003) list a few of the reasons why companies require their staff members to consistently pick up new skills:

**Capital improvement:** Businesses frequently invest millions of dollars on modernizing their buildings and machinery but little in their human resources. Although workers are an organization's greatest asset, bosses are more focused on meeting deadlines and maximizing profits than on developing their staff members' talents, which might impair their effectiveness. While productivity is still achieved by the business, employee loyalty, commitment, and devotion should also be highlighted. Employees won't use modern equipment to its full potential if they don't receive regular training.

**Morale improvement:** Employees' productivity will increase if they are constantly improving their job skills. Employee skill development is important in the external world in addition to the workplace. Happy employees may be productive, but more productive employees are happier since it advances both the socioeconomic development of the country as a whole and each employee's complete personal growth.

**Ability to adapt to change:** The workforce's level of competence will determine how easily the organization as a whole can adjust to shifts in the demand for its goods and services both domestically and internationally. Because of the uncertainty that comes with change, employees might be unwilling to adjust. According to Armstrong (2003), human resources development gives employees the tools they need to simultaneously advance their careers and contribute more to the success of the company. Finally, training plays a significant role in workplace health and safety because it helps professional staff members identify potential risks associated with their jobs and take steps to reduce them.

### **2.1.5 Employee Performance**

Employee performance is determined by their unique qualities, including their aptitudes, expertise, experience, and personality (Vroom, 1964). Workers are in charge of how well they perform on the job; they must be extremely productive and produce high-quality work (Hunter & Hunter, 1984). Absenteeism and work satisfaction are two examples of variables that can be used to quantify employee satisfaction. When workers are happy with their jobs, they perform well and are less likely to quit, which demonstrates to management that they value employee welfare. When workers quit, however, their opinions of the management are negatively impacted and they begin to speak negatively about the company immediately after, which damages the company's reputation and in this ever-changing world, reputation is everything (Ahmed & Rouf, 2015). Regardless of the nature of the task, an individual performance demonstrates comprehension and the capacity to meet the goals associated with accuracy.

Employee performance, also known as job performance at work, is the execution of tasks delegated to employees by higher management. Employee performance is a term

that is often used in organizational and industrial psychology as a dependent variable. As a critical component of the company, organizations seek to focus on factors that improve employee performance (Khan & Imtiaz, 2015).

Results-based evaluations of employee performance are the norm. However, it may also be examined through behavior (Armstrong 2003). Numerous metrics, including productivity, efficiency, effectiveness, quality, and profitability indicators—all of which are briefly covered below can be used to measure performance. Profitability is the capacity to produce earnings over the long term. It can be expressed as the gross profit to sales ratio or as the return on capital utilized. Effectiveness and efficiency are two different concepts. Effectiveness is the capacity of workers to achieve predetermined goals or targets, while efficiency is the capacity to provide the desired results with the least amount of resources. The ratio of productivity to input is used to express it. It is a gauge of how a person, business, or industry transforms raw materials into finished products and services. The amount of production generated per unit of resources used. The ability of goods or services to meet explicit or implicit demands is what is referred to as quality. Better goods and services are being provided at progressively more affordable prices.

Employee performance includes everything that affects and is connected to their work, whether directly or indirectly. Actions and results are both included in performance. The act of performing transforms it from abstraction to action. Behaviors serve as more than just instruments to accomplish objectives; they are products unto themselves, the end product of the mental and physical work that goes into an activity, and they may be measured without reference to results. In high performance work systems, training and actual work will be integrated and aligned. Employees must get training in interpersonal communication, group dynamics, and systems thinking in order to better grasp how various components of their organization interact and influence one another. When it comes to giving employees feedback on their work and the financial success of their company, trainers are essential (Ahmed & Rouf, 2015).

## **2.2 Empirical Review**

Amos and Natamba (2015) examined the impact of training and development on job performance in Ugandan banking sector. The main objective of the study was to assess how training and development affected employees' work performance in Uganda's banking sector. The study used a correlation research design to look at the relationship between the variables. Each bank's managers, department heads, and employees took part in the research. Data for the study were gathered through questionnaires to support quantitative techniques. The data were analyzed at three different levels: univariate, bivariate, and multivariate. Whereas univariate analysis yielded descriptive statistics like frequencies and percentages, bivariate analysis revealed correlations between the variables. To ascertain the extent to which each independent variable impacted the dependent variable, a multivariate logistic regression model was utilized. The dependent variable (work performance) and the independent variables (identify training needs, identify training objectives, training content, on-the-job training technique, off-the-job training technique, skills application, and knowledge application) had a significant and positive relationship, according to the study's bi-variate results. At the multi-variate level, it was discovered that all independent factors—aside from knowledge application throughout the training and evaluation process—accounted for 69% of the variation in job performance. In Uganda's banking sector, it was found that applying skills, establishing training objectives, and identifying training objectives all had a positive and significant influence on work performance.

Ugbomhe et al. (2016) analyzed impact of training and development on employee performance in selected banks in Edo North Senatorial district, Nigeria. The study examined the relationship between training and development and employee performance in businesses. All of the commercial banks in Nigeria's Edo North Senatorial District made up the study's population, and survey research methodology was employed. Only thirty people could participate in the study; they were selected at random from five banks in Edo North. A standardized questionnaire with a five-point Likert scale was used to collect the data. Two study hypotheses were examined using t-test statistics at the five percent significant level. The findings showed that banking staff members are capable of doing good work provided they have the proper instruction and growth. The study concluded that management should design suitable

training and development programs for each group of employees in need of such programs based on its results.

Thapa (2016) investigated impact of training and motivation on employees' performance in Nepalese commercial banks. This study investigated at how training and motivation affect workers' performance and how important they are. The study is based on 190 participants from Nepal's 20 commercial banks. In order to fulfill the objectives of the research, organized questionnaires are created. The significance and value of employee performance resulting from training and motivation in Nepalese commercial banks are tested using estimated regression models. The outcome demonstrated that training and motivational elements (workplace atmosphere, trainee attributes, on-the-job and off-the-job training, and reward structure) had a favorable effect on workers' output. It suggests that increased employee performance would be correlated with a better work environment. In a similar vein, improved trainee qualities translate into improved staff performance. Similarly, more training received both on and off the work improves employee performance. The outcome showed that improved employee performance would be associated with a better compensation scheme. The study also found a positive relationship between employee performance and empowerment and income, suggesting that higher levels of these factors would translate into higher employee performance. The working environment, trainee characteristics, on-the-job and off-the-job training, incentive system, empowerment, and compensation with employee performance all had positive beta coefficients. The working environment, trainee characteristics, on-the-job and off-the-job training, incentive system, empowerment, and remuneration all had significant beta coefficients.

Dhakal (2016) examined the impact of training on job satisfaction and organizational effectiveness in Nepalese commercial bank. This study looked at the significance and influence of training on employee satisfaction and organizational effectiveness. 250 respondents from 25 Nepali commercial banks made up the survey's sample. A structured questionnaire is created in order to fulfill the study's objectives. The significance and importance of the training's effects on work satisfaction and organizational effectiveness from training in Nepalese commercial banks are tested using approximated regression models. The findings demonstrated a favorable

relationship between job satisfaction among employees and organizational effectiveness and training characteristics (training need assessment, training delivery methodologies, organization's training commitment, and training evaluation). Similarly, if training is determined by needs assessment, workers would be more fulfilled and dedicated to their jobs. In the same way, improved training delivery strategies would improve employee performance, dedication, and job satisfaction. Underemployed people committed to work if the organization was dedicated to provide training options. Similarly, a greater commitment to training within the company results in improved work satisfaction and performance. The findings showed that job performance and work commitment would be higher in a company with a mechanism for assessing workers' performance following training. This study found that employee satisfaction would increase if a company has the ability to assess the efficacy of its training programs. Additionally, the assessment of training needs, methods for delivering training, employee commitment to and evaluation of that commitment in relation to job performance, employee work commitment, and employee job satisfaction all have positive coefficients of beta. According to the study's overall findings, training improves organizational effectiveness and work satisfaction.

Sthapit and Ghale (2018) investigated impact of training and development on perceived employee performance: a case study of Agricultural Development Bank Ltd. Through the use of a case study methodology, the study examined how training and development (T&D) programs affected the perception of employee performance with regard to Agriculture Development Bank Ltd. in Nepal. Using a structured questionnaire based on the survey method, the study gathered data from February to March 2018 on a sample of 112 employees (junior officers, assistants, and members of the hierarchical strata) selected at random from a population of 185 using a stratified sampling technique. The study found a statistically significant effect of T&D constituents on the perceived performance of junior officers and assistant level employees of the analyzed bank through the use of regression analysis and descriptive statistics. The influence of attitude and behavior change was shown to be significant among the four predictors (T&D constituents), but the impact of the other three (training content and deliverability, instructional design, and skills, knowledge, and ability development of employees) was not significant.

Shantha (2019) analyzed the impact of training on employees performance in banking sector: with special reference to bank of Ceylon in Sri Lanka. The current study examined the effect of staff training on performance, specifically focusing on the Bank of Ceylon's Ja-Ela Branch in Sri Lanka's Western Province. 389 workers were chosen using a multi-phase sampling process. Four dimensions—Training Evaluation, Learning Culture, Training Content, and Trainers were covered by the primary data collection. Employee performance is the dependent variable, and it was assessed using a structured questionnaire. Using Smart PLS software, the data were examined using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings demonstrated that while learning culture and training evaluation did not significantly correlate with employee performance, training material and trainers did. The results of this study can help experts, managers, and policy makers in the human resources sector create and implement plans pertaining to employee performance and training programs.

Agboola et al. (2020) analyzed effect of training and career development on bank employees' performance: evidence from selected banks in Nigeria. Using a survey research approach, this study looked at how training and career development affected the performance of bank workers in Ijebu Ode, Ogun State, Nigeria. A prepared questionnaire was given to the employees of the chosen banks in the area. The results show that every variable significantly improved employee performance on its own. The performance of Nigerian bank personnel is most impacted by individual career growth. This was further confirmed by testing the combined effect of career development and training on employees' performance using multiple linear regression, which shows that only career development has a positive and significant effect on employees' performance, while training has a positive but insignificant effect. Training and professional development account for 39.8 percent of the variation in employees' performance, according to the adjusted R<sup>2</sup> (0.398). The results showed that better career development and training programs often boost bank employees' performance. Thus, it can be said that career advancement and training play a significant role in determining how well bank employees perform.

Ali et al. (2021) examined the impact of training, development and performance on employees' performance in the banking sector of Pakistan. This study examined the



connection between employee performance growth and training in Pakistan's South Punjab banking industry. This is an empirical study, and for additional analysis, both qualitative and quantitative methods will be applied. The banking industry will make use of the main data source. Government and commercial banks are both essential to Pakistan's economy. This review provides us with a means of evaluating the impact of development and training on the company's success. How staff performance, growth, and training can improve worker quality and serve as a source for improved services. The discussion and conclusion demonstrate how the banking industry may function more effectively through improved staff performance, development, and training. The South Punjab region's economic circumstances improved as a result.

Cik et al. (2021) examined impact of training and learning organization on employee competence and its implication on job satisfaction and employee performance of bank in Indonesia. This study evaluated at how training and learning environments affect employee competence, how work happiness is impacted by competence, and how learning environments, training, competence, and job satisfaction all positively correlated with employee performance. Employees from South Jakarta's five biggest banks in Indonesia made up the study's population. One hundred thirty respondents made up the sample that was chosen at random. The study's findings, which were obtained using SEM and the AMOS program, demonstrated that learning and training had a positive impact on employee competence, that competence had an impact on job satisfaction, that learning organizations had a positive impact on employee performance, that there was no discernible impact of training and competence on employee performance, and that job satisfaction had a positive impact on employee performance.

Daqar and Constantinovits (2021) analyzed the impact of training on banks employee performance. The main objective of this research was to investigate how employee performance in Palestine's banking sector is affected by training. Ten banks were chosen for this study, and the core data for it were obtained from the permanent employees of these banks in Palestine using a questionnaire specifically created to meet the study's aims. While the study found no significant correlation between employee performance and training design or content, the results did show a significant relationship between training delivery and employee performance as well

as a significant relationship between training material and employee performance. The researcher advised banks to concentrate on providing training activities, handouts, and content that is clear and easy to understand. Additionally, banks should think about emphasizing training that facilitates employees' application and acquisition of a variety of information and abilities, as well as giving clear instructions for all activities and offering trainings that last a respectable amount of time.

Jeni et al. (2021) investigated the impact of training and development on employee performance and productivity: an empirical study on private bank of Noakhali region in Bangladesh. The main objective of the research was to investigate how training affects workers' productivity, motivation, and job satisfaction in the banking industry at the Private Bank of the Noakhali Region in Bangladesh. Using a self-administered questionnaire, this study used stratified sampling to choose 60 individuals from a population of 70 employees. The mean for off-the-job training and development was found to be between 2.36 and 4.05. The mean for on-the-job training and development was found to be between 3.23 and 4.4. From the point of view of private banking sector personnel in the Noakhali region, the overall impact of training and development has a mean and standard deviation of 3.54 and 0.95, respectively. The findings of this study suggest that, from the viewpoint of private bank workers in the Noakhali region, staff performance and productivity were significantly impacted by training and development programs. The study's overall conclusions showed that, in Bangladesh's private banking industry, training not only improves worker performance but also has a favorable impact on motivation and job satisfaction.

Ogalo (2021) examined impact of training and development programs on employee performance in the banking sector of Bahrain. Measuring the impact of training and development on employee performance and satisfaction was the goal of the current study. One mediating theory and three direct hypotheses in all were put forth. The current study gathers data from a sample of 310 target respondents (bank workers) in order to achieve the intended outcomes. Simple random sampling is used to choose the sample. Using Smart PLS3.2.9, the model is evaluated using the structural equation modeling technique. In addition, the impact of worker happiness on worker output is examined. The results of the current study indicate that employee

performance is significantly and favorably impacted by training and development. Additionally, the present study discovered a strong positive correlation between employee satisfaction and training and development. Employee happiness also has a favorable impact on workers' performance. Furthermore, the present study discovered a strong positive mediation effect of employee satisfaction on the association between employee performance and training and development. There are both theoretical and practical consequences to the current work.

Olanipekun and Olanipekun (2022) analyzed effect of training and development programs on perceived employees' job performance in selected insurance companies in Lagos State. With the aim of identifying common training and development programs, examining the frequency of training and development programs, and evaluating the perceived impact of these programs on employees' job performance in specific insurance companies in Lagos State, this study looked at the relationship between training and development and employees' job performance in a subset of these companies. Using a simple random sampling technique, 137 employees from three insurance companies—Mutual Benefits Assurance plc, Oasis Insurance, and Mansard Insurance were chosen as the sample size. The data were then analyzed using SPSS and presented in the form of straightforward percentages and frequency distributions. The study's findings showed that the chosen insurance companies regularly held training sessions on various topics, including financial security, cyber security, customer relationship management, and fraud and falsification. These sessions often lasted one week. The study came to the conclusion that training and development initiatives in the chosen insurance businesses had a significant impact on organizational growth by expanding the clientele and enabling the business to run smoothly with little to no management oversight.

Thwin et al. (2022) analyzed impact of training and development on employee performance: a study of Myanmar internet service provider industry. The purpose of this study was to examine how employee performance in the Myanmar internet service provider sector is affected by training and development. Using a descriptive research design, 250 employees, or 25% of the total workforce, were included in the study's sample. To gather the data, Stream Best Net ISP Co., Ltd. and Global Welink ISP Co., Ltd. staff received a standardized questionnaire. Both quantitative and

qualitative research methods are included in the collection of primary data and questionnaire design. The data analysis software utilized was SPSS version 25. The computations included percentages, means, frequencies, and standard deviations. To describe the link between independent and independent variables, the Pearson correlation coefficient ( $r$ ) was utilized. The findings indicated that employee performance and training and development were positively correlated.

Table 1  
*Summary of Empirical Review*

S.N.	Authors/ Date	Topic	Objectives	Methodology	Major Findings
1	Amos, K. J., & Natamba, B. (2015).	The impact of training and development on job performance in Ugandan banking sector.	The main objective of the study was to evaluate the impact of training and development on job performance in the Banking sector in Uganda.	The study used correlation research design to address the relationship between variables.	This study showed a significant and positive relationship between the dependent variable (job performance) and the independent variables (identify training needs, identify training objectives, training content, on-the-job training technique, off-the-job training technique, skills application, and knowledge application).
2	Ugbomhede, O. U., Osagie, G. N., & Egwu, U. E. (2016).	Impact of training and development on employee performance in selected banks in Edo North Senatorial district, Nigeria.	The study examined the impact of training and development on employee's performance in organizations.	Two hypotheses formulated for the study were tested using t-test statistics at five percent level of significance.	The results demonstrated that banking employees can work well if they have the right training and development. The study concluded that management should design suitable training and development programs for each group of employees in need of such programs based on its results.
3	Thapa, N. (2016).	Impact of training and motivation on employees' performance in Nepalese commercial banks.	This study examined the impact and importance of training and motivation on employees' performance.	The regression models are estimated to test the significance.	The outcome showed that improved employee performance would be associated with a better compensation scheme. The study also found a positive relationship between employee performance and empowerment and income, suggesting that higher levels of these factors would translate into higher employee performance. The working environment, trainee characteristics, on-the-job and off-the-job training, incentive system, empowerment, and

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4	Dhakal, P. (2016).	Examining the impact of training on job satisfaction and organizational effectiveness in Nepalese commercial bank.	This study examined the impact and importance of employees' satisfaction and organizational effectiveness from training.	This study used multiple regression analysis to analyze the data.	compensation with employee performance all had positive beta coefficients. The findings showed that job performance and work commitment would be higher in a company with a mechanism for assessing workers' performance following training. This study found that employee satisfaction would increase if a company has the ability to assess the efficacy of its training programs. Additionally, the assessment of training needs, methods for delivering training, employee commitment to and evaluation of that commitment in relation to job performance, employee work commitment, and employee job satisfaction all have positive coefficients of beta.
5	Sthapit, A., & Ghale, B. (2018).	Impact of training and development on perceived employee performance: A case study of Agricultural Development Bank Ltd.	The study aimed to examine the impact of training and development (T&D) programmes on perceived employee performance	This study used descriptive statistics and regression analysis	The study found a statistically significant effect of T&D constituents on the perceived performance of junior officers and assistant level employees. The influence of attitude and behavior change was shown to be significant among the four predictors (T&D constituents), but the impact of the other three (training content and deliverability, instructional design, and skills, knowledge, and ability development of employees) was not significant.
6	Shantha, A. (2019).	The impact of training on employees performance in banking sector: With special reference to bank of Ceylon in Sri Lanka.	Current study focused impact of training on employees' performance with special reference to Bank of Ceylon, Ja-Ela Branch.	The data were analyzed by Partial Least Squares Structural Equation Modeling (PLS-SEM) using Smart PLS software.	This study found that while learning culture and training evaluation did not significantly correlate with employee performance, training material and trainers did. The results of this study can help experts, managers, and policy makers in the human resources sector create and implement plans pertaining to employee performance and training programs.
7	Agboola, O., Aremu,	Effect of training and career	This study examined the effect of training and	To further certify this, the multiple linear	The results showed that every variable significantly improved employee performance on its

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	M. O., Eze, B. U., & Wahab, N. O. (2020).	development on bank employees' performance: evidence from selected banks in Nigeria.	career development on banks employees' performance.	regression was used	own. This was further confirmed by testing the combined effect of career development and training on employees' performance using multiple linear regression, which shows that only career development has a positive and significant effect on employees' performance, while training has a positive but insignificant effect.
8	Ali, H., Nosheen, F., & Naveed, T. (2021).	The impact of training, development and performance on employees' performance in the banking sector of Pakistan.	This study analyzed the relationship between training and growth in the performance of employees in the South Punjab banking sector in Pakistan.	The multiple regression analysis was used in this study.	The discussion and outcome demonstrate how the banking industry may function more effectively through improved staff performance, development, and training. The South Punjab region's economic circumstances are improved by this.
9	Cik, A., Asdar, M., Anwar, A. I., & Efendi, S. (2021).	Impact of training and learning organization on employee competence and its implication on job satisfaction and employee performance of bank in Indonesia.	This study aimed to analyze the positive influence of learning organization and training on employee competence.	This study used multiple regression analysis.	The study found that learning and training had a positive impact on employee competence, that competence had an impact on job satisfaction, that learning organizations had a positive impact on employee performance, that there was no discernible impact of training and competence on employee performance, and that job satisfaction had a positive impact on employee performance.
10	Daqar, M. A., & Constantinovits, M. (2021).	The impact of training on banks employee performance.	The main aim of conducting this research work was to explore the impact of training on employees performance in the banking industry in Palestine	The method of analysis in this research is multiple linear regression analysis.	The result showed that there was a significant relationship between Training Material and Employee Performance, and also a significant relationship between Training Delivery and Employee Performance, while the study revealed that there is no significant relationship between (Training Design and Training Content) and Employee Performance.
11	Jeni, F. A.,	The impact of training	The main objective of the	This study used multiple	The findings of this study suggest that, from the

	Momota j, M., & Al-Amin, M. (2021).	and development on employee performance and productivity: An empirical study on private bank of Noakhali region in Bangladesh.	study was to examine the impact of training on employees' performance, employee's motivation and job satisfaction in the banking sector in Private bank of Noakhali region in Bangladesh.	regression analysis to analyze the data.	viewpoint of private bank workers in the Noakhali region, staff performance and productivity were significantly impacted by training and development programs. The study's overall conclusions showed that, in Bangladesh's private banking industry, training not only improves worker performance but also has a favorable impact on motivation and job satisfaction.
12	Ogalo, H. S. (2021).	Impact of training and development programs on employee performance in the banking sector of Bahrain.	The purpose of the current research was to measure the effect of training and development on employee performance and employee satisfaction.	This study used multiple regression analysis to analyze the data.	The results of the current study indicate that employee performance is significantly and favorably impacted by training and development. Additionally, the present study discovered a strong positive correlation between employee satisfaction and training and development. Employee happiness also has a favorable impact on workers' performance.
13	Olanipekun, L. O., & Olanipekun, D. O. (2022).	Effect of training and development programs on perceived employees' job performance in selected insurance companies in Lagos State.	This study examined the effect of training and development on perceived employees job performance in selected insurance companies in Lagos State	Data obtained were analyzed through SPSS and presented using simple percentages and frequency distribution	The study showed that the chosen insurance companies regularly held training sessions on various topics, including financial security, cyber security, customer relationship management, and fraud and falsification. These sessions often lasted one week. The study came to the conclusion that training and development initiatives in the chosen insurance businesses had a significant impact on organizational performance.
14	Thwin, N. P. Z., Soe, Y. N., Bhaumik, A., & Chakkaryarthy, M. (2022).	Impact of training and development on employee performance: A study of Myanmar internet service provider industry.	This study aimed to analyze the impact of training and development on employee performance in the Myanmar internet service provider industry.	Percentages, means, frequency, and standard deviations were computed.	The result showed that there was a positive correlation between training and development and employee performance. Moreover, training need assessment, training method, training content and training material had significant positive impact on job performance.

### **2.3 Research Gap**

It is clear from the previous review of literature that while numerous studies have been done on various facets of training and development in other nations, there hasn't been any research done expressly on the issue of training and development and how it affects development banks' employees' performance. Furthermore, no studies have been done on the subject of staff performance in Nepali development banks or training and development. Therefore, the current study investigates the crucial questions about training and development, its effects on employee performance, and the challenges facing Nepalese development banks. It also makes recommendations for how to improve employees' ability to contribute to the effectiveness and prosperity of Nepalese development banks. Training and development have only been measured in previous studies using training design and training methodologies. In order to ascertain the effect of employee performance, this study has included several aspects of training and development that were not covered in other studies. Likewise, prior studies have just considered the overall performance of employees. This research has taken different three aspects training needs assessment, training method and training contents which in turn affect employee performance.



## **CHAPTER - III**

### **RESEARCH METHODOLOGY**

The step-by-step method of solving an issue by systematic information gathering, recording, analysis, interpretation, and reporting regarding the various aspects of a phenomenon under study is known as research methodology. The procedures and methods used throughout every part of the investigation are described in the research methodology of this work. This chapter describes research design, population and sample, and sampling design, nature and sources of data, method of analysis and research framework and definition of variables.

#### **3.1 Research Design**

This study uses a descriptive research design and causal-comparative research design to examine fundamental issues with staff performance, training, and development in Nepalese development banks. This study uses a descriptive research approach to analyze the training and development status that correlates to great employee performance in Nepalese development banks. A causal-comparative design is used to ascertain the cause and effect of the relationship between training and development and employee performance.

#### **3.2 Population and Sample, and Sampling Method**

The population for this survey is the employees working in development banks in Nepal. Among all the development banks the employees of Shangri-La Development Bank Limited, Jyoti Bikas Bank Limited, Muktinath Bikas Bank Limited, Kamana Sesa Bikas Bank Limited and Garima Bikas Bank Limited (i.e. 4576 employees till year 2022/23) are the population for this study. Out of 450 distributed questionnaires, valid responses were received from 400 respondents. Therefore, the sample size of the study is 400. This study attempts to find out the impact of training and development on employee performance and how training and development influence employees' performance. Non probability and quota sampling with usage of convenience and judgmental sampling method was used.

### 3.3 Nature and Sources of Data, and Instrument of Data Collection

Primary data was used to gather information regarding employees' opinions of training and development and how it impacts their performance in Nepalese development banks. Structured questionnaires on a 5-point Likert scale were distributed to the bank employees.

### 3.4 Method of Analysis

There are different statistical tools are used in this study. The following subsections discuss the statistical instruments that are employed in this write-what statistical study to evaluate the data findings:

#### Mean

The arithmetic mean of a range of values or quantities is the mean, which is calculated by dividing the total number of values by the number of values. It makes reference to the average that is looked at or used to ascertain the central tendency of the data. The arithmetic mean is a commonly used and simple to understand measure of central tendency. Add together all the data points for the population and divide the total by the number point to find it. In this study, the average of the respondents' responses to the several variables in the Likert scale question is calculated using the mean. The mean value of the responses to the Likert scale question is calculated for each sample.

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

Where,

$\sum X$  = Value of responses of each independent or dependent variable

$n$  = No. of statements

#### Standard Deviation

The percentage to which a set of data values fluctuate or are distributed can be expressed using the standard deviation, which measures dispersion. One way to describe it is as the variance times the positive square root. The fact that the standard deviation has the same units of measurement as the data a useful distinction from variance is one of its features. If the data points diverge more from the mean, there is a greater deviation within the data set. Thus, as data spreads, the standard deviation

rises. Based on the responses on the Likert scale, the standard deviation is calculated for every sample in this investigation.

$$\text{Standard Deviation (S.D.)} = \sqrt{\frac{\Sigma(X - \bar{X})^2}{n}}$$

Where,

$X$  = Value of responses of each dependent or independent variable

$\bar{X}$  = Mean value of responses of each dependent or independent variable

$n$  = No. of responses

### **Variance**

Variance is a measure of the variation in numbers within a set of data. The variance of a set shows how far each number deviates from the mean. To calculate the variance, take the difference between each value in the set and the mean, square the differences, then divide the sum of the squares by the total number of values in the set. The Likert scale responses for each sample in this study are calculated to determine the variance. Variance is a statistical measure of how much a set of data differs from each other. Variance is used in statistics to quantify the variation from a mean or average, and it's used in probability distribution.

### **ANOVA**

An analysis of variance, or ANOVA, is a collection of statistical models and the accompanying estimation methods used to compare group averages within a sample. ANOVA is used to look at general mean differences rather than specific ones. This technique uses a nominal variable with two or more categories to assess potential scale-level changes in a dependent variable. In its most basic form, an ANOVA provides a statistical test to ascertain if the population means of many groups are equal and broadens the use of the t-test to encompass more than two groups. An ANOVA is useful when comparing the means of three or more groups for statistical significance. It is equivalent to multiple two-sample t-tests in principle.

### **Correlation Coefficient (r)**

The correlation coefficient shows how one independent variable and another independent variable are related. It is a method for determining the relationship

between these two variables. When there is a substantial correlation between the two variables that is, when changes in the value of the independent variable also have an impact on the value of the dependent variable there is a correlation coefficient. Correlation is estimated for Likert scale responses in order to ascertain the degree of association between independent and dependent variables.

$$\text{Correlation Coefficient (r)} = \frac{n\Sigma XY - \Sigma X\Sigma Y}{\sqrt{n\Sigma X^2 - (\Sigma X)^2} \sqrt{n\Sigma Y^2 - (\Sigma Y)^2}}$$

Where,

X = Value of independent variable

Y = Value of dependent variable

n = Number of responses

### **t- Statistics**

It is used in hypothesis testing via Student's t-test. The t-statistic is used in a t-test to determine whether to support or reject the null hypothesis. Set up Hypothesis

Null hypothesis ( $H_0$ );  $\rho = 0$  i.e. There is no correlation between the considered variables.

Alternative Hypothesis ( $H_1$ );  $\rho \neq 0$  i.e. There is significant correlation between the considered variables.

Test statistic under  $H_0$ ;

$$t_{\text{cal.}} = \frac{r}{\sqrt{1 - r^2}} \times \sqrt{n - 2}$$

Where,

r = Sample correlation between two variables

$r^2$  = Coefficient Determination

n = No of Pair of observations

Level of significance: Level of significance  $\alpha = 5$  percent

Critical Value: Tabulated or critical value of t at  $\alpha$  percent level of significance for (n - 2) degree of freedom obtain from 't' tables.

### **Decision**

i. The null hypothesis is accepted if calculated "t" is less than or equal to the tabulated value of "t" and falls within the acceptable range; if calculated "t" is larger than the tabulated "t," the null hypothesis is rejected.

ii. The null hypothesis is accepted if the estimated p-value is more than the level of significance, or 5 percent, and rejected if the p-value is less than the level of significance.

### Regression

Regression is one statistical method used to evaluate the degree of a relationship between one dependent variable and one or more independent variables. It includes a wide range of techniques for analyzing and modeling several variables to find their relationships. Based on Likert scale responses, regression analysis is utilized in this study to ascertain the direction of the connection between the independent and dependent variables for each sample. The relationship's theoretical model is represented by the equation below:

$$EP = \beta_0 + \beta_1 TNA + \beta_2 TM + \beta_3 TC + \varepsilon$$

Where,

EP= Employee Performance

TNA= Training Need Assessment

TM= Training Method

TC= Training Contents

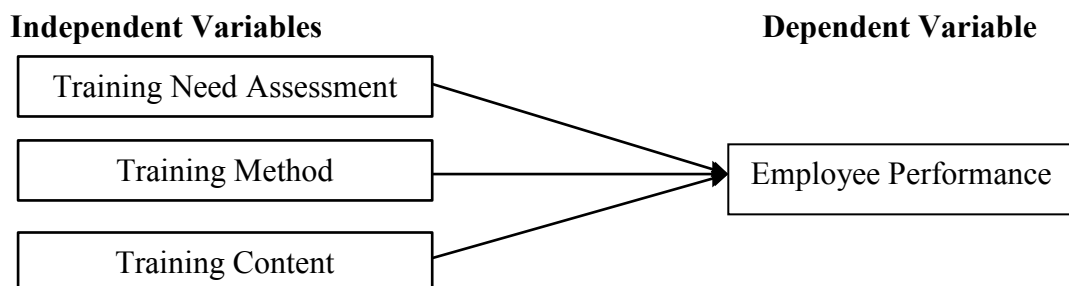
$\beta_0$  = The intercept (constant)

$\beta_1, \beta_2, \beta_3$  = Coefficient of variables

$\varepsilon$  = Error term.

### 3.5 Research Framework and Definition of the Variables

The researcher develops the following research framework for the study based on reviews of the theoretical and empirical literature.



Source: Thwin et al. (2022)

Figure 1 Research Framework of the Study

## **Independent Variables**

### **Training Need Assessment**

The continuous process of data regulation necessitates training that could advance to support the organization in achieving its goals (Sthapit & Ghale, 2018). The first step in designating a training program that may be flexible enough to impact all-around effective training programs is to undertake a systematic assessment of training needs. This is link between employee achievement and performance (Goldstein & Ford, 2002).

### **Training Method**

Training can be delivered through on-the-job or off-the-job ways, and it can use a variety of methodologies or a mix of approaches (Olaniyan & Ojo, 2008). There is a wide range of training and development techniques available, and the best one to use will rely on the situation that led to training and development as well as the need (i.e., what the business wants its employees to learn) (Thorne & Mackey, 2001). In general, there are two types of training methods: on-the-job and off-the-job. Learning a job by doing it is known as on-the-job training, or OJT. Acquiring skills and information at a place other than the employee office is known as off-the-job training. Kempton (1995) stated that it consists of reading, lectures, training sessions, workshops, individual tutorials, and group discussions.

### **Training Content**

Training preparation comprises information about the learning objective, which includes the skills and knowledge that the student must possess. Additional resources include notes, PowerPoint, case studies, practical exercises, and a method of transformation. Training materials should incorporate both theoretical and practical components in addition to imparting new knowledge and abilities (Gauld & Miller, 2004). Training content is vital because it fosters creativity in design and enhances creativity in product design. Giangreco et al. (2009) state that trainees assess the value of instruction depending on how well it balances theoretical and practical material. Likewise, learner satisfaction is typically lower when they sense an imbalance between theoretical and practical training concerns.

**Dependent Variable****Employee Performance**

Employee performance is defined as the completion of a task or an employee's fundamental efficacy at work (Thwin et al., 2022). Results-based evaluations of employee performance are the norm. However, it's also clear from the performance. Individual characteristics such as personality, aptitude, experience, education, and abilities all have an impact on an employee's performance, according to Vroom (1964). Individual action shows that people are behaving after being asked to do so in order to accomplish the goals of the organization (Peeraullee et al., 2020). As living standards rise and goods become more readily available, good economic performance and productivity growth play a crucial role in stabilizing the economy. Sharma and Taneja (2018) contend that the secret to a high-level is staff performance, which can lead to increased productivity.

## **CHAPTER-IV**

### **RESULTS AND DISCUSSION**

The results and discussions from the study are presented in this chapter. The Statistical Package for the Social Sciences (SPSS) version 26.0 for Windows has been used to evaluate the data that was gathered and collected from the respondents. The format or media utilized to communicate the analysis of the collected data is a table and text. Frequency analysis of the respondents, descriptive analysis, Pearson's correlation analysis, and multiple regression analysis will all be included in the analysis. Additionally, the hypothesis will be tested throughout the analysis to determine whether the established hypothesis is accepted or denied, and it has been highlighted that the summary of the findings and discussion will raise the reader's level of comprehension of this research.

#### **4.1 Results**

##### **4.1.1 Demographic Data Analysis**

Brief history information, such as demographic data, is helpful before beginning the data analysis in order to give the readers a deeper understanding of the analysis. This section attempts to provide further details about the respondents' gender, age, educational background, work experience or tenure and management level. Each is examined, evaluated, and presented in tabular form. The table below shows each frequency description for the demographic factors.

Table 2 shows the gender distribution of the respondents among the employees. Out of 400 employees, 260 employees are male and 142 employees are female who are working in development banks in Nepal. This means 65.50 percent of the responders are male and 35.00 percent of them are female. It is obvious that the gender composition of our respondents and the male to female data segregation employed by Nepalese development banks may have their own implications for training and development practices. According to this data, male participate in training and developments are higher rate than female.



Table 2  
*Demographic Specification*

No.	Items	Frequency	Percent	
1	Gender of Respondents	Male	260	65.00
		Female	140	35.00
		Total	400	100
2	Age of Respondents	Up to 25	12	3.00
		26-35	118	29.50
		36-45	180	45.00
		46 and above	90	22.50
		Total	400	100
3	Education Qualification of Respondents	Up to Bachelor	182	45.50
		Master's/PHD	218	54.50
		Total	400	100
4	Work Tenure of Respondents	0-3 years	68	17.00
		3-6 years	124	31.00
		More than 6 years	208	52.00
		Total	400	100
5	Management Level of Respondents	Non-management	190	47.50
		Middle Level Management	150	37.50
		Top Management	60	15.00
		Total	400	100

Source: Opinion Survey, 2023

Table 2 also reveals that age description of respondents and found that the 45.00 percent respondent's age most of the respondents belong to age between 36-45-age groups. The lowest percentage age group is up to 25 who are working in development banks in Nepal. In additions to this 29.50 percent responded provided their response that belongs to 26-35 age groups and 22.50 percent representing the ages of 40 and above. Based on this data, it is evident that the majority of high level managers in Nepalese development banks belong to a productive age group. Employee preparedness and growth are influenced by age, and employees who receive job-related training are more likely to execute it promptly. At the same time, the Table 2 shows that the profile of respondents based on their education. Out of the total 400 respondents, 45.50 percent of employees have completed their bachelor's degree whereas 54.50 percent of employees have completed their study up to master's and above. This information reflects that employees of both banks are well qualified. This data suggests obvious that Nepalese development banks employee qualified personnel and that they recognize the value of professional growth and development in relation to their output.

So far as concerned about information regarding respondent's work tenure in development banks in Nepal, out of the total 400 respondents 52.00 percent of employees have work experience more than 6 years, 31.00 percent have work experience 3-6 yrs and 17.00 percent have work experience of 0-3 years respectively. The results show that the majority of the employee had sufficient experience to perform their jobs effectively and productively. The findings reveal that the respondents belonged to a high experience. As regards management level, the majority of the respondents about 47.50 percent hold positions as non-management employees, followed by middle-level management (37.50 percent) and top management (15.00 percent).

#### 4.1.2 Summary of Descriptive Analysis

The mean value and standard deviation of each variable are used to determine impact of training and development on employee performance of development banks in Nepal. The data that have been gathered have been examined using descriptive analysis, which has helped with data summarization and description. Table 3 summarizes the descriptive analysis's specifics.

Table 3

##### *Summary of Descriptive Analysis*

Study Variables	Mean	Std. Deviation
Training Need Assessment (TNA)	3.8575	.77339
Training Method (TM)	3.8425	.78911
Training Content (TC)	3.8608	.79178
Employee Performance (EP)	3.7950	.78462

Source: Appendix-I

Based on Table 3, the result of the study shows that mean score for the employee performance is recorded 3.7950 which show the level is high. It shows that all elements of development banks in Nepal are at high level which all falls in the range from 3.8425 to 3.8608. The mean score value of training content is 3.8608 which is the highest mean score value compared to the other elements like training need assessment and training method. This indicates that training content is the dominant element in this study when it can be evidenced by the overall value of the highest mean score of 3.8608. In other word, it is obvious that majority of the respondents agreed that training content is the factor highly affects their employee performance

and they believe that their performance level is also high. Meanwhile, training need assessment (TNA) and training method (TM) element got an overall mean score of 3.8575 and 3.8425 respectively.

#### 4.1.3 Correlation Analysis

A correlation coefficient indicates how strongly two variables are related. The degree of linear relationship between the dependent and independent variables is measured by correlation analysis. The correlation coefficient has a value between -1 and 1. A complete positive association between two variables is shown by a correlation value of 1, whereas a perfect negative relationship between two variables is indicated by a correlation coefficient of -1. A correlation value of 0, on the other hand, denotes the absence of any link between the variables.

Table 4

#### *Pearson Correlation between Variables*

	TNA	TM	TC	EP
Training Need Assessment (TNA)	1			
Training Method (TM)	.397**	1		
Training Content (TC)	.499**	.433**	1	
Employee Performance (EP)	.637**	.630**	.562**	1

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

Source: Appendix-II

Table 4 exhibits that correlation between dependent variable (employee performance) and independent variable (training need assessment, training method and training content). It shows that training need assessment has significant positive relationship with employee performance at 1 percent level of significance in Nepalese development banks. Similarly, training method has significant positive relationship with employee performance at 1 percent level of significance of development banks in Nepal. Moreover, training content has significant positive relationship with employee performance at 1 percent level of significance in Nepalese development banks.

#### 4.1.4 Multiple Regression Analysis

Regression analysis is used once the study satisfied the regression assumptions to ascertain the degree to which the explanatory variables (training design, training need assessment and training method) explain the variance in the explained variable

(employee performance). The 95 percent confidence interval and significance level of 0.05 are applied.

Table 5

*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.776 <sup>a</sup>	.602	.599	.49662

a. Predictors: (Constant), TC, TM, TNA

Source: Appendix-III

The R<sup>2</sup> value is 0.602 indicates that variations in the independent variables like training design, training need assessment and training method can explain for 60.20 percent of the observed variability in employee performance. Due to their lack of representation in the model, other variables explain for the remaining 39.80 percent of the preference variance, which they are unable to explain.

Table 6

*Analysis of Variance (ANOVA)*

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	147.970	3	49.323	199.992	.000 <sup>b</sup>
Residual	97.664	396	.247		
Total	245.634	399			

a. Dependent Variable: EP

b. Predictors: (Constant), TC, TM, TNA

Source: Appendix-III

ANOVA The overall fitness of the regression model for the data is shown in Table 8. The p-value of 0.000, which is less than 0.05, suggests that employee performance is significantly predicted by the training and development.

Table 7

*Regression Coefficient of Independent Variables with Employee Performance*

Variables	Coefficients	t-statistics	Sig.-Value
(Constant)	.037	.239	.811
Training Need Assessment (TNA)	.386	10.116	.000
Training Method (TM)	.388	10.807	.000
Training Content (TC)	.201	5.305	.000

Source: Appendix-III

Table 7 presents the regression coefficient of independent variables such as training need assessment, training method and raining content, and the intercept value of dependent variable employee performance. The finding of the regression model indicates that training need assessment (TNA) has a coefficient estimate of 0.386. This suggests that a one unit increase in the training need assessment (TNA) leads to a 0.386 percent increase in the development banks employee performance (EP) when all other independent variables are remain constant. The p value of training need assessment (TNA) is 0.000 which indicates that training need assessment has significant positive effect on employee performance of development banks in Nepal.

According to the regression analysis, the training method (TM) has a coefficient estimate of 0.388. This indicates that when other independent variables are held constant, a one unit increase in training method (TM) results in a 0.388 percent increase in employee performance (EP) for development banks. The p value of training method (TM) is 0.000, indicating that this increase is statistically significant at the five percent significance level. This indicates that training method has significant positive effect on employee performance of development banks in Nepal.

Training content (TC) regression result indicates a positive coefficient estimate of 0.201. This suggests that an increase in the training content (TC) will cause the employee performance (EP) of development banks to increases by 0.201 units, holding all other independent variables equal. At the five percent significance level, the training design is statistically significant, as indicated by its p value of 0.000. Therefore, the training content (TC) has significant positive influence on employee performance of development banks in Nepal.

## 2.2 Discussion

The main purpose of the study is to examine the impact of training and development on employee performance of development banks in Nepal. This study use mainly correlation and multiple regression analysis to analyze the data. Employee performance as dependent variable and training need assessment, training method and training content are as explanatory variables.

The correlation shows that training need assessment has significant positive relationship with employee performance of development banks in Nepal. This finding is consistent with the finding of Dhakal (2016) found that training need assessment has significant positive relationship with employee performance. This result is line with the finding of Thwin et al. (2022). Likewise, training method has significant positive relationship with employee performance in Nepalese development banks. This is consistent with the finding of Thapa (2016) concluded that training method specially, on the job and off the job training had significant positive relationship with employee performance. This is consistent with the finding of Thwin et al. (2022) concluded that training method had significant positive impact on employee performance. Moreover, training content has significant positive relationship with employee performance in Nepalese development banks. This is consistent with the finding of Sthapit, and Ghale (2018) mentioned that training content had significant positive relationship with employee performance. This is also similar with the prior study of Daqar and Constantinovits (2021). At the same time, this is also consistent with the finding of Thwin et al. (2022) mentioned that training content had significant positive relationship with employee performance.

The multiple regression analysis shows that training need assessment has significant positive influence on employee performance of development banks in Nepal. This is consistent with the finding of Amos and Natamba (2015) which observed that training need assessment had significant positive impact on employee performance. This finding is also consistent with the finding of Amos and Natamba (2015); Dhakal (2016) found that training need assessment has significant positive effect on employee performance. This is also similar with the previous study of Thwin et al. (2022). Likewise, training method has significant positive effect on employee performance in Nepalese development banks. This is consistent with the finding of Khat et al. (2015)

concluded that training main had significant positive impact on employee performance. This is also consistent with the finding of Thapa (2016); Thwin et al. (2022). Further, training content has significant positive impact on employee performance of development banks in Nepal. This is consistent with the finding of Amos and Natamba (2015); Khan et al. (2015) concluded that training content had significant positive impact on employee performance. This finding is also consistent with the finding of Sthapit and Ghale (2018). This is also similar with the prior study of Shantha (2019); Thwin et al. (2022).

## CHAPTER – V

### SUMMARY AND CONCLUSION

#### 5.1 Summary

The productivity and performance of the banking sector are mostly determined by the people resources, competences, and skill sets inside it. This is accurate given that financial institutions hire workers to provide their services since they are service-oriented businesses. Banking firms' HR staff speak for the service. Training may help individuals and organizations accomplish their goals and perform better. Employees of Nepalese development banks feel that systematic training techniques are impractical and that employees lose the skills and information they have gained when a given service is delayed, despite the fact that they engage in some training. Organizations can stay competitive and adjust to changing market conditions with the aid of training. Consequently, some training is provided to employees of Nepalese development banks; nonetheless, things are not progressing as planned. Finding out how senior level management development and training affected employee satisfaction and performance in Nepalese development banks was the goal of the study.

The general objective of the study is to investigate the factors that affect employees' job performance in development banks of Nepal Kathmandu area branches. The other specific objectives of this study are to analyze the relationship between training & development and employee performance in Nepalese development banks, to examine the training needs assessment affects employees' job performance and to evaluate the effect of training method and training contents on employees' performance. This has employed descriptive research design and causal-comparative research design. Descriptive research design is used to analyze the training and development status which causes strong job performance in Nepalese development banks. Causal-comparative design is used to find the cause and effect of relationship between training and development and employee performance. The population for this survey is the employees working in sixteen development banks in Nepal. However, out of 450 distributed questionnaires, valid responses were received from 400 respondents. So, the sample size of the study is 400 with usage of convenience sampling method. This study used mean, standard deviation, frequency distribution, correlation analysis



and multiple regressions to analyze the data by using Excel and IBM SPSS. This study used employee performance as dependent variable and training need assessment, training method and training content are as explanatory variables.

This study found that the mean score value of training content is the highest mean score value compared to the other elements such as training need assessment and training method. This indicates that training content is the dominant element in this study and the majority of the respondents agreed that training content is the factor highly affects employee performance of development banks in Nepal. The correlation analysis reveals that training need assessment has significant positive relationship with employee performance of development banks in Nepal. At the meantime, training method has significant positive relationship with employee performance of development banks in Nepal. Moreover, training content has significant positive relationship with employee performance in Nepalese development banks. The multiple regression analysis concluded that training need assessment has significant positive effect on employee performance in Nepalese development banks. Likewise, training method has significant positive impact on employee performance of development banks in Nepal. Finally, training content has significant positive impact on employee performance in Nepalese development banks. Therefore, training and development has strong impact on employee performance of development banks in Nepal.

## **5.2 Conclusion**

This study concluded that there is high level mean score for the employee performance. The mean score value of training content is the highest mean score value compared to the other elements like training need assessment and training method. This indicates that training content is the dominant element in this study and the majority of the respondents agreed that training content is the factor highly affects their employee performance of development banks in Nepal.

The correlation analysis concluded that training need assessment has significant positive relationship with employee performance in Nepalese development banks. Similarly, training content has significant positive relationship with employee performance of development banks in Nepal. Moreover, training method has

significant positive relationship with employee performance in Nepalese development banks.

The multiple regression analysis concluded that training need assessment has significant positive effect on employee performance in Nepalese development banks. Likewise, training method has significant positive impact on employee performance of development banks in Nepal. Finally, training content has significant positive impact on employee performance in Nepalese development banks. Hence, this study concluded that training need assessment, training method and training content are the key factors of employee performance of development banks in Nepal.

### **5.3 Implications**

This study has the following implications which are as follows;

- This study found that training need assessment, training method and training content have significant impact on employee performance of development banks in Nepal. So, this findings and information give information to policymakers and management of development banks to use a systematic method to training needs analysis in order to determine the employees' skill gaps that need to be addressed before implementing training and development strategies, in order to boost employee engagement and meet performance standards.
- This study may have significant implications, as it assists the management of development banks in focusing on training and development variables that have a significant impact on employee performance. Specifically, the study helps the Nepalese development banks implement training based on need analysis to improve employee performance.
- The Nepalese development banks' training needs to be continuously evaluated. Determining the organization's training practices' efficacy is crucial. This helps to cross-check the degree of training practice efficacy inside the business and determines whether employees are satisfied with their job performance and the workplace they work for.
- Moreover, it provided the researcher with a chance to learn a great deal about the field and could serve as a foundation for future research.