

Impact of Training on the Performance of Employees in the Commercial Banks of Nepal

Amin Palikhe* 

Sarala Thapa** 

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ABSTRACT

Enhancing employee performance requires the deliberate use of training and development. Whether commercial banks used the training program and analyzed their impact is the question being raised in the academic community. Therefore, this study aims to evaluate the impact of training on the employee's performance in commercial banks in Nepal. Two commercial banks in Pokhara valley namely Nabil Bank and NMB Bank were selected randomly, as a descriptive cum causal research design, which covered 89 respondents as a convenient sample. Primary sources and a questionnaire survey have been used to collect the data. The statistical software SPSS 17 version has been carried out to analysis the relationships and impacts of dependent and independent variables. The study shows that the existence of training programs in the commercial bank of Nepal is important. The findings show that an employee's level of performance is increased as they receive more training and operating training regularly. There was a significant positive impact of employee training on their performance in commercial banks. As a result, it is advised that commercial banks as a whole receive well-planned, organized, and coordinated training programs. Since they serve as a crucial strategic link between the company's goal and day-to-day operations, the organization should put its best effort into developing training policies and practices. Further, it could be useful to study other banks and financial institutions regarding the impact of training on the employees' performance of any bank and institution in the future by using other variables.

Keywords: Commercial banks, employee, impact, performance, training program.

* Mr. Palikhe is an Assistant Professor in the Faculty of Management at Prithvi Narayan Campus, Tribhuvan University. Email: a2shrestha@gmail.com

** Ms. Thapa is a freelance researcher. Email: saralathapa4@gmail.com

Corresponding Author: Mr. Amin Palikhe.

1. INTRODUCTION

In the modern period, large numbers of companies are recognized by market globalization, intense competition, organizational change, and quick financial modernization brought on by advances in technology. With many organizations offering the same services, competition has gone to a whole new level. Today's organizations are not only competing for the market but also competing on the level of employee efficiency. Besides, the financial industry has undergone significant upheaval as a result of globalization and financial liberalization. Banking institutions must invest in employee training and development to improve their capabilities and competencies. It is required to perform specific tasks efficiently and effectively to attain organizational goals. Doing so will help them protect against these forces, and maintain and improve the quality of their services and product offerings over time. For this reason, organizations are investing heavily in the training and development of their employees. This is because a skilled and educated workforce can manage the dangers they may encounter in the future as well as the commercial banks' unpredictable operating environment and dynamic work environment. In this aspect, a skillful staff is always a competitive advantage in the global market therefore financial institutions are looking to obtain a skilled workforce to support and compete with their business operations (Tahir & Sajjad, 2003).

Trained employees are the treasured assets for any organization therefore organization should give importance in training employees in order to yield maximum benefits for the success. The skill-related training is much more important to improve and acquire probably to achieving overall organization's goals and objectives. By concentrating on the necessary skills to perform their existing duties and responsibilities or satisfy current performance standards, training is recognized to assist an employee's career and support in preparing that individual for duties in the future. Training ensures that the employees can attain the required competence level (Chiaburu & Teklab, 2005).

Employees' training program helps to learn specific knowledge and skills to improve in their current roles and performance. It is intended to improve one's technical expertise, understanding, productivity, and ability to add value to any given task. Programs for employee training are periodic, delivered at regular intervals, and never continuous. It broadens the necessary skill set, aids in personnel development, and promotes organizational growth in general. Training main objective is to increase worker's ability for present and forthcoming tasks and challenges, work ideas, capabilities and performance. So like others, employee performance refers to how a worker carries out their assigned responsibilities, finishes necessary assignments, and conducts themselves at work and measures in terms of the quantity, quality, and efficiency of the job produced. Thus, training is one of the finest strategies to improve and regulate performance. Employee productivity, efficiency, and output all raise as a result of training. Employees with proper training perform both well in terms of quantity and quality, which reduces resource, time, and financial waste (Aguinis, 2013). The majority of earlier literature show that effective training of employees improves those employees' performance by making them competent as well as by enhancing their knowledge, skills, abilities, attitudes, and good behaviors is necessary for the future job, which subsequently contributes to organizational performance. As a result, when employees grow in all these areas (including competencies), they are better able to do their duties

effectively and efficiently, which boosts both their performance and the competitiveness of the firm's goals (Wright & Geroy, 2001; Harrison, 2000; Guest, 1997 & Nassazi, 2013).

In the banking institution, human resource capital, skills and expertise are vital assets that force more productivity and performance. Hence understanding how well an employee can be trained to achieve maximum efficiency is vital for any organization that wants to keep pace in the ever-changing market. In doing this, they can find better ways to improve the productivity of any individual. However, the most crucial goal of the employee's training is to understand the impact on their performance and productivity of any company. The main reason behind the training program is to produce a constructive change in the performance of an organization. Therefore, this research identifies the gaps in the performance of employees due to the lack of an ample training program comprised of on-the-job and off-the-job training(orientation, case study, job rotation, lecturer, coaching and workshop). As per the researcher's knowledge, there are no studies focused on training the performance of employees in commercial banks in Pokhara. So, the research tries to focus on assessing the impact of the training program on the employees' performance of commercial banks regarding Nabil Bank Limited and NMB Bank Limited in Pokhara. It would be known for being a cornerstone in the development of the financial services industry in Nepal.

2. LITERATURE REVIEW

Since the goal of training is to help a learner develop the behaviors required for productive work performance, it is critical to understand how behavior learning theories are used in the process of creating training curricula. The implication of employees training is that learner can be taught new, advance skills and knowledge through reinforcement and rewards (Bryan, 1990). Therefore, training not only increases the productivity but it also empowers workers by helping them realize the value of their work and providing them with the essential information to do (Manzoor et al., 2019). For the organization to grow and succeed, improve employees' performance, training is a crucial part of this process (McEvoy & Cascio, 1989). The past literature has been indicated their relationship and impact on the employees performance.

Sthapit and Ghale (2018) examined and identified the significant association between training and development (T&D) and employees' performance by applying analytical and causal research designs with stratified simple random sampling procedures. Quantitative analysis of the survey data was done to measure the significant level of the impact of the training and development on perceived employee performance was assessed using linear regressions. The study has established a statistically significant relationship between dependent and independent variables. The findings also show that there is no significance between T&D content and deliverability and demographic variables. T&D brings a positive attitude in employees and improves job behavior and attitude making significant changes in the performance of employees. T&D expand job knowledge base and outlook, increase the ability at work of employee and enhance employee performance by influencing employees to discover new ideas and ways of doing work. All in all, it's crucial to give ADBL personnel the tools they need to flourish and demonstrate their competences through improved understanding, skills, abilities, attitudes, and behaviors in addition to adapting to quick changes in the market, technology, and external surroundings.

Osman and Abdiaziz (2019) conducted research at the Salaam Somali Bank with the purpose of discovering and understanding the relationship between those training and employee performance. The training provided to Salaam Somali Bank personnel, according to the results, raises their level of performance. After the training, there is an increase in staff productivity and employee performance in the organization following training including their level of education, staff category, and work experiences. The survey found that because there was no clear job description, the respondents did not understand what was expected of them. It was demonstrated that respondents lacked the tools and supplies they required for their regular tasks.

Chovarda (2020) conducted a study to investigate how work engagement may be affected by (PTO) perceived training opportunities and (PIED) perceived investment in employee development. Based on empirical findings, there is a significant correlation between PTO and PIED in terms of job engagement. In conclusion, training and development creates opportunities to increase worker engagement and gain a competitive benefit over their rivals in providing clients with high-class and quality services.

Ngassa (2020) conducted a study to evaluate how training affects workers' performance at NSSF. The study had three goals: to evaluate the different training techniques used at NSSF; to look at how training design affects employee performance; and to evaluate the difficulties in implementing training at NSSF. Through the descriptive design, the results showed that among the training techniques employed by NSSF were job orientation, coaching, off-the-job training, and on-the-job training. Several employee performance characteristics, such as working abilities, productivity, pay increases, and an increase in customer satisfaction, were shown to be impacted by the on-the-job training method. Off-the-job training significantly affects performance, interaction, and employee retention. Task orientation affected how efficiently materials were used, whether a task was applicable, and how well employees' abilities, attitudes, and knowledge were enhanced. Employee competence, attitude, and behavior were found to be influenced by the coaching approach, and employee turnover was decreased. The evaluation of preparation learning needs, preparation learning targets, and substance plan are three records that the preparation plans use to impact how well workers carry out their duties. The research also uncovered five characteristics that were determined to be obstacles to ineffective training programs, low employee motivation, a lack of management support, excessive training costs, and a low return on investment are all factors that contribute to the ineffective training implementation. The study suggests that management and staff should participate in a thorough evaluation of training requirements. To address the needs of both workers and employers, it is crucial to identify participative needs. The evaluation would specify performance standards for employees.

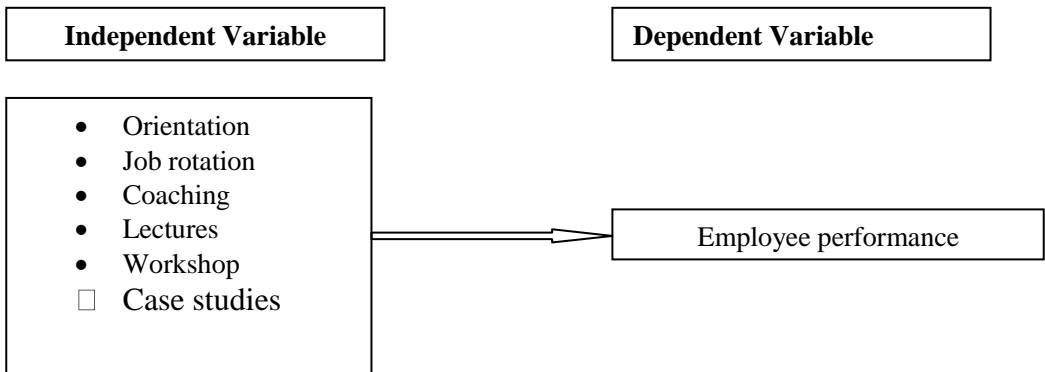
Khanal (2022) has researched to ascertain how training and development factors affect employees' performance in Nepal's commercial banks. The management of Nepal's commercial banks needed to know about the study's findings to comprehend the benefits and drawbacks of employee performance to training and development. The study discovered that training programs provided by banks have a significant impact on employees' performance because they help workers improve their skills, competitiveness, and overall performance. However, employee motivation also plays a significant role in workers' performance because it encourages them to work toward gaining more recognition within the company.

Adhikari (2023) examines the effect of job rotation, coaching, employee development programs, trainer knowledge, on-the-job and off-the-job training on performance of employees. The main data source was utilized to evaluate employee perceptions of training, growth, and performance in Nepalese commercial banks. The study demonstrated that on-the-job training enhances the employees’ performance. It suggests that enhanced on-the-job training initiatives result in improved employee performance. In addition, the outcome demonstrated that an off-the-job training method has a positive effect on employee performance. It implies that stronger employee performance would result from a better off-the-job training program within the company. In addition, trainer expertise has a favorable effect on worker performance. It suggests that having knowledgeable and creative trainers’ results in improved employee performance. The study shows that the enhancement of employee development-related programs in banks results in higher employee performance of the employee and it has a favorable impact on the performance of employees. Likewise, job rotation has an advantageous effect on the performance of workers. It suggests that a system of increased job rotation results in improved performance of employees. Additionally, coaching has also a favorable effect on worker performance. It is said that improved in coaching results in improved employee performance.

Through the studies of various literatures, the study variables are used in this study in the form of independent variables and dependent variables that are operationalized and presented as follows:

Figure 1

Conceptual Framework for Impact on Training on Employees' Performance



Orientation is a type of training that is provided to newly hired employees right away. It aids in their comprehension of the organization's broad goals, mission, purview, programs, issues, and policies, as well as its organizational structure and important figures. For newly hired officers, the orientation process is crucial to increase confidence and improve their performance to achieve their expectations. Depending on the circumstance, the times could range from a few days to a few weeks. Job rotation means that employees are moved to various jobs inside the company as part of a development approach called job rotation that aims to increase their knowledge and skills. It is great for exposing someone to more organizational activities, making an expert become a generalist, increasing individual experiences, enabling personnel to take in new knowledge, and inspiring fresh ideas. Coaching is sometimes, where experts from within or

outside the organization focus on particular skill sets or behavioral traits, including leadership, and give coaching as a training tool. The workplace is another location where it might take place. One should be ready and able to act as a coach when necessary as a head of the department or HR manager to ensure that learning occurs. Lecturer is a time-tested method of employee training. Employees take formal lecture courses to learn specialized information and enhance their conceptual and analytical skills. Today's technology makes lecture courses more efficient, and they are frequently provided in a distance learning setting. When discussion is allowed in addition to the lecture process, feedback and involvement can be improved. Workshop aids in the development of problem-solving abilities in workers. It consists of several work and instructional sessions. Small groups of individuals join together for a brief amount of time to focus on a specific issue. These programs cover practical skills that can be used right away at work. Coaching is yet another fantastic strategy for encouraging enthusiastic employee participation and piquing their interest. It is the best way to encourage good decision-making under the restrictions of sparse data. It aids in the improvement of employees' analytical abilities and information integration skills. Employee performance is the culmination of your workers' behavior at work and their proficiency in doing the duties you have given them. The goal of setting performance goals is to ensure that your firm provides clients with high value, reduces waste, and runs smoothly. These goals are often defined for individual employees as well as the organization. Performance for a specific employee can refer to the efficacy, quality, and efficiency of work at the task level. Businesses should keep an eye on staff productivity, individual goals, and the quality of the work they do.

3. METHODOLOGY

This study has been used descriptive and causal research design. Descriptive research design helps to describe relevant aspects of the factors of interest under research whereas causal research design helps to show the relationship between two study variables: dependent (employee performance) and independent (training) variables. There are 20 commercial Banks in Nepal (Nepal Rastra Bank, 2023), as the population for the study. Two commercial banks were selected randomly as the sample for the study which are Nabil Bank Ltd and NMB Bank Ltd because of these two banks are the most reputed and popular banks in terms of capital and performance. Total 89 employees were selected conveniently as respondents in which 43 respondents taken from Nabil Bank Ltd and 46 respondents taken from NMB Bank Ltd within Pokhara valley. Under-sampling procedures, the convenience sampling method was used to express their views regarding training. The nature and sources of data was quantitative and primary data was collected by using questionnaires survey. A set of self-administered questionnaires was developed and distributed to the respondents to collect data. It was consisting of close-ended questions with five point Likert scale (fully disagree to fully agree). The study variables comprise job rotation, coaching, lecturer, workshop, case study and performance have every five items related to the question regarding training program and employee performance and those questions were developed by reviewing articles, reports, dissertations and so on (Adhikari, 2023; Ahuja, 2006; Gordon, 1992; McCourt & Eldridge, 2003; Naorem, 2019; Nasszi, 2013; Zhang et al, 2004; Shivakumar, 2012; Swanson, 1999). The data was summed up as per the requirement and the division of the sections of the questionnaire using the excel sheet. After the questionnaire was

collected, all information were gathered, edited, coded and recorded in SPSS and Microsoft Excel file. The collected data were analyzed with the help of excel. The SPSS 17 was used to analyze the collected data. The p-value method was used to check the relationship and impact of the study variables. With respect to this study, various statistical tools like percentage, frequency distribution, mean score, correlations and regression were used in the study to get the meaningful result and to meet the research objectives. Validity and reliability, multicollinearity and ethical standard have been also considered during data collection and analysis.

4. RESULTS AND DISCUSSION

4.1 Results

This section deals with analyzing and interpreting the collected data regarding the objective in terms of the dimension of training, their relationship and the impact of training programs on the performance of employees in commercial banks.

Table 1

Training Program Performance Situation in Bank

N=89

Activities	Frequency	Percent
<i>Time spent in the institution</i>		
Less than a year	11	12.4
1 year-3 years	16	18.0
3 years-5 years	33	37.1
Above 5 years	29	32.6
<i>Training program awareness</i>		
Yes	89	100
No	0.0	0.0
<i>Training form since joined</i>		
Yes	89	100
No	0.0	0.0
<i>Training program selection</i>		
On joining in the company	24	27
Supervisors recommendation	20	22.5
Compulsory for all the employees	34	38.2
Upon employee request	5	5.6
Others	6	6.7
<i>Frequency of going through training</i>		
Quarterly	34	38.2
Every six months	18	20.2
Once in a year	9	10.1
Others	28	31.5

Source: Field Survey, 2022

Table 1 revealed that 33 out of 89 respondents formed the majority representing 37.1 percent have worked in the bank for 3-5 years, 29 respondents representing 32.6 percent have worked there for above 5 years, those who have worked in the bank for 1-3 years were 16 respondents representing 18.0 percent and 11 respondents representing 12.4 percent of the

respondents have worked for less than 1 year. The majority of the employees have spent 3-5 years followed by those who worked above 5 years in the bank. It revealed that all the employees said yes, they were aware of training programmes in the institution representing 100 percent of them are aware of training and joining the training program carried out by the institution. All employees were aware of the existence of training programs shows how the bank recognizes the importance of training programmes and it is well publicized as well. All 89 employees representing 100 percent said that they have received the training. It is also indicated that 24 out of 89 employees representing (27%) said on joining the company, 20 employees representing (22.5%) said on supervisor’s recommendation, 34 employees representing (38.2%) said that training is compulsory for all employees, 5 employees representing (5.6%) said it is based upon employee request and remaining 6 respondents representing (6.7%) said it is based on other factors. It can be said that the majority of employees were selected for the training program as all the employees must take training in the institution they work for. The frequency of training programs in the commercial bank that employees need to take. The results indicate that 34 out of 89 respondents representing (38.2%) said they undergo training quarterly, 18 of them representing (20.2%) said they do it every six months, 9 respondents representing (10.1%) respondents do it once a year and 28 respondents representing (31.5%) employees said others in the bank. The majority of the employees go through training quarterly which shows the employee training in the institution is important.

Table 2
Descriptive Analysis of Impact of Training and Performance Factors

Factors	N	Mean	SD
Performance	89	3.94	.545
Orientation	89	3.94	.575
Workshop	89	4.08	.510
Job rotation	89	4.06	.476
Coaching	89	3.91	.393
Lectures	89	3.89	.400
Case study	89	4.08	.554

Source: Field Survey, 2022

As it is evident from descriptive analysis, Table 2 reveal the mean and standard deviation of orientation ($M=3.94$, $SD=0.575$), lectures ($M=3.89$, $SD=0.400$), workshop ($M=4.08$, $SD=0.510$), case study ($M=3.94$, $SD=0.554$), job rotation ($M=4.06$, $SD=0.4760$), coaching ($M=3.91$, $SD=0.393$) and performance ($M=3.94$, $SD=0.545$). The descriptive analysis of entire performance factors shows that the entire value of standard deviation is below one and the entire value of mean value is above three.

Table 3*Relationship between the Training Program and Performance*

Factors	Performan ce	Orientatio n	Worksho p	JobRotatio n	Coachin g	Lecture s	Case Stud y
Performanc e	1.000						
Orientation	.450**	1.000					
Workshop	.650**	.349**	1.000				
JobRotatio n	.441**	.192**	.531**	1.000			
Coaching	.449**	.383**	.528**	.425**	1.000		
Lectures	.308**	.288**	.412**	.191**	.474**	1.000	
CaseStudy	.652**	.324**	.693**	.518**	.388**	.397**	1.000

**Correlation is significant at the 0.05 level

Source: Field Survey, 2022

Correlation shows the strength and significance of the relationship between dependent and independent variables. Table 3 shows that the value of employee performance is positively correlated with orientation $r(89) = 0.450, p < .05$, workshop $r(89) = 0.650, p < .05$ job rotation $r(89) = 0.441, p < .05$, coaching $r(89) = 0.449, p < .05$, lectures $r(89) = 0.306, p < .05$, and case study $r(89) = 0.652, p < .05$. It was found that the coefficient of correlation between dimension of training programs and employee performance in commercial banks of Nepal.

Table 4*Impact of Training Programs on Employee Performance*

Factors	Unstandardized coefficients		t	Sig.	Multicollinearity	
	B	Std. Error			Tolerance	VIF
(Constant)	.140	.511	.273	.785		
Orientation	.199	.078	2.542	.013	0.805	1.243
Workshop	.309	.122	2.532	.013	0.418	2.391
Job rotation	.041	.107	.385	.701	0.629	1.589
Coaching	.129	.135	.956	.342	0.576	1.737
Lectures	-.086	.121	-.714	.477	0.697	1.435
Case study	.348	.107	3.261	.002	0.463	2.161
R ²			0.552			
f Test(6,82)			16.825			
p-value			0.000			

Based on Table 4, As VIF value obtained is below four and the tolerance is above 0.25. Therefore, there is no multicollinearity symptom. The regression model was calculated and analysis to predict the employee's performance based on impact factors of the training program comprised of orientation, job rotation, lecturer, coaching, workshop, and case study. Table 4 explains the two most important outcomes. The regression model of the first predicted outcome is

55.2 percent of the variance ($R^2 = 0.552$) and the second predicted outcome of the regression model is analysis of variance $f(6, 82) = 16.825, p < 0.05$. Through the result of constant, coefficient of determination, it explains that one unit change in the independent (training programs) variable will bring how much change in the (performance) dependent variable. The regression line is:

$$Y = .140 + .199X_1 + .309X_2 + .041X_3 + .129X_4 - .086X_5 + .348X_6$$

The above table also explains the multiple regression analysis of different independent variable and their impact on dependent variable. This model explains that orientation, workshop, and case study is a significant predictor for employee performance. The value as depicted from analysis: $(\beta = 0.1994, t(82) = 2.542, p < 0.05)$; $(\beta = 0.309, t(82) = 2.532, p < 0.05)$ and $(\beta = 0.348, t(82) = 3.261, p < 0.05)$ respectively but the job rotation $(\beta = 0.041, t(82) = 0.385, p > 0.05)$, coaching $(\beta = 0.129, t(82) = 0.956, p > 0.05)$ and lecturer $(\beta = -0.086, t(82) = -0.714, p > 0.05)$ did not significantly predict the impact of training program on employee performance.

4.2 Discussion:

This research discussion starts by examining the theoretical concept, it is valid and reliable. It is similar to the study has been done by Adhikari (2023). He used two major variables: job rotation and coaching. The research content here is moreover different from Appiah (2010) and Kasingu (2018). However, this study explores a few of their analysis which are reconstructed to some extent and tends to be suitable from the perspective of Nepalese commercial banks. In this study, under the on-the-job training programs techniques (orientation, job rotation and coaching) and off-the-job training programs (lectures, workshops and case studies) were commonly used techniques that have a positive effect on the performance of employees. Thus, it indicates that there exists a strong positive correlation between the two identified variables (employee performance and training) and they are closely related. The second objective was to measure the impact of training programs on the employees' performance in commercial banks. It showed that employee behavior changes impact on performance of the job after being trained. So the study matched the objectives of both Appiah (2010) and Kasingu (2018) regarding study variables. Apart from that, the studies were slightly different from Appiah (2010) study was mainly focused on identifying existing training programs whereas Kasingu (2018) study was focused on examining as a whole impact of training regarding on-the-job and off-the-job training on the performance of employee which didn't give the depth information about specific training programs under it. The previous studies provided evidence that training and employee performance have a positive relationship. They demonstrate that training enhances employees' knowledge, skills, abilities, attitudes, and behaviors required for the future job, which subsequently contributes to organizational and employee performance by making them more competent in their job. The statistical methods of data analyze revealed that there was a substantial correlation between the training program and employee performance. So, the calculated value of analysis of variance and regression of variance showed that an impact of training program has a positive influence on employee performance and overall the model is good to apply. This result is in line with the theory of Wright Geroy (2001), Harrison (2000), Guest (1997) and Nassazi (2013). Also, the results in this study support the theory of Halvorsen and Yulikova (2020) which focuses on several advantages of employee training regarding their performance.

Overall, this survey found that banks place a lot of emphasis on staff training, which is good for both the workforce and the business. As a result, employee behavior changes in their work performance after training. Employees can do their work more successfully and efficiently thanks to training. In doing so services and products are enhanced and customer satisfaction is guaranteed. The function of effective training is to improve the quality of job processes and eventually results in the improvement of performance of employees. So, all employees agreed that the training has helped employees to perform their job better, they. So the finding turned out to be similar with the study of Appiah (2010) and Kasingu (2018) in the context of increment of employee performance with training provided. All the employees viewed that the training has enabled them to contribute to not only improving the employee's skills and performance as well as meeting the organization's objectives.

5. CONCLUSION

Training is one of the primary methods through which management can improve and develop the employees' performance in the company. The commercial bank has provided regular training and development programs to their employees to keep them updated with their skills. It can be concluded that all of the employees have been engaging in some kind of training regardless of the years spent with the institution which shows that the bank sets training of its employees extremely important. The result supports that training is compulsory in the commercial bank to develop the capabilities and capacity of the employee along with sharpening their judgment capacity and creativity to make the employee make good decisions in time and more productive way. So, it can be concluded that a training program comprising orientation; workshops and case studies have a positive impact on employee performance whereas job rotation, coaching and lectures training programs have no significant impact on employee performance. It shows that there is a substantial correlation between training and employee performance. In Nepal's commercial banks, training is an ongoing activity, allowing employees to gain new knowledge and refresh their abilities over time. The institution must clearly understand the value of training programs as evidenced by the fact that every respondent was aware of their existence. Therefore, any organization's training program must be designed, carried out methodically, tailored to increase performance and productivity, and able to detect training needs for it to be successful in accomplishing its goals. Banks set numerous training programs for their staff members. This has improved product quality and standards, increased competencies because employees knew what was expected from them, and increased customer satisfaction because the employees were competent and upholding production standards. As a result, after training, the employee's performance on the job could be improved. Besides, the present study has several implications. No doubt that this study covers just banking sectors and sharing their experience regarding the importance of training for organizational performance so their experience can contribute significantly in policy formulation and theory building process. The analysis of impact of training needs to organizational performance could benefit from the theoretical, managerial, and methodological contributions that this study could bring in every field of organizations even though the study was limited to just two commercial banks, this study could be more beneficial for other commercial, development, financial banks and cooperative institution in Nepalese context.

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