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Influence of Human Resource Practices on Employee Job Satisfaction in Nepalese Commercial Banks

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Abstract

Employee job satisfaction continues to be a serious concern of commercial banking because of its strong impression on motivation, performance and the rate at which employees can leave. Studies in this area are emerging globally, but empirical evidence in Nepal is inadequate and fragmented on the common impact of different HR practices on job satisfaction. The Current study intends to bridge the gap as it examines the impact of six HR practices -performance appraisal, training and development, rewards system, recognition and non-monetary rewards, promotion and work career growth and work life balance on employees' job satisfaction in commercial banks of Nepal. Cross sectional descriptive quantitative research design was used and a structured Likert scale questionnaire was administered to 312 participants. Descriptive statistics and Pearson's correlation were used for the analysis. The findings in the study show significant and positive relationship of all HR practices with job satisfaction, it includes promotion and career development (.493), $r = .58$, $p < .01$ and for work-life balance ($r = .52$, $p < .01$) as the predictors with highest magnitude of association. These results highlight the necessity of offering transparent management in rating systems, fair promotion paths, formal development plans and efforts for employee welfare. The study provides useful information on the banking sector of Nepal for enhancing HR policies, and evidences to regulatory bodies to improve employee satisfaction and maintain long-term stability in organizations.

Keywords: Job satisfaction, human resource practices, employee retention, commercial banks, Nepal, work-life balance



Introduction

Job satisfaction has traditionally been considered as a person's feeling or emotional state toward the work context, organizational procedures and the psychological contract in the work place. This principle is fundamental to human resources management. The Job Characteristics Model (as well as other crucial theories) argue that intrinsic motivators, such as for instance autonomy, significance of the work or responsibilities and feedback/promotional opportunities contribute a great deal toward shaping satisfaction and attitudes towards job (Hackman & Oldham 1976). In commercial banking, which relies heavily on human resources and personal interaction, HR practices such as performance appraisal, training and development, fair compensation, and recognition help employees perceive fairness and support, leading to greater commitment. Research shows that performance measurement systems, skills training, and pay fairness are positively related to employee motivation and job satisfaction (Indrayani et al., 2014; Hassan et al., 2019). Evidence from Nepal indicates that fair and clear appraisal systems, learning opportunities, and supportive HR practices positively influence job attitudes, organizational attachment, and employee satisfaction, while training, development, and reward systems enhance motivation and morale, although perceived inequities may reduce their effectiveness (KC, 2025; Ingsih et al., 2021). Situations of promotion and career development are especially salient in the highly hierarchical industry of banking, where merit-based promotion is a key determinant of employee engagement and retention (Singh & Malhotra, 2023; Upadhyaya et al., 2024). Furthermore, work–life balance is also proved crucial for job satisfaction in the challenging context of banking as it alleviates the stress and promotes general well-being (Subedi & Bhandari, 2024; Kandel et al., 2025).

Studies in Nepal show that clear appraisal systems, recognition, organizational support, and development opportunities generally enhance employee satisfaction and motivation, although training and appraisal may have weaker effects when perceived as procedural or unrelated to career advancement, highlighting the importance of organizational context (Ghimire et al., 2021; Dhungana & Dawadi, 2024; Niraula et al., 2025; Rahman et al., 2025). Although research on HR practices in Nepal's banking sector is growing, major gaps remain, including limited integrated analysis of multiple HR practices, insufficient attention to changing job demands, cultural factors, and the impact of regulatory

governance on job satisfaction, highlighting the need for a more comprehensive approach (KC, 2025).

Addressing these voids, this research explores the impact of six HR related elements (job performance evaluation, training and development program, reward systems, recognition and non-monetary reward, promotion opportunity and career growth and work–life balance for satisfaction) on job satisfaction of employees in commercial banks of Nepal.

This study examines the relationship of core HRM practice on job satisfaction in Nepalese commercial banks and also identifies the most valuable factors that influence employees job satisfaction and retention. This study provides suggestions for improving HR systems to meet Nepal's altered banking policies and the aspirations of its employees. By integrating empirical evidence with Nepal-specific banking dynamics, this study contributes an updated and comprehensive understanding of the determinants of job satisfaction and offers practical guidance for HR practitioners and policymakers.

Literature Review

Job satisfaction has been widely defined as an employee's affective and cognitive evaluation of job experiences, organizational practices, and the alignment between personal expectations and workplace outcomes. As a multidimensional construct, it remains central in human resource management because satisfied employees demonstrate stronger commitment, higher productivity, and lower turnover. Foundational theories—including the Job Characteristics Model—emphasize that intrinsic motivators such as autonomy, meaningful work, constructive feedback, and opportunities for personal growth significantly contribute to satisfaction and engagement (Hackman & Oldham, 1976). In service-intensive sectors such as banking, where employee–customer interaction directly affects organizational performance, human resource practices become essential in shaping employees' perceptions of fairness, support, and recognition.

There is ample evidence to support the importance of human resource (HR) practices in influencing employee satisfaction. Transparent and progressive performance appraisal mechanisms are especially efficient in creating trust and positive attitudes towards the organization (Indrayani et al., 2024). Second, staff training and career growth are essential in increasing job satisfaction because they enhance the abilities, productivity and perceived potential promotions of

employees. This is particularly important in dynamic industries where knowledge workers can grapple with technological evolution and regulatory modifications (Ingsih et al., 2021).

Factors external to the employee's self, such as pay, rewards and recognition, also significantly contribute to satisfaction in how they express an organization's regard and support for certain behaviours. Equitable pay systems, performance-related payments and financial and non-financial recognition are repeatedly reported in banking and service sector, to improve morale and increase retention (Hassan et al., 2019).

Promotion and career development are considered strong determinants of satisfaction especially in hierarchical work environments where orderliness, fairness and merit-based progression are emphasized by employees (Singh & Malthotra, 2023; Upadhyaya et al., 2024). Moreover, work-life balance has become a significant issue in the context of increasing work pressure and customer service demand. Policies, flexible work schedules and wellness initiatives have indeed been found to reduce stress and increase job satisfaction in the banks (Subedi & Bhandari, 2024; Kandel et al., 2025).

Empirical evidence from Nepal supports these trends. Transparent performance appraisal, recognition, career development opportunity and supportive HR environment are associated with job satisfaction and organizational commitment in case of employees of Nepalese banks (Ghimire et al., 2021; Dhungana & Dawadi, 2024; Niraula et al., 2025). These findings are also supported in the international literature, which demonstrates that leadership, organizational justice and psychological empowerment have a role to play in influencing job satisfaction among financial institutions (Abu Orabi et al., 2024; Macabre & Isabirye, 2023). Research in South Asia consistently indicates that rewards, recognition and career growth are the contributing predictors of employees' satisfaction (Thapa & Shrestha, 2025). However, there are some conflicting results which have indicated that training and appraisal do not have a powerful influence on satisfaction if they are seen as procedural or unrelated to career progression. This suggests that one should regard the importance of organizational culture and the quality of implementation (Rahman et al., 2025).

Nepal Although there is a rich evidence base, both globally and at a regional level, several research gaps remain within the context of Nepal. Existing investigations usually a common HR dimension (e.g., training, compensation)

from single-dimension viewpoint rather than analyzing the mixed effects of multi-HR practices together in one comprehensive framework. With the accelerating digitalization of banking, numerous mergers and acquisitions, restructuring activities, and growing regulatory scrutiny taking place within Nepal's banking sector, the expectations from employees around their roles are changing. However, these changing dynamics have not been well addressed in the empirical literature. Furthermore, the culturally bound dimensions of Nepalese organizations, for instance, hierarchical structures and supervisor domination; power distance are not adequately studied yet although it has a greater influence on the attitudes of employees. Furthermore, an important omission with regards to the literature on job satisfaction are Nepal specific policy frameworks such as Nepal Rastra Bank licensed directives, HR compliance standards and labor laws which are key in understanding job satisfaction trends.

Closing these gaps, the current study uses an integrative model to explore how six dominant HR practices—PA, training and development, reward system, recognition and NMRWS strategically affect EJS in Nepalese commercial banks. Based on past empirical and theoretical research, the study assumes positive contribution of each of these HR dimensions to job satisfaction and retention. Therefore, the latter hypotheses guide the analysis:

H1: Performance appraisal has a positive effect on job satisfaction.

H2: Training and development have a significant positive effect on job satisfaction.

H3: Reward does have a positive effect on job satisfaction.

H4: Positive effects of recognition and non-cash rewards on job satisfaction.

H5: Promotion and career advancement have a positive impact on job satisfaction.

H6: Work–life balance is positively related to job satisfaction.

Methodology

This study employs descriptive and casual-comparative research design. Descriptive research design was used to describe the variables and casual comparative design was used to examine how six essential human resource (HR) practices—performance appraisal (PA), training and development reward systems, recognition, and non-monetary rewards and work satisfaction (NMRWS)—influence EJS among Nepalese commercial banks. Building on prior work (both empirical and theoretical), we argue that each of these HR dimensions has such a positive association with both measures of job satisfaction and employee turnover.

As a result, the analysis will be guided by the above hypothesis mentioned prior section.

Due to the fact that banking personnel are geographically dispersed and governed by strict branch practices restricting access to researchers, it was operationally infeasible to use probability sampling. Consequently, convenience sampling was used. It is common among human resource management (HRM) and organizational studies, since participants are required to adhere to certain job-related requirements, and cannot be randomly selected conveniently (Etikan, 2016). Although non-probability sampling introduces restrictions on generalizability, it provided access to a sizeable and contextually relevant sample.

The cross-sectional study was employed. The instrument used for gathering primary data from participants was a structured questionnaire with five-point Likert scale format (strongly disagree to strongly agree). Structured questionnaire was distributed to 450 potential respondents and out of which 315 respondents responded. It indicates near about 70% respondent response. In general, use of Likert type instruments is credible owing to the possibility that they pick up subtle perceptions of HR practices and job satisfaction (Joshi et al., 2015). The measures in the questionnaire were based on external literature and measured as six independent (independent variables) constructs (performance appraisal, training & development, reward system, recognition and non-monetary rewards, promotion and career advancement, work life balance) along with one dependent construct i.e. overall job satisfaction and retention. The measurement items were modified from HRM and job satisfaction instruments that have been validated in previous international research (Hassan et al., 2019; Ingsih et al., 2021; Singh & Malhotra, 2023)

To guarantee content validity, the questionnaire was submitted to three HRM and organizational psychology experts. Their feedbacks were helpful in fine-tuning the language and eliminating ambiguity, checking for applicability of questions to Nepal banking scenario. Finally, a pilot test with 20 bank workers was conducted in order to check the clarity and understanding of the instrument, leading to some slight modifications on item's structure. The analysis phase included separate documentation for the reliability testing of the final version in the results.

Statistical analysis was done using the Statistical Package for Social Sciences (SPSS). The demographic characteristics of the respondents and their perceptions

on HR practices were presented using descriptive statistics, such as means, standard deviations and frequencies. Pearson's correlational analysis was used to test the strength and direction of relationships between study variables. This approach is appropriate for detecting linear associations (especially when prediction or causality is not the goal; Field, 2018). Regression analysis wasn't performed in this study due to the focus on exploring associations rather than making predictions.

Ethical issues Ethical considerations were adhered to during the research. Participation was voluntary, and all respondents were informed of the aim of the study before filling in the questionnaire. Steps were taken to ensure anonymity and confidentiality, as no identifying information was collected and all of the work followed standard ethical protocols applicable to social science research (Bryman, 2016). The studying protocol was granted formal approval by the institute.

While methodologically sound and consistent with organizational research, there are limitations. Being a cross-sectional study, it reflects perceptions at one point of time and so no causal inferences can be drawn. Furthermore, the self-report nature of the responses could introduce social desirability bias to our results. The generalizability of the results may be constrained by the use of non-probability sampling, yet this limitation is mitigated by a large and diverse sample.

Results

The internal consistency of the measurement scales was evaluated to examine the reliability of the constructs used in the analysis. As shown in Table 1, the results revealed that Cronbach α values fell within the range of .78 to .84 for the individual variables. The reliability on the total 38-item scale was excellent ($\alpha = .931$). These values exceed the corresponding minimum values (.70–.80) as described by DeVellis and Thorpe (2021), Tavakol and Dennick (2011). It shows that the scale items for each construct of performance appraisal, training and development, reward system, recognition and non-monetary rewards, promotion and career growth, work–life balance and overall job satisfaction are internally consistent to continue with analysis.

Table 1*Reliability Statistics (N = 312)*

Scale	Cronbach's α	Items
Overall scale	.931	38
Performance appraisal (PA)	.79	5
Training and development (TD)	.81	5
Reward system (RS)	.83	5
Recognition and non-monetary rewards (RNMR)	.80	6
Promotion and career growth (PCG)	.78	5
Work-life balance (WLB)	.82	6
Overall job satisfaction (OJSR)	.84	6

Source: SPSS

The demographic characteristics of the respondents are presented in Table 2. The sample is balanced between male (52.6%) and female (47.4%) employees. A large group of employees, 47.4%, is 25 to 34 and 30.8% are aged between 35 and 44 years. This indicates that relatively young professional and mid-professional managers are predominantly used in Nepalese commercial banks. In terms of education, more than 60% were masters or higher. A majority of the respondents (48.1%) are at officer level, followed by assistant level (35.3%) and manager level (16.7%). Respondents have a diverse range of work experience, ranging from early-career boffins (0–4 years' postdoc or professional experience: 29.5%) to seasoned professionals with over 10 years' experience (again, 29.5%). This variety in distribution demonstrates that employees from different levels within the hierarchy and with a wide range of experience contributed to the dataset and allowed gaining insight into job satisfaction at different points in one's career.

Table 2*Respondent Profile (N = 312)*

Category	Sub-category	Frequency	%
Gender	Male	164	52.6
	Female	148	47.4
Age	Below 25	40	12.8
	25–34	148	47.4
	35–44	96	30.8
	45+	28	9.0
Education	Bachelor's	122	39.5
	Master's+	190	59.5
Job position	Assistant	110	35.3
	Officer	150	48.1
	Manager+	52	16.7
Experience	0–4 years	92	29.5
	5–9 years	128	41.0
	≥10 years	92	29.5

Source: SPSS

Summary of statistics for major study variables were produced, see Table 3. The average scores for HR practices ranged from 3.55 to 3.84, also reflecting positive perceptions in all dimensions of HR. The overall mean for performance appraisal was the highest of all control measures ($M = 3.84$, $SD = 0.65$), which suggests that employees perceive the current performance appraisal systems and career paths to be quite fair and supportive relatively speaking. Training and development was also rated positively with a mean of 3.76, but less consistent ($SD = 0.70$) hinting to possible variability in access or value added by the training as perceived by employees. The recognition and non-monetary rewards dimension was associated with the lowest mean ($M = 3.55$), which suggests employees believe that recognition practices are less systematic or even prevalent than in other HR dimensions. The dependent variable ‘overall job satisfaction’ reported a moderate mean ($M = 3.62$), consistent with previous research suggesting moderately satisfactory and improvable respondent’s level of overall job satisfaction in Nepalese commercial banks.

Table 3
Descriptive Statistics (N = 312)

Variable	Mean	SD
PA	3.84	0.65
TD	3.76	0.70
RS	3.68	0.74
RNMR	3.55	0.68
PCG	3.71	0.71
WLB	3.60	0.73
OJSR	3.62	0.71

Source: SPSS

Results of Pearson’s correlation (see Table 4) confirm that all HR practice variables have statistically significant positive relationships with overall job satisfaction ($p < .01$). Promotion and career development showed the highest correlation ($r = .58$), suggesting that career development is a major determinant of job satisfaction in Nepalese banks. Work–life balance also displayed a strong correlation ($r = .52$), showing that employees increasingly pay attention to well-being and the successful handling of their workload. Recognition and non-monetary rewards ($r = .50$) and hedonic quality of reward ($r = .47$) showed fair-strong connections, highlighting that a financial and psychological reward approach is relevant for employees to be motivated. Moderate significant correlations were found in performance appraisal ($r = .43$). At the other end of the

scale, training and development yielded lowest significant relationship ($r=.38$), it can be shown that workers may indeed appreciate learning opportunities but see little connection between training and being promoted or real career outcomes – a concern already reflected in earlier HRM literature (Barney & Wright, 1998).

Table 4

Correlation Matrix (N = 312)

Variable	PA	TD	RS	RNMR	PCG	WLB	OJSR
PA	1						
TD	.46**	1					
RS	.49**	.44**	1				
RNMR	.42**	.39**	.53**	1			
PCG	.51**	.43**	.55**	.48**	1		
WLB	.45**	.40**	.47**	.46**	.52**	1	
OJSR	.43**	.38**	.47**	.50**	.58**	.52**	1

Source: SPSS

Note. PA, performance appraisal; TD, training and development; RS, reward system; RNMR, recognition and non-monetary rewards; PCG, promotion and career growth; WLB, work–life balance; OJSR: overall job satisfaction.

$p < .01$ (two-tailed).

In general, obtained findings revealed a meaningful relationship between all HR dimensions and job satisfaction, being promotion and career development on one hand as well as work-life balance on the other the strongest determinants of job satisfaction. Training and development was not, however, as impactful as one may have expected - indicating that employees are more likely to appreciate training where it links directly to career progression, performance incentives or clear demonstrable improvements in skills. These results are in line with theoretical predictions that there are joint effects of intrinsic motivators as well as organizational mechanisms on the job satisfaction, and also extend findings in reality from Nepal and beyond.

Discussion

The results of this study contribute powerful evidence that human resource practices are critical for the job satisfaction of employees in Nepalese commercial banks. The positive findings in all six HR dimensions indicate how employees favored organizational system that they thought were transparent, fair, developmental and supportive. Of the factors studied, promotion and upward

mobility were most closely related to job satisfaction. This is consistent with motivational theories, according to which workers derive satisfaction from opportunities for advancement, achievement and skill development (Hackman & Oldham, 1976). This high impact is in line with prior research in Nepal, which stresses the importance of promotion-based fairness, internal mobility opportunities and structured career path in determining satisfaction and retention (Upadhyaya et al., 2024; KC, 2025). This discovery also supports the belief that employees in hierarchical service industries attach significant importance to career clarity and upward mobility, especially in competitive banking organisations.

Work–life balance became a major factor influencing employee satisfaction, illustrating the challenging of work intensity for staffs in the commercial banks of Nepal. Factors such as long hours of The Asia-Pacific Journal of Business Administration customer service, the need to meet regulative deadlines and performance-driven pressures have created higher levels of stress, thereby necessitating for work–life balance through institutional support. The significant relationship of work–life balance with satisfaction as reported in this study is consistent with wider empirical evidence that supportive supervisors, flexible timing and wellness programmes reduce employee strain and increase commitment (Subedi & Bhandari, 2024; Kandel et al., 2025). This trend reflects the growing considerations related to psychosocial working conditions, that are emerging as increasingly relevant features of Nepal’s banking industry on account of intensified job demands attributed to digitalization, regulatory standards and rising customer expectations.

Promotion and reward systems also showed moderate-strong relations with job satisfaction. This discovery supports the widely recognized understanding that staff have a preference for both financial and non-financial compensation/rewards, these being seen as symbolic senders of organizational esteem/ gratitude (Hassan et al., 2019). The findings of the present research are in line with a study from Nepal, where appreciation was found as an important determinant of positive employee attitudes if perceived to be fair and consistent (KC, 2025). Yet, differences in average scores and standard deviations of reward-related constructs indicate that employees may not all have equal access to recognition or believe it is differently distributed across units or levels. This intricacy illustrates a shared interest in Nepalese banks about the centralization of reward determinations and diverse supervisory approaches.

Performance appraisal and training and development were also significantly associated with job satisfaction, but with lower correlations. Comparison indicates a weak correlation between Job Satisfaction (JS) with older workers' participation. * With the exception of this study, which is inconsistent with use at an international level where training was found to be a strong positive predictor towards job attitudes (Ingsih et al., 2021). The weak nature of effect in the Nepalese context may indicate that banking employees look at training as a routine or that the overall climate emphasizes learning/compliance over development. Besides, the appraisal process could be viewed more as a procedural form rather than an authentic developmental mechanism, which contributes to reduce the motivational impact of appraisal; similar findings have recently been observed in research from South Asia (Rahman et al., 2025). These subtleties suggest that some HR practices, though in place, are not necessarily implemented in a way that aligns with employee expectations of fairness, growth and meaningful feedback.

The general pattern of findings provides strong endorsement to the integrated HRM frameworks which propose that job satisfaction is an outcome of cumulative effects rather than a single-variable effect of the organizational practices. The substantial interrelations existing among HR practices in this study show that personal growth, recognition, support, justice, and work–life balance jointly influence affective responses of employees towards their jobs. These results are consistent with evidence on the relationship between psychological climates reflecting developmental feedback, support, justice and opportunity in higher satisfaction and retention levels (Macabre & Isabirye, 2023; Singh & Malhotra, 2023). By confirming these findings in the Nepalese banks with a bigger sample, this study contributes empirically to the theoretical belief that HR practices work synergistically and not independently.

Although the findings represent broad consistencies with prior research, the weaker relationship between training and appraisal provision suggests contextual differences and perhaps potential HR system implementation gaps. The results are also consistent with the emphasis that Nepal Rastra Bank places on a reasonable workload, clear HRM policy and fair treatment in the banking industry. This again highlights that employee satisfaction is not only a management related topic but also closely linked to the surrounding regulatory environment. Taken together, these results contribute to current literature by cycling the full circle of understanding that employee satisfaction in commercial banks of Nepal is affected

through a multidimensional interconnected HR practices, which jointly modulates attitudes, motivation to stay further on within the organisation.

Conclusion and Implications

The results of this study suggest that HR practices appear as important predictors of employee job satisfaction in Nepalese commercial banks. The six dimensions including performance appraisal, training and development, reward systems, recognition and non-monetary rewards, promotion and career growth, work–life balance had significant positive relationships with overall job satisfaction and employee retention. This represents the duality in employee's attitudes towards banking.

Of these dimensions, promotion/career advancement was found to be the most powerful indicator and highlights how employees value a transparent and realistic avenue for progression over time. Furthermore, work–life balance was found to be strongly associated with job satisfaction, and such a positive relationship is growing in the competitive banking industry on account of the pressure. Recognition, rewards, performance appraisal and training also positively affected job satisfaction albeit weaker correlations compared to promotion indicating that workers believed these are benefits however secondary to their aspirations for career movement and general well-being.

The study has some practical implications to the banking institutions and policy makers in Nepal. Commercial banks need to strengthen the performance-based promotion mechanisms, perfect given a fair and transparent performance evaluation system, establish a scientific and standard training system, allow employees to perceive the long-term career prospects in the organization. Finally, institutions must prioritize well-being to address the growing need for a stronger balance by developing programs and implementing policies that value this—such as flexible hours, stress reduction strategies, and manageable work loads. Monetary and non-monetary incentive systems should be combined to create factor conditions where employees feel accepted and supported. Training programs are moderately related to employee satisfaction, but they must be more closely associated with employees' career aspirations and the organization's skill requirements if they are to be effective.

At policy level, NRB and Ministry of Labour, Employment & Social Security can also lead the way by promoting employee centric HR framework in bank. Type of NRB's current guidelines (corporate governance, fair treatment,

transparency) and make them broader in nature include more details about the well-being of employees--such as fair HR practices, mental health-friendly service standards. In addition, the country's policies on HR development should focus more upon leadership development, career progression systems and standardized appraisal measures in financial institutions to improve fairness and consistency.

There are some limitations in this study despite the enlightenments it has. The cross-sectional design of the study limits our capacity to make causal inferences about relations between HR practices and job satisfaction. Furthermore, depending on self-reported information may induce response bias and the non-probability convenience sampling which could restrict the generalizability of the findings outside these selected banks. To overcome these limitations, researchers in the future might use longitudinal design or probability sampling, or employ a mixed-method approach to gain more in-depth understanding of employee experiences. Additional research might test mediating roles of organizational commitment, psychological safety, perceived justice relationship or leadership behavior so to clarify the mechanisms through which HR practices have translated into job satisfaction within the transforming banking sector in Nepal.

In sum, this study adds to the HRM literature by providing an integrated cross contingent analysis of the combined effects of all listed dimensions on employee satisfaction in commercial banks in Nepal. Theoretical implications support understanding of internal and external motivators while offering practical guidance to banks and regulators seeking to improve retention, performance, and organizational stability in a competitive financial world.

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