

# Determinants of Employee Performance in Nepalese Commercial Banks

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## Abstract

This study examines determinants of employee performance in Nepalese commercial banks. Employee performance is selected as the dependent variable. Similarly, supervisor relationship, incentives & rewards, career development, organization culture, knowledge & skills, and self-motivation are selected as the independent variables. This study is based on primary data with 119 observations. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the significance and importance different factors influencing employee performance in Nepalese commercial banks.

The study showed that supervisor relationship has a positive impact on employee performance. It means that better supervisor relationship leads to better employee performance. Similarly, incentives & rewards, has a positive impact on employee performance. It indicates that increase in incentives & rewards leads to increase in employee performance. Moreover, career development has a positive impact on employee performance. It means that increase in career development leads to increase in employee performance. Likewise, organization culture has a positive impact on employee performance. It shows that better organization culture leads to better employee performance. Similarly, knowledge & skills has positive impact on employee performance. It shows that higher the knowledge & skills, higher would be the employee performance. Further, self-motivation has a positive impact on employee performance. It shows that higher the self-motivation, higher would be the employee performance.

*Keywords:* supervisor relationship, incentives & rewards, career development, organization culture, knowledge & skills, self-motivation, employee performance.

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## 1. Introduction

Employee performance is the combined result of effort, ability, and perception of tasks (Platt and Sabokta, 2010). Performance is the number of results achieved by a person, team organization or process (Chow & Chew, 2013). Organizations should focus on the factors which increase the performance of employee as an employee performance is significant element of organization (Abbas & Yaqoob, 2009). Firm's essential component is employee and their success and failure depend on performance of employee (Hameed & Waheed, 2011). Further, Chien (2015) stated that a successful

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organization requires employees who are willing to do more than their usual job scope and contribute performance that exceed goal's expectations.

Sabir *et al.* (2012) asserted that employee's performance is imperative for organizational outcomes and success. Many factors influence employee performance and workplace environmental factors stands out as the key determinants of performance. It is the key multi character factor intended to attain outcomes and has a major connection with planned objectives of the organization. Similarly, Ngwa *et al.* (2019) employee performance is an indicator of the capacity of an organization to efficiently achieve organizational goals and it is the successful completion of a task by an individual or individuals, as lay down and measured by a supervisor of the organization. Perceived employee performance refers to the general belief of the employee about his behavior and contributions towards the success of the organization. There are three basic factors that determine employee performance are procedural knowledge, declarative knowledge, and motivation. Moreover, Employee performance suggests employee productivity and efficiency as a result of employee growth (Khan & Jabbar, 2013).

Bataineh (2014) indicated that training and development programs ensure that the work force is developed and skilled so that they can perform well. Further, Richman (2008) stated that effectively and systematically implemented flexible work practices will improve organizational performance by increasing employee performance and talent retention. Moreover, favorable workplace environment guarantees the wellbeing of employees as well as enables them to exert themselves to their roles with all energy that may translate to higher performance (Taiwo, 2010). Similarly, Kadiresan *et al.* (2015) stated that, development is procedure of planning and preparing employees for the upcoming jobs and imminent problems. In addition, Ali and Zia (2010) found that a positive work environment makes employees feel good about coming to work and this provides the motivation to sustain and increase productivity.

Nevertheless, many business executives are under the mistaken impression that the level of employee performance on the job is proportional to the size of the employee's compensation package. Although compensation package is one of the extrinsic motivation tools, it has a limited short-term effect on employees' performance. A widely accepted assumption is that better workplace environment motivates employees and produces better results (Leblebici, 2012). Further, performance of the individuals cannot be verified where he belief that organizations can use direct bonuses and rewards based

on individual performance if employee performance is noticeable (Yang, 2008). Moreover, Tavakolia, (2010) showed that employee's performance will drop due to downsizing innovations and mergers in the organization, as well as changing of the location, time, quality and quantity of the task and responsibilities.

Priya and Eshwar (2014) examined the impacts of rewards and motivation on job satisfaction of employees in both public and private sector commercial banks in Chennai. The results showed that degree of rewards, motivation and job satisfaction of employees has a strong relationship in the public sector and private sector commercial banks in Chennai & employees in banking sector give more importance to economic or financial rewards. Further, Aima *et al.* (2017) examined the model of employee performance, competence analysis and motivation. The study concluded that competency and work motivation simultaneously have significant positive impact on performance. The study also concluded that organization should develop training program to improve employee's knowledge. Similarly, Iype & Mathew (2018) analysed the determinants for employee performance in federal bank of Ernakulam district. The study found that there is a positive relationship towards all the variables of employee performance.

Osunsan *et al.* (2019) explored the effect of organizational change on employee performance among selected commercial banks in Bujumbura, Burundi. The study concluded that organizational change had a significant effect on employee performance. Similarly, Shahid *et al.* (2011) explained the work stress and employee performance in banking sector evidence from district Faisalabad, Pakistan. The study found that all the components of stress such as high work pressure, long working hours, job dissatisfaction, conflicts at work etc. causes great stress in bankers and then decrease their performance additionally. Moreover, Salah (2016) examined the influence of rewards on employee's performance. The study found that there is a statistical significant relationship between rewards types and employees' performance. Belonio (2012) examined the effect of leadership style on employee satisfaction and performance of employees in bank of Bangkok. The study found that managers in the banking sector in Bangkok combine various aspects or factors of leadership styles which depends on the working environment in which they operate. Aktar *et al.* (2012) examined the relationship between rewards and employee performance as well as to identify the relationship between extrinsic and intrinsic rewards. The result found that there is a statistical significant relationship between all of the independent variables with dependent variables.

In the context of Nepal, Employee performance refers to the act of performance in the undertaking of a duty, bringing into execution or identifiable action, achievement. Employee performance is the efficient discharge of one's duty for good results. It is how well an employee meets the job's specifications and it's measured in terms of productivity, efficiency, quality of work, and performance appraisal (Shrestha and Parajuli, 2021). Similarly, Employee performance is a significant factor in every organizational success. If the performance of the employees is accelerated effectively the outcome can be of greater productivity and boost employee morale (Thapa *et al.*, 2017). Further, Chapagai (2011) examined the impact of employee participation on job satisfaction in Nepalese commercial banks. The study found that there is a positive relationship between employee participation and job satisfaction in Nepalese banks. The study also found that employee participation makes a positive effect on job satisfaction of Nepalese banking employees. Moreover, Adhikari (2019) investigated the determinants of job satisfaction and its impact on employee performance in Nepalese commercial banks. The study found that employee empowerment, job loyalty and workplace environment are positively correlated with job satisfaction and employee performance whereas turnover intention is negatively correlated with job satisfaction and employee performance.

The above discussion shows that the empirical evidences vary greatly across the studies on the determinants of employee performance in commercial banks. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The main purpose of the study is to analyze the determinants of employee performance in Nepalese commercial banks. Specifically, it examines the impact of supervisor relationship, incentives & rewards, career development, organization culture, knowledge & skills, and self-motivation on employee performance in Nepalese commercial banks.

The remainder of this study is organized as follows. Section two describes the sample, data and methodology. Section three presents the empirical results and the final section draws the conclusion.

## **2. Methodological aspects**

The study is based on the primary data. The data were gathered from 119 respondents through questionnaire. The respondents' views were collected

on of supervisor relationship, incentives & rewards, career development, organization culture, knowledge & skills, self-motivation and employee performance. The study used descriptive and casual comparative research design.

### *The model*

The model estimated in this study explains the relationship between selected variables and employee performance in Nepalese commercial banks. The dependent variables selected for the study is employee performance. Similarly, the selected independent variables are supervisor relationship, incentives & rewards, career development, organization culture, knowledge & skills, self-motivation. Therefore, the model takes the following form:

$$EP = \beta_0 + \beta_1 SR + \beta_2 IR + \beta_3 CD + \beta_4 OC + \beta_5 KS + \beta_6 SM$$

Where,

EP= Employee performance

SR = Supervisor relationship

IR = Incentives and rewards

CD = Career development

OC = Organization culture

KS = Knowledge & skills

SM = Self-motivation

Supervisor relationship was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “My supervisor is approachable and easy to talk to”, “My supervisor provides me with clear and constructive feedback on my performance” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.879$ ).

Incentives and rewards was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “The bank is able to satisfy me with reward options.”, “The incentives and reward affect my performance level.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.807$ ).

Career development was measured using a 5-point Likert scale where

the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I have a positive perceptions or experiences of career progression in my current workplace.”, “Opportunities exist for career advancement”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.802$ ).

Organization culture was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “The bank has a positive and supportive work culture”, “Bank fosters an organizational culture that promotes learning and creativity”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.857$ ).

Knowledge and skills was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “The level of my knowledge and skills directly impacts my ability to meet my job requirements”, “My bank provides sufficient opportunities for me to develop new knowledge and skills that are relevant to my job”, and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.772$ ).

Self-motivation was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “My self-motivation allows me to better handle stress and meet deadlines”, “When I am self-motivated, I feel more engaged with my work and enjoy it more”, and so on. The reliability of the feature was measured by computing the Cronbach’s alpha ( $\alpha = 0.816$ ).

Employee performance was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “Better work environment of the organization helps to increase my job performance”, “Training and development program organized by my organization helps me to perform better”, and so on. The reliability of the feature was measured by computing the Cronbach’s alpha ( $\alpha = 0.740$ ).

The following section describes the independent variables used in this study along with hypothesis formulation.

### *Supervisor relationship*

Chiaburu & Takleab (2005) discovered that the positive relationship between employees and supervisors which created significant and positive impact on the performance of the employees. Employees who perceive themselves to be in a supportive relationship with their supervisor have low occupational stress, higher satisfaction and organizational commitment than those who do not perceive themselves to be in supportive relationships with their supervisor (McCormack *et al.*, 2006). Employees are more likely to view their jobs and employing organizations in a more favorable light if they are provided with positive support from their supervisor (Lambert *et al.*, 2007). When employees perceive they are in a supportive relationship with their supervisor the outcomes are higher levels of job satisfaction, job performance, and organizational commitment (Gagnon & Judd, 2004). Mayer & Gavin (2005) discovered that when employees are able to trust that their supervisor will ensure they have sufficient training so that their job performance will be of a high caliber. Based on it, this study develops following hypothesis:

H<sub>1</sub>: There is positive relationship between supervisor relationship & employee performance.

### *Incentives and rewards*

Ibrar and Khan (2015) found that there is a positive and significant relationship between rewards (extrinsic and intrinsic) and incentive on employee's job performance. There is a significant impact of moral incentives, rewards, efficiency of reward system, and promotion on employee performance in Jordanian travel and tourism institution (Alfandi and Alkawsaneh, 2014). Similarly, Fatah and Suhandini (2019) examined the effect of employee incentives and rewards on employee performance. The study revealed that incentives and rewards have significant influence on employee performance. Further, Aktar *et al.* (2012) showed that there is a positive and significant relationship between extrinsic rewards, intrinsic rewards and incentive on employees' performance. Likewise, Panekenan *et al.* (2019) found that reward, punishment and incentive have a significant influence on employee performance. Based on it, this study develops following hypothesis:

H<sub>2</sub>: There is positive relationship between incentives and rewards and employee performance.

### *Career development*

Mark and Nzulwa (2018) found that there is a positive and significant relationship between employee training, career counselling. Employee



mentoring and career advancement on employee performance. Moreover, Winda *et al.* (2017) showed that compensation and career development have a significant effect on job satisfaction and employee performance. Arifin *et al.* (2020) examined the influence of recruitment and career development towards employee performance. The study revealed that recruitment and career development have positive and significant effect on employee performance and competence. Similarly, Santoso *et al.* (2021) found that there is a positive and significant influence of career development variable that includes job training, motivation, job satisfaction, work environment, work discipline, leadership, communication, job stress, perceptions, and others on the employee performance variable. Further, Charity (2015) showed that training and career development have positive and significant relationship with employee performance. Based on it, this study develops following hypothesis:

H<sub>3</sub>: There is a positive relationship between career development and employee performance.

#### *Organization culture*

Zahra *et al.* (2020) examined how organizational culture affect Proton's employee performance. The study revealed that organizational culture have positive relationship with employee performance and improve the engagement and connectivity of employees. Similarly, Lau *et al.* (2020) found that there is a significant relationship between organizational culture and employees' performance within the multinational corporations. Likewise, Abdullah *et al.* (2021) concluded that organizational cultures have significant effect on employee performance while employee engagement partially mediates the relationship between organization culture and employee performance. Further, Shahzad *et al.* (2013) concluded that culture of organizations have positive and significant impact on employee's job performance at selected software houses in Pakistan. Uddin *et al.* (2013) found that organizational culture have significant relationship with employee performance and productivity in the dynamic emerging context. Based on it, this study develops following hypothesis:

H<sub>4</sub>: There is a positive relationship between organization culture and employee performance.

#### *Self-Motivation*

Employees who are motivated are one of the conditions for organizational success. Motivated employees tend to focus their effort and direction towards



the achievement of the goals laid down by the organization (Manzoor, 2012). Similarly, Guay *et al.* (2010) referred to motivation as the reason principal to the behaviour. Muogbo (2013) indicated the relationship between employee motivation and organizational performance in that employee who are motivated, influence their performance. Employee motivation was identified to have a significant relationship with performance, with the motivational factors within employees enhancing their productivity (Jesarati *et al.*, 2013). Similarly, Dobre (2013) found there is no significant influence of payment on employee motivation but rather non-financial factors such as nonfinancial rewards, social recognition and performance feedback are the factors that positively influence the same. Based on it, the study develops following hypothesis:

H<sub>5</sub>: There is a positive relationship between self-motivation and employee performance.

#### *Knowledge and skill*

Knowledge application is the process through which knowledge is directly applied to task performance or problem solving. Knowledge may be possessed and applied by individuals or by whole teams (Ajmal and Koskinen, 2008). The study analyzed both intrinsic factors (behaviour, trust, and learning) and extrinsic factors (reward system, information technology, and organization culture). Knowledge that is captured from various sources needs to be converted to organizational knowledge for effective utilization within the business (Lee and Suh, 2003). A process model of knowledge creation presupposes that individual and organizations create and enlarge knowledge through conversion of tacit knowledge into explicit knowledge and vice versa. Through knowledge conversion, the whole organization can share the explicit knowledge created and convert it into tacit knowledge for individuals (Tseng, 2010). Based on it, the study develops following hypothesis:

H<sub>6</sub>: There is a positive relationship between Knowledge and skill and employee performance.

### **3. Results and discussion**

#### *Correlation analysis*

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with means and standard deviations have been computed, and the results are presented in Table 1.

Table 1

**Kendall's Tau correlation coefficients matrix**

This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 119 observations. The dependent variable is EP (Employee performance). The independent variables are SR (supervisor relationship), IR (incentives and rewards), CD (career development), OC (organizational culture), KS (knowledge and skill), and SM (self-motivation).

Variables	Mean	SD	EP	SR	IR	CD	OC	KS	SM
EP	1.817	0.525	1						
SR	2.060	0.753	0.335**	1					
IR	2.237	0.729	0.252**	0.386**	1				
CD	2.062	0.648	0.240**	0.404**	0.395**	1			
OC	2.057	0.719	0.334**	0.395**	0.492**	0.419**	1		
KS	1.921	0.614	0.424**	0.307**	0.252**	0.340**	0.375**	1	
SM	1.903	0.645	0.507**	0.325**	0.198**	0.216**	0.295**	0.514**	1

Note: The asterisk signs (\*\*) and (\*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 shows the Kendall's Tau correlation coefficients of dependent and independent variables. The study indicates that supervisor relationship is positively correlated to employee performance. Likewise, incentives and rewards are positively correlated to the employee performance indicating that higher the incentives and rewards, higher will be the employee performance. Similarly, career development is positively correlated to employee performance indicating that better career development opportunities lead to increase in employee performance. Furthermore, Organization culture is positively correlated to employee performance. This implies supportive organizational culture leads to increase in employee performance. Likewise, knowledge and skills are positively correlated to the employee performance improvement which indicates that knowledge and skills leads to the employee performance at commercial bank of Nepal. However, self-motivation is positively correlated to the improvement of performance in Nepalese commercial bank. It shows that proper self-motivation leads to improve in Nepalese commercial bank.

*Regression analysis*

Having indicated the Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it presents the regression results of supervisor relationship, incentives & rewards, career development, organizational culture, knowledge & skills and self-motivation on employee performance in

Nepalese commercial banks.

Table 2

**Estimated regression results of supervisor relationship, incentives and rewards, career development, organizational culture, knowledge and skill, self-motivation on employee performance**

The results are based on 119 observations using linear regression model. The model is  $EP = \beta_0 + \beta_1 SR + \beta_2 IR + \beta_3 CD + \beta_4 OC + \beta_5 KS + \beta_6 SM$  where the dependent variable is EP (employee performance). The independent variables are SR (supervisor relationship), IR (incentives and rewards), CD (career development), OC (organizational culture), KS (knowledge and skill) and SM (self-motivation).

Model	Intercept	Regression coefficients of						Adj. R_bar <sup>2</sup>	SEE	F-value
		SR	IR	CD	OC	KS	SM			
1	1.219 (9.201) **	0.290 (4.804) **						0.166	0.478	23.080
2	1.202 (8.052) **		0.275 (4.339) **					0.138	0.487	18.818
3	1.153 (7.530) **			0.332 (4.549) **				0.151	0.483	20.697
4	1.129 (8.384) **				0.335 (5.417) **			0.203	0.468	29.342
5	0.851 (6.402) **					0.530 (7.640) **		0.341	0.426	58.376
6	0.764 (6.691) **						0.553 (9.736) **	0.458	0.386	94.789
7	0.625 (4.896) **	0.119 (2.282) *					0.4896 (8.170) **	0.478	0.379	51.813
8	0.998 (6.020) **		0.167 (2.225) *	0.217 (2.570)				0.180	0.475	13.195
9	0.698 (4.896) **				0.162 (2.560) *	0.410 (5.534) **		0.372	0.415	33.936
10	0.736 (4.885) **		0.098 (1.567) *			0.449 (6.055) **		0.349	0.42354	30.801

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (\*\*) and (\*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Employee performance is dependent variable.

The table 2 shows that the beta coefficients for supervisor relationship are positive with the employee performance. It indicates that supervisor relationship has positive impact on the employee performance. This finding is consistent with the findings of Chiaburu &Tackleab (2005). Likewise, the beta coefficients for incentives and rewards are positive with the employee performance. It indicates that incentives and rewards have positive impact on the employee performance. This finding is consistent with the findings of Ibrar and Khan (2015). In addition, the beta coefficients for career development are positive with the employee performance. It indicates that career development has a positive impact on the employee performance. This result is consistent

with the findings of Santoso *et al.* (2021). Further, the beta coefficients for organization culture are positively related with the employee performance. It indicates that organization culture has a positive impact on the employee performance. This finding is consistent with the findings of Zahra *et al.* (2020). Moreover, the beta coefficient for self-motivation. are positively related with the employee performance It indicates that self-motivation has a positive impact on the employee performance. This finding is consistent with the findings of Jesarati *et al.* (2013). Likewise, the beta coefficients for knowledge and skills are positive with the employee performance. It indicates that knowledge and skills have positive impact on the employee performance. This finding is consistent with the findings of Tseng, (2010).

#### **4. Summary and conclusion**

Employee performance is very crucial for any organization. The commercial banks are competing mainly in service in order to put the competition position, majority of commercial banks have been focusing in different determinants that affect the performance of the employees. Employee performance help organization to perform effectively and achieve organization goal. Enhancing employee performance is an effort that create and foster an environment which help organization grow and sustain.

This study attempts to examine the determinants of employee performance in Nepalese commercial banks. The study is based on primary data with 119 observations.

The study also showed that supervisor relationship, incentives & rewards, career development, organization culture, knowledge & skills, and self-motivation has positive relationship with employee performance. The study concluded that proper supervisor relationship, incentives & rewards, career development, organization culture, knowledge & skills, self-motivation have a significant role in increasing employee performance. The study also concluded that the most influencing factor is self-motivation followed by knowledge and skills and organization culture that explains the improvement of employee performance in Nepalese commercial.

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