Impact of Training and Development on Employee's Performance in National Level Development Banks of Nepal

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Abstract

This study explores the impact of training and development on employee performance in Nepalese development banks. Using a quantitative research design, data was collected from 300 respondents through structured questionnaires. Key training variables—training content, derivatives, instructional design, and frequency—were statistically analyzed to assess their influence on performance outcomes. The findings revealed a strong positive correlation between well-structured training programs and improved employee productivity, confidence, and adaptability. Regression analysis further validated that training significantly predicts performance levels. The study highlights the importance of continuous employee development and offers strategic recommendations for enhancing HR practices in the banking sector.

***Keywords**: Training, Development, Employee Performance, Banking Sector, Nepal, HRD*

1 Introduction

1.1 Background of the Study

In today's dynamic and competitive business landscape, human resources are increasingly recognised as a critical driver of organisational success. Particularly in service industries such as banking, employee performance serves as a cornerstone of overall institutional efficiency and customer satisfaction. Among the various strategies adopted to enhance employee effectiveness, training and development (T&D) have emerged as pivotal tools. These initiatives not only equip employees with necessary skills and competencies but also foster a culture of continuous improvement and adaptability.

The banking sector in Nepal, particularly development banks operating at the national level, faces a multitude of challenges, including rapid technological advancements, evolving customer expectations, and increasing regulatory scrutiny. These factors necessitate a workforce that is not only knowledgeable but also resilient and adaptive. T&D programmes are thus essential in ensuring that employees are well-prepared to meet organisational objectives while maintaining high standards of service delivery.

Training involves the acquisition of specific skills and knowledge required for current roles, whereas development is a broader concept encompassing growth in competencies that prepare employees for future responsibilities. In the context of Nepalese development banks, where human capital is both a critical asset and a significant operational cost, the effectiveness of T&D practices directly influences employee productivity, job satisfaction, and organisational competitiveness.

1.2 Problem Statement

Despite the acknowledged importance of training and development, there remains a gap between the training provided and its practical impact on employee performance in Nepalese development banks. Several institutions offer training programmes; however, their relevance, frequency, instructional design, and outcomes are often questioned by both employees and management (Addis Ababa, 2016)..

The problem this study seeks to address is whether training and development programmes in national-level development banks of Nepal are effectively designed and implemented to enhance employee performance(Pau, Evans, Pucik, &Barsoux, 2002). Specifically, the study examines whether components such as training content, instructional design, supporting materials (derivatives), and frequency significantly impact the performance of employees in these banks.

1.3 Objectives of the Study

The main objective of the study is:

- To assess the training program in terms of the components of training contents and course design, deliverables, instructional design, frequency and adequacy at development banks.
- To examine the impact of training on employee performance at development banks.
- To provide recommendations for improving the design and delivery of training programs to support sustainable human resource development in Nepalese development banks.

1.4 Research Questions

The study is guided by the following research questions:
1RQ1-What is the impact of training on employee performance at development banks?

RQ2-What is the relationship between training and employee performance?

1.5 Hypotheses

1. The following hypotheses have been proposed for the study:
   Training Content
   Refers to how relevant, clear, and job-specific the material is during training. When content closely aligns with employees' actual roles, it enhances their performance.
   Hypotheses:

- **H_{01}:** Training content has no significant effect on employee performance.

- **H_{11}:** Training content significantly affects employee performance.

2. **Training Derivatives**
   Includes support materials like handouts, visuals, manuals, and digital tools that help reinforce learning. These resources aid in knowledge retention and practical application.
   Hypotheses:

- **H_{02}:** Training derivatives have no significant effect on employee performance.

- **H_{12}:** Training derivatives significantly affect employee performance.

3. **Instructional Design**
   Covers the structure of training—its sequence, teaching methods, interactivity, and duration. Well-designed training improves clarity and engagement, leading to better job performance.
   Hypotheses:

- **H_{03}:** Instructional design has no significant effect on employee performance.
- **H_{13}:** Instructional design significantly affects employee performance.

4. **Frequency and Adequacy of Training**
   Relates to how often training is conducted and whether it's timely and sufficient. Frequent and well-timed training helps employees stay updated and perform consistently.
   Hypotheses:

- **H_{04}:** Frequency and adequacy of training have no significant effect on employee performance.
- **H_{14}:** Frequency and adequacy of training significantly affect employee performance.

1.5 Significance of the Study

This study is significant for several stakeholders:
- For academic researchers, it contributes to the existing literature on human resource development in the banking sector.
- For HR managers, it offers insights into the design and implementation of effective training programmes that align with employee needs and organisational goals.
- For policymakers, especially within banking regulation authorities such as Nepal Rastra Bank, it provides evidence-based recommendations for enhancing institutional performance through human capital investment.

1.6 Scope of the Study

The research is limited to employees of national-level development banks located within Kathmandu Valley. The study focuses on four key elements of training: content, instructional design, training derivatives, and training frequency. Employee performance is measured in terms of productivity, confidence, adaptability, and job satisfaction.

1.7 Limitations of the Study

- The sample is confined to Kathmandu Valley, limiting the geographical scope of the findings.
- Time constraints may have restricted broader data collection and deeper longitudinal insights.
- Differences in training cultures among banks may limit the generalisability of the results.

2 Literature Review

This chapter provides a comprehensive review of key research literature related to training and development and its impact on employee performance. It explores foundational theories that explain how training contributes to improved workplace outcomes. Core concepts of entrepreneurship training are discussed, including various types, techniques, and common challenges. The philosophical foundations underpinning the concept of coaching are also examined. The chapter concludes with the development of a conceptual framework and a review of relevant empirical studies.

2.1 Review of Base Papers

Review of Basepapers

Author Name/Year	Kareem (2019)
Features	1.→HRD practices influence organizational performance. 2.→Mediating effects include organizational

	context, resources, and behavioral changes.
Benefits	1.→Explains how HRD works indirectly through contextual and personal factors. 2.→Provides a framework to analyze organizational training impact.
Limitations	1.→Study focused on limited variables like attitudes and context. 2.→Did not include cross-sectoral data.
Advantages	Useful for understanding indirect mechanisms of HRD impact.
Method of Research	Descriptive Research
Model Used	Quantitative

Table 1 Literature Review of "HRD Practices and Organizational Performance

Kareem (2019) explores how Human Resource Development (HRD) practices—particularly training and organisational learning—affect overall organisational performance. His study highlights both direct and indirect influences, including contextual factors like environment, resources, and employee behaviour. This aligns with the present research by supporting a multidimensional view of training effectiveness, emphasising not just content and delivery, but also organisational readiness and support systems. Kareem's findings provide a strong theoretical basis for evaluating the broader impact of training on employee performance.

Author Name/Year	Ali (2018)
Features	1.→Assesses how training improves employee performance in telecom sector of Uganda.
Benefits	1.→Reveals significant link between training efforts and staff productivity.
Limitations	1.→Context limited to telecom industry in one country.
Advantages	Provides practical guidance for industry-specific HR policy.
Method of Research	Survey Research
Model Used	Quantitative

Table 2Literature Review of "Training Impact on Employee Performance in Uganda

Ali (2018) examines the impact of training on employee performance in Uganda's telecommunications sector, offering findings that strongly align with this thesis. Despite industry and regional differences, the study confirms a positive link between structured training and enhanced productivity. Its use of a similar quantitative, survey-based methodology provides useful validation for the current research. Ali's work also offers practical implications for HR professionals in service sectors like banking, reinforcing the value of context-sensitive training strategies for improving employee performance..

Author Name/Year	Khan (2017)
Features	1.→Analyzes the effectiveness of training programs on performance.
Benefits	1.→Highlights importance of continuous training for productivity.

Limitations	1.→Lacks longitudinal data to track changes over time.
Advantages	Supports importance of consistent training investments.
Method of Research	Descriptive Research
Model Used	Quantitative

Table 3Literature Review of Employee Training and Performance Link

Khan (2017) examines how structured employee training enhances overall performance, supporting this thesis's focus on training within Nepalese development banks. The study emphasises that continuous training is a long-term investment in human capital, not a one-off event. Despite lacking longitudinal data, Khan provides strong cross-sectional evidence linking regular training to improved productivity. His descriptive, quantitative approach aligns with this thesis's methodology and reinforces the view that ongoing skill development is key to sustaining employee performance.

Author Name/Year	Djibo and Moumouni (2017)
Features	1.→Investigates training effectiveness regardless of technology or work setting.
Benefits	1.→Validates that development is crucial even in changing environments.
Limitations	1.→Does not focus on digital tools or remote settings.
Advantages	Confirms universal value of training and development.
Method of Research	Cross-sectional Study
Model Used	Quantitative

Table 4 Literature Review of "Training and Development in Various Work Contexts"

Djibo and Moumouni (2017) highlight the consistent effectiveness of training across varied work environments and technological contexts, supporting this thesis's focus on development banks in Nepal. Their findings affirm that internal training efforts drive employee performance even amid change. Despite not addressing digital learning, their cross-sectional, quantitative study reinforces training as a strategic tool in both stable and evolving organisational settings. This underscores the universal value of training across industries and infrastructures..

Author Name/Year	Potnuru and Sahoo (2016)
Features	1.→Explores career and talent development alongside training.
Benefits	1.→Links HRD strategies to tangible improvements in effectiveness.
Limitations	1.→Organizational diversity and culture not fully addressed.
Advantages	Highlights importance of holistic HRD planning.
Method of Research	Descriptive Research
Model Used	Quantitative

Table 5 Literature Review of "HRD Components and Organizational Effectiveness

Potnuru and Sahoo (2016) present a holistic view of Human Resource Development by linking training, career growth, and talent development to organisational effectiveness. Their findings align with this thesis's aim to examine the multidimensional impact of training on employee performance. While the study overlooks cultural and organisational diversity—an area this thesis addresses in the Nepalese context—it provides a strong empirical foundation and supports the value of integrated HRD strategies. The descriptive, quantitative approach also complements this research's methodology..

Author Name/Year	Jiang and Liu (2014)
Features	1.→Identified nine standards for evaluating performance attitudes.
Benefits	1.→Structured framework for employee behavioral assessment.
Limitations	1.→Focuses on attitudinal traits without practical output metrics.
Advantages	Provides a formal guide for HR evaluations.
Method of Research	Exploratory Study
Model Used	Mixed Methods

Table 6 Literature Review of "Employee Performance Evaluation Criteria

Jiang and Liu (2014) provide a structured framework for evaluating employee performance through behavioural indicators like job conduct and problem-solving, supporting this thesis's holistic view of performance assessment. While the study focuses on attitudes rather than direct output, it offers valuable tools for measuring the softer outcomes of training, such as engagement and commitment.

Although the study's primary focus is on attitudinal traits rather than direct performance metrics (a noted limitation), its findings complement this thesis' broader view that performance should be assessed holistically—not just by results, but also by observable behavior and workplace conduct. The exploratory nature of the research also introduces new dimensions to performance evaluation, which are crucial when examining the real-world impact of training programs within Nepalese development banks.

2.2 Theoretical Framework

This study is grounded in two primary theories: Human Capital Theory and the Resource-Based View (RBV). Human Capital Theory posits that investments in employee knowledge and skills enhance productivity and contribute to organisational success. The RBV suggests that unique resources, such as well-trained personnel, provide a sustainable competitive advantage.

By linking training and development to performance outcomes, this study aligns with these theoretical underpinnings, emphasising that strategic HR practices are vital for organisational performance.

2.3 Conceptual Framework

The conceptual framework of this study is structured around the variables of training content, instructional design, training derivatives, and frequency of training as independent variables, and employee performance as the dependent variable. The relationship between these variables is illustrated using a research model.

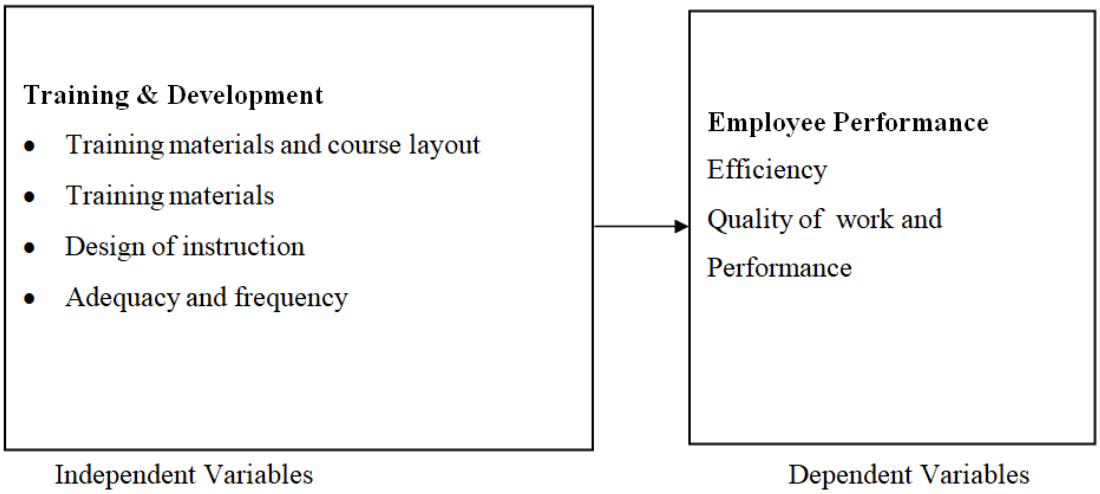


Figure 1 Conceptual Framework

2.4 Review of Related Studies

Several studies have highlighted the impact of training on employee performance. For instance, Armstrong (2014) argues that effective training leads to improved job knowledge, skills, and motivation. Similarly, Khan et al. (2020) found a direct correlation between training practices and employee engagement in the banking sector in South Asia.

In the context of Nepal, Sharma (2019) revealed that regular training improved productivity and service quality among employees of development banks. These findings support the hypothesis that targeted training programmes can significantly enhance employee performance.

2.5 Research Gap

While numerous studies have examined the effect of training on performance globally, limited research has focused on Nepalese development banks. Furthermore, few have addressed the combined effects of training content, instructional design, derivatives, and frequency on performance. This study seeks to fill this gap by offering a holistic view within the Nepalese context.

2.6 Summary

This chapter has outlined the theoretical foundation and reviewed key studies relevant to the topic. It has established the significance of training and development in influencing employee performance and highlighted gaps in existing literature that this research aims to address.

3 Research Methodology

3.1 Research Philosophy

This study adopts the positivist research philosophy, which focuses on observable phenomena and measurable outcomes. Positivism facilitates objective analysis and is commonly associated with quantitative research approaches.

3.2 Research Approach

The research follows a deductive approach, where hypotheses are developed based on existing theories and tested through empirical observation.

3.3 Research Design

A descriptive research design is employed to gather data from employees of national-level development banks in Nepal. This design allows for a structured analysis of training practices and their impact on performance.

3.4 Population and Sampling

The population of the study includes employees from national-level development banks in Kathmandu Valley. A sample of 300 respondents was selected using convenience sampling.

3.5 Data Collection Methods

Primary data were collected using structured questionnaires distributed online. Secondary data were obtained from journals, books, and institutional reports.

3.6 Data Analysis Techniques

Data were analysed using SPSS and Python software, employing descriptive statistics, correlation, and multiple regression analysis to examine relationships between variables.

3.7 Ethical Considerations

The study ensures voluntary participation, confidentiality, and informed consent of all respondents. All secondary sources have been properly cited.

3.8 Time Horizon

This study uses a cross-sectional time horizon, collecting data at a single point from employees in Nepalese development banks. This design is suitable for assessing the current impact of training on performance, offering efficient insights into existing relationships between variables. While it doesn't capture long-term effects, it effectively supports short-term managerial and policy decisions.

3.9 Data Validity and Reliability

Construct	Number of Items	Cronbach's α
Training_Content	12	0.95
Training_Derivatives	6	0.91
Instructional_Design	11	0.95
Frequency_Adequacy	6	0.87
Employee_Performance	12	0.95

Table 7 Cronbach Alpha

The study assessed the reliability of its measurement instruments using Cronbach's Alpha, which showed excellent internal consistency across all constructs. Training Content, Training Derivatives, Instructional Design, Frequency and Adequacy, and Employee Performance all exceeded the acceptable threshold of 0.70, with values ranging from 0.87 to 0.95. These results confirm that the items within each construct effectively measured their intended concepts. The analysis also emphasises the importance of reviewing and refining items in any area with lower internal consistency to further enhance the reliability and precision of future training assessments.

3.10 Objective Wise data analysis plan

Objective	Sub-Objective	Type of Analysis	Specific Statistical Methods	Software Used	Data Required
Assess training and development procedures	Descriptive Evaluation	Descriptive Analysis	Tables, Figures	MS Word	Training program details, participant demographics, pre- and post-training performance metrics
Explore impact of employee performance on training	Correlation Analysis	Inferential Analysis	Pearson's Correlation Coefficient	SPSS/ Python	Employee performance metrics, training records, tenure, appraisals
Assess impact of employee performance on training	Regression Analysis	Inferential Analysis	Regression	SPSS/ Python	Employee performance metrics, training records, tenure, appraisals
Study predictors of employee performance via training	Dimension-Level Regression	Inferential Analysis	Regression	SPSS/ Python	Specific training modules, department-wise and skill-specific performance data

Table 8 Objective Wise Data Analysis Plan

4 Data Analysis And Interpretation

4.1 Introduction

This chapter presents the findings from the survey data using statistical techniques such as descriptive statistics, reliability tests, correlation, and regression analysis.

4.2 Demographic Profile of Respondents

The respondents were categorised by age, education, occupation, and marital status. Majority were aged 25–34 years, had a bachelor's degree or higher, and were either employed or self-employed.

Gender

Gender	Frequency
Male	185
Female	114
Other	1

Table 9 Gender

The gender distribution of the study's respondents. Out of the total participants, 185 identified as male, 114 as female, and 1 as other. This indicates that the sample was predominantly male, with men representing the majority of the surveyed employees in Nepalese development banks. The inclusion of diverse gender identities reflects the study's effort to capture a broad demographic representation.

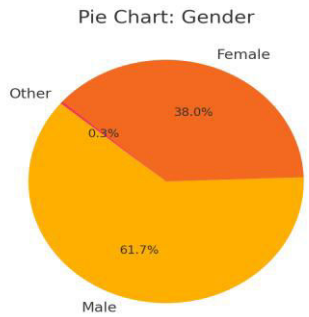


Figure 2 Gender

The gender distribution shows that most respondents were male (61.7%), with fewer females (38%) and only one identifying as other. This reflects the male-dominated workforce in Nepalese development banks. Understanding this distribution is vital for evaluating the inclusivity and effectiveness of training programmes across genders. It also highlights potential gender-based disparities in access, engagement, and outcomes of training, supporting the thesis's aim to assess how demographic factors influence employee performance.

Age

Age Group	Frequency
29–38	162
18–28	69
39–48	46
49 or above	23

Table 10 Age Group

Table 10 presents the age distribution of respondents. The largest group falls within the 29–38 age range (162 respondents), followed by 18–28 (69), 39–48 (46), and 49 or above (23). This indicates that the majority of participants are in their early to mid-career stages, which may influence their training needs, learning preferences, and performance outcomes. Understanding age demographics is important for tailoring training programmes to suit different generational expectations and capacities.

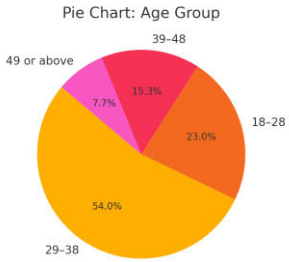


Figure 3 Age Group

The age distribution is dominated by the 29–38 group (54%), indicating a predominantly young to mid-career workforce in Nepalese development banks. This demographic is highly receptive to training, making them key targets for development initiatives. The data suggests that the study's findings will mainly reflect the training impact on younger employees, highlighting the need for age-sensitive training approaches tailored to their learning styles and career aspirations.

Education

Education	Frequency
Long-term Postgraduate Degrees	250
Partial (+2)/Certifications	26
Master's or Higher	24

Table 11 Education

Table 11 shows that a vast majority of respondents (250 out of 300) hold long-term postgraduate degrees, while 26 have completed partial education or certifications, and 24 possess a master's degree or higher. This indicates a highly educated workforce within Nepalese development banks, suggesting strong foundational knowledge and a readiness to engage with advanced training and development programmes. The educational background of employees also influences their learning preferences and adaptability to various training methods.

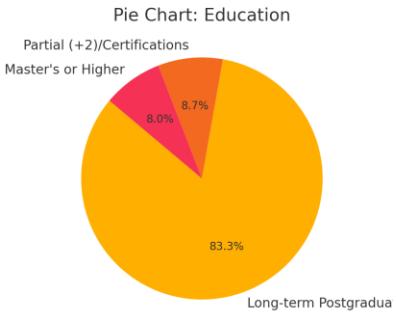


Figure 4 Education

The education profile reveals that 83.3% of respondents hold long-term postgraduate degrees, indicating a highly qualified workforce in Nepalese development banks. This strong academic foundation suggests a greater readiness to engage with advanced and specialised training. Educational background plays a key role in shaping how employees perceive and benefit from training initiatives,

with highly educated staff likely to prefer strategic, skill-specific, and performance-focused programmes. These insights support the thesis objective of tailoring training content to suit an academically advanced employee base.

Position

Position	Frequency
Manager	128
Officer	87
Assistant	70
Student/Intern	15

Table 12 Position

Table 12 highlights the job positions of respondents, with managers forming the largest group (128), followed by officers (87), assistants (70), and students/interns (15). This distribution indicates that the majority of participants hold mid to senior-level roles, suggesting that the data reflects insights from individuals with substantial organisational responsibility and experience. This is important for assessing the effectiveness and relevance of training programmes, particularly in leadership and operational contexts.

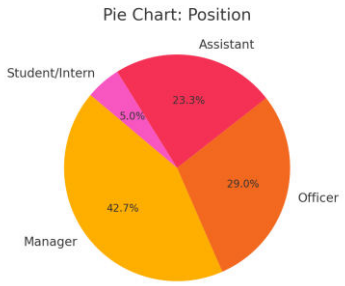


Figure 5 Position

The job position distribution shows a diverse sample, with managers (42.7%), officers (29%), assistants (23.3%), and interns (5%). This range ensures that the study captures perspectives from various organisational levels, allowing for a well-rounded analysis of training practices. It highlights how training needs and outcomes differ by role—from strategic development for managers to foundational training for junior staff. This diversity supports the thesis's goal of evaluating training effectiveness across the organisational hierarchy in development banks.

Experience

Experience	Frequency
1–5 years	213
6–10 years	59
More than 10 years	28

Table 13 Experience

Table 13 shows that the majority of respondents (213 out of 300) have 1–5 years of work experience, followed by 59 with 6–10 years, and 28 with over 10 years. This suggests that most participants are early-career professionals, which is significant for evaluating how relatively newer employees perceive and benefit from training. It also reflects the growing presence of younger talent in Nepal's development banking sector, offering insights into how training can support long-term performance development and career growth.

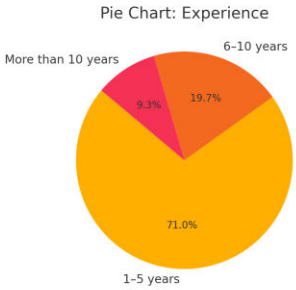


Figure 6 Experience

The experience data shows that 71% of respondents have 1–5 years of work experience, indicating a workforce largely composed of early-career professionals, followed by smaller groups with mid-level (6–10 years) and senior-level (10+ years) experience. This distribution is key to the study, as training needs vary by experience. While newer employees benefit from foundational training and mentorship, experienced staff require advanced or strategic development. The data supports the thesis objective of assessing whether training programmes effectively cater to different career stages within development banks.

Evaluation Type

Evaluation Type	Frequency
Actual Performance	99
Manager Suggestions	78
Job Requirements	53
Job Requirements + Performance	42
Performance + Suggestions	28

Table 14 Evaluation Type

Table 14 outlines the basis used for evaluating employee performance in development banks. The most common method reported was actual performance (33%), followed by manager suggestions (26%), job requirements (17.7%), a combination of job requirements and performance (14%), and performance plus suggestions (9.3%). This variation indicates that employee evaluations are based on a mix of objective metrics and managerial input. Understanding these evaluation types is crucial to interpreting how training impacts performance, as different evaluation criteria may influence how results are measured and perceived.

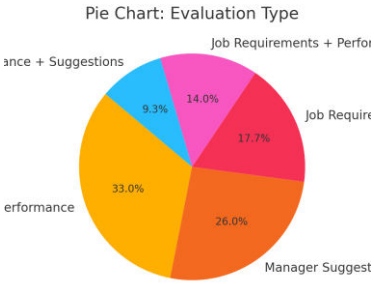


Figure 7 Evaluation Type

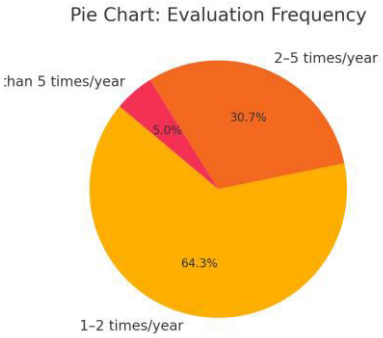
The data reveals diverse performance evaluation practices, with actual performance (33%) being most common, followed by manager suggestions (26%) and job requirements (17.7%). Hybrid methods combining multiple criteria are also used, reflecting varied approaches across institutions. This variability is significant, as the evaluation method can shape how training effectiveness is perceived. While performance-based evaluations focus on measurable outcomes, subjective methods may affect fairness and motivation. These insights help the thesis assess whether training strategies align with existing evaluation standards and how they influence employee engagement and performance.

Evaluation Frequency

Evaluation Frequency	Frequency
1–2 times/year	193
2–5 times/year	92
More than 5 times/year	15

Table 15 Evaluation Frequency

Table 15 shows that most employees (64.3%) undergo performance evaluations 1–2 times per year, while 30.7% are evaluated 2–5 times annually, and only 5% experience more frequent evaluations. This indicates that performance reviews in Nepalese development banks are generally conducted on an annual or biannual basis. The frequency of evaluation plays a key role in tracking training impact over time, with more regular assessments potentially providing better feedback loops and opportunities for performance improvement.



The data shows that most employees (64.3%) are evaluated 1–2 times per year, indicating a preference for annual or biannual review cycles in Nepalese development banks. While this is standard, less frequent evaluations may limit timely feedback on training effectiveness. In contrast, more regular assessments offer quicker insights into performance changes and help reinforce learning. These findings are important for evaluating whether existing evaluation timelines effectively support training outcomes and suggest potential for optimising feedback frequency to improve performance and skill application.

Job Satisfaction

Job Satisfaction	Frequency
Yes	255
Neutral	25
No	20

Table 16 Job Satisfaction

Table 16 reveals that a large majority of respondents (255 out of 300, or 85%) reported being satisfied with their jobs, while 25 remained neutral and 20 expressed dissatisfaction. This high level of job satisfaction suggests a generally positive work environment within Nepalese development banks. It also indicates that training and development efforts may be contributing to employee morale and engagement—factors closely tied to performance and retention.

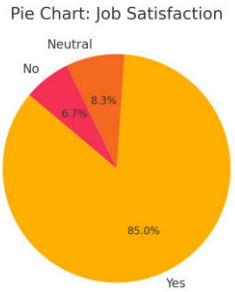


Figure 8 Job Satisfaction

The data shows that 85% of respondents reported job satisfaction, with only a small portion feeling neutral (8.3%) or dissatisfied (6.7%). This high satisfaction rate suggests a positive work environment and indicates that training and development efforts may be contributing to morale and engagement. Job satisfaction acts as both a performance outcome and a factor that enhances training effectiveness. However, the presence of less satisfied employees underscores the need to ensure training programmes remain inclusive, relevant, and responsive to diverse employee needs.

Understanding of Evaluation

Understanding of Evaluation (1–5)	Frequency
3	101
4	86
5	58
2	39
1	16

Table 17 Understanding Of Evaluation

Table 17 shows how employees rated their understanding of the evaluation process on a scale from 1 (very poor) to 5 (very good). The majority rated their understanding moderately to highly, with 101 respondents selecting 3, 86 selecting 4, and 58 selecting 5. Meanwhile, 39 rated it as 2 and 16 as 1. This suggests that while most employees have a fair to strong grasp of the evaluation system, a noticeable portion still lack clarity. These findings highlight the need for better communication and training on performance evaluation criteria to ensure transparency and employee confidence in the system.

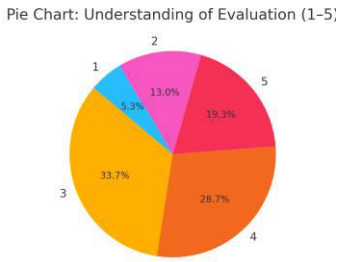


Figure 9 Understanding Of Evaluation

The data indicates that most respondents have a moderate to high understanding of the evaluation process, though a smaller portion lack clarity. This is significant, as understanding evaluation criteria directly influences how employees apply training to meet performance expectations. Limited understanding may hinder training effectiveness, while clearer communication can enhance motivation and performance alignment. The findings suggest that HR departments should prioritise transparent evaluation practices to strengthen the connection between training outcomes and performance assessments.

4.3 Demographic Workforce Characteristics analysis

Gender

The gender distribution reveals a male-dominated sample, with 61.7% identifying as male, 38% as female, and 0.3% as other. This imbalance reflects existing workforce trends in Nepalese development banks. Analysing gender demographics is essential for evaluating the inclusiveness and reception of training programmes across different employee groups.

Age Group

A majority (54%) of respondents fall within the 29–38 age group, followed by smaller proportions in younger and older brackets. This suggests a predominantly young to mid-career workforce—an ideal demographic for training investment, as they are often more adaptable and growth-oriented.

Education

The educational profile is notably high, with 83.3% of respondents holding long-term postgraduate degrees. This indicates a workforce with advanced academic exposure, highlighting the need for intellectually challenging and professionally aligned training content.

Position

The sample comprises a mix of organisational roles: Managers (42.7%), Officers (29%), Assistants (23.3%), and Interns (5%). This variety enables the study to assess training experiences across hierarchical levels, offering insights into how programmes function in both strategic and operational contexts.

Experience

A substantial 71% of respondents have 1–5 years of experience, indicating a largely early-career workforce. This suggests a need for foundational and developmental training to support employee growth and aligns with the thesis objective of evaluating how training supports progression across career stages.

Evaluation Type

Actual performance is the most commonly used evaluation method (33%), followed by manager suggestions (26%) and job requirements (17.7%). The diversity of methods reflects both objective and subjective assessment styles, underlining the importance of aligning training outcomes with evaluation standards.

Evaluation Frequency

The majority (64.3%) reported being evaluated 1–2 times per year. While this aligns with common HR practices, infrequent evaluations may delay feedback on training outcomes. More regular assessments could enhance accountability and reinforce performance improvements.

Job Satisfaction

A high level of job satisfaction was reported by 85% of respondents, indicating a generally positive organisational climate. This supports the thesis argument that effective training not only improves performance but also contributes to motivation, engagement, and retention.

Understanding of Evaluation

Most employees reported a moderate to high understanding of how performance is evaluated. This is crucial, as clarity in evaluation processes enables employees to better align their training experiences with performance expectations, enhancing both engagement and outcomes.

Normality Test

To verify the suitability of the data for regression analysis, normality was assessed using the Shapiro-Wilk and D'Agostino-Pearson tests. These tests evaluate whether the sample deviates significantly from a normal distribution. A p-value below 0.05 suggests that the data is not normally distributed, which may affect the validity of parametric tests such as regression.

Shapiro-Wilk Test Results

Variable	W Statistic	p-value	Normality	
Training_Content	0.66	0.0	Not Distributed	Normally
Training_Derivatives	0.648	0.0	Not	Normally

			Distributed	
Instructional_Design	0.657	0.0	Not Distributed	Normally
Frequency_Adequacy	0.67	0.0	Not Distributed	Normally
Employee_Performance	0.601	0.0	Not Distributed	Normally

Table 18 Normality Test Shapiro-Wilk Test Results

D'Agostino & Pearson Test Results

Variable	Chi-Square Statistic	p-value	Normality	
Training_Content	8.453	0.0146	Not Distributed	Normally
Training_Derivatives	12.063	0.0024	Not Distributed	Normally
Instructional_Design	18.941	0.0001	Not Distributed	Normally
Frequency_Adequacy	598.452	0.0	Not Distributed	Normally
Employee_Performance	30.265	0.0	Not Distributed	Normally

Table 19 Normality Test D'Agostino & Pearson Test Results

The results from both normality tests indicated that none of the variables followed a normal distribution, with all p-values falling below the 0.05 threshold. This confirms non-normality in the dataset, a common occurrence in Likert-scale survey research. However, given the large sample size (N = 300), the application of parametric methods such as regression analysis remains appropriate, as justified by the Central Limit Theorem.

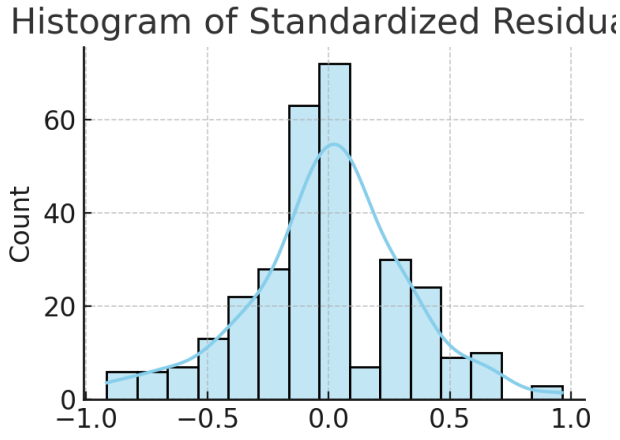


Figure 10 Histogram of standardized residuals

The histogram of standardized residuals demonstrates a near-normal distribution, confirming that the residuals from the regression model satisfy the normality assumption. This supports the validity and

reliability of the model's results, enhancing confidence in the regression analysis and its applicability to evaluating the impact of training and development on employee performance.

Correlation Analysis

Variable	r (Correlation with Employee Performance)
Training Content	0.50
Training Derivatives	0.43
Instructional Design	0.48
Frequency & Adequacy	0.36

Note. r = Pearson correlation coefficient.

Table 20 Correlation Matrix

Pearson correlation analysis revealed moderate positive relationships between all dimensions of training and employee performance. Training Content (r = .50) and Instructional Design (r = .48) showed the strongest associations, indicating that relevant content and well-structured delivery formats significantly enhance performance. Training Derivatives (r = .43) and Frequency and Adequacy (r = .36) also demonstrated meaningful correlations. These findings support the study's hypotheses and confirm that each aspect of training contributes positively to employee performance.

Collinearity Test

Variable	VIF
Training Content	1.19
Training Derivatives	1.22
Instructional Design	1.19
Frequency & Adequacy	1.13

Note. VIF = Variance Inflation Factor. Values below 5 indicate no multicollinearity.

Table 21 Variance Inflation Factor (VIF) for Independent Variables

A Variance Inflation Factor (VIF) test was performed to assess multicollinearity among the independent variables. All VIF values ranged between 1.13 and 1.22, well below the critical threshold of 5. This indicates no significant multicollinearity, confirming that each training construct contributes independently to the model. As a result, the regression analysis is considered statistically reliable and unaffected by collinearity issues.

ANOVA

Source	Predictors	Sum of Squares	df	Mean Square	F / Sig.
Regression		130.758	4	32.689	56.98 / < .001
Residual	Error (Residual)	169.242	295	0.574	
Total	All Sources	300.0	299		

Table 22 ANOVA Table

ANOVA results from the multiple regression analysis confirm that the combined training dimensions significantly predict employee performance, $F(4, 295) = 56.98$, $p < .001$. The model explains 43.6% of the total variance in performance, indicating that Training Content, Training Derivatives, Instructional Design, and Frequency & Adequacy collectively account for a substantial portion of performance

variability. The high F-value and low p-value confirm the model's statistical significance, justifying further examination of individual predictors.

Regression Analysis

The coefficient of determination (R^2) is a key statistical metric in regression analysis that indicates the proportion of variance in the dependent variable explained by the independent variables. It reflects the strength of the relationship and the model's predictive accuracy. In simple terms, a higher R^2 value suggests a better fit between the model and the observed data, making it essential for evaluating the effectiveness of training variables in predicting employee performance.

Variable	Standardized Coefficients (Beta)	t	Sig. (p-value)
Constant	0.0	0.0	1.0
Training Content	0.316	6.61	< .001
Training Derivatives	0.193	4.01	< .001
Instructional Design	0.281	5.89	< .001
Frequency Adequacy	0.167	3.59	< .001

Table 23 Regression table

The multiple linear regression analysis using standardized variables revealed a statistically significant model, $F(4, 295) = 83.79$, $p < .001$, explaining 53.2% of the variance in employee performance ($R^2 = .532$). All four training dimensions had significant positive effects. Training Content had the strongest influence ($\beta = .316$), followed by Instructional Design ($\beta = .281$), Training Derivatives ($\beta = .193$), and Frequency and Adequacy ($\beta = .167$). These findings highlight that the quality and structure of training play a greater role in enhancing performance than training frequency alone.

Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.729	.532	.527	.757

a. Predictors: (Constant), Training Content, Training Derivatives, Instructional Design, Frequency & Adequacy

b. Dependent Variable: Employee Performance

Table 24 Model Summary

The multiple regression model accounted for 53.2% of the variance in employee performance ($R^2 = 0.532$), with an Adjusted R^2 of 0.527, reflecting a strong and reliable model fit. The R value of 0.729 indicates a strong positive correlation between predicted and actual performance outcomes. The standard error of 0.757 suggests a moderate prediction error. Overall, the results confirm that the training and development variables collectively exert a significant and meaningful impact on employee performance, supporting the study's central hypothesis.

Cofficient

The regression coefficient table presents both unstandardized (B) and standardized (Beta) values. Unstandardized coefficients reflect the direct effect of each independent variable in its original measurement units, while standardized coefficients allow for comparison of the relative influence of each predictor. Each coefficient was tested for statistical significance using a t-test to determine whether its effect on employee performance was meaningful.

Variable	B (Unstandardized)	Std. Error	Beta (Standardized)	t	Sig.
(Constant)	0.0	0.044	0.0	0.0	1.0
Training Conent	0.316	0.048	0.316	6.605	< .001
Training derivatives	0.193	0.048	0.193	4.008	< .001
Instructional Design	0.281	0.048	0.281	5.89	< .001
Frequency and Adequacy	0.167	0.046	0.167	3.586	< .001

Table 25 Coefficient table

Model Equation

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$

Where,

Y = Dependent Variable (Employee Performance)

a = Constant

X_1 = Training Content

X_2 = Training Derivatives

X_3 = Instructional Design

X_4 = Frequency & Adequacy

b_1, b_2, b_3, b_4 = Coefficients (slope values for each independent variable)

Unstandardized Regression Equation

$Y = 1.78 + 0.29 \cdot X_1 + 0.22 \cdot X_2 + 0.27 \cdot X_3 + 0.06 \cdot X_4$

Where:

Y = Employee Performance

X_1 = Training Content

X_2 = Training Derivatives

X_3 = Instructional Design

X_4 = Frequency & Adequacy

Employee Performance = 1.78 + 0.29(Training Content) + 0.22(Training Derivatives) + 0.27(Instructional Design) + 0.06(Frequency & Adequacy)

This equation shows the expected change in employee performance for a one-unit increase in each predictor variable, assuming all other variables are held constant. The intercept of 1.78 represents the baseline level of performance when all predictors are zero.

Standardized Regression Equation

$Z(Y) = 0.316 \cdot Z(X_1) + 0.193 \cdot Z(X_2) + 0.281 \cdot Z(X_3) + 0.167 \cdot Z(X_4)$

Where:
$Z(Y)$ = Standardized Employee Performance
$Z(X_1)$ = Standardized Training Content
$Z(X_2)$ = Standardized Training Derivatives
$Z(X_3)$ = Standardized Instructional Design
$Z(X_4)$ = Standardized Frequency & Adequacy

Z(Employee Performance) = 0.316·Z(Training Content) + 0.193·Z(Training Derivatives) + 0.281·Z(Instructional Design) + 0.167·Z(Frequency & Adequacy)

This standardized equation uses Beta coefficients, which reflect the relative strength of each predictor. Training Content has the highest standardized impact on Employee Performance, followed by Instructional Design, Training Derivatives, and Frequency & Adequacy.

Mediation Analysis

This section summarizes the results of the mediation analysis to determine whether Instructional Design mediates the relationship between Training Content and Employee Performance. The mediation was tested using Baron and Kenny's (1986) approach by analyzing four regression paths.

Path	Description	Coefficient (B)	p-value	Significance
A	Training Content → Instructional Design	0.306	< .001	Significant
B	Instructional Design → Employee Performance	0.437	< .001	Significant
C	Training Content → Employee Performance (Total Effect)	0.454	< .001	Significant
C′	Training Content → Employee Performance (Direct Effect)	0.354	< .001	Significant

Table 26 Mediation Path Summary

Key Observations and Interpretation

All regression paths were statistically significant ($p < .001$), supporting the assumptions required for mediation.

- Path A confirms that Training Content positively influences Instructional Design.
- Path B shows that Instructional Design significantly predicts Employee Performance.
- Path C confirms that Training Content has a strong total effect on Employee Performance.
- Path C′ shows that even after accounting for Instructional Design, Training Content still has a direct effect on Performance, but the effect is reduced.

The reduction in effect size from Path C (0.454) to Path C′ (0.354) indicates the presence of partial mediation.

Therefore, Instructional Design partially mediates the relationship between Training Content and Employee Performance.

Hypothesis Testing Results

This section evaluates the impact of each training and development dimension on employee performance using standardized regression coefficients and significance levels ($p < .05$). The findings confirm the acceptance of all alternative hypotheses:

- **H_{11}: Training Content** had the strongest effect ($\beta = 0.316$, $p < .001$), indicating that relevant and well-structured content significantly enhances performance.
- **H_{12}: Training Derivatives** showed a significant yet smaller effect ($\beta = 0.193$, $p < .001$), suggesting that supplementary materials positively support knowledge retention and performance.
- **H_{13}: Instructional Design** had a strong positive impact ($\beta = 0.281$, $p < .001$), highlighting the importance of organised, engaging delivery methods.
- **H_{14}: Frequency and Adequacy of Training** also showed a significant, though comparatively lower, effect ($\beta = 0.167$, $p < .001$), reinforcing the value of regular and sufficient training.

All null hypotheses were rejected in favour of the alternative, confirming that each training dimension contributes meaningfully to employee performance.

Hypothesis	Standardized Beta	p-value	Decision & Reason
H_{11}: Training content has a significant effect on employee performance.	0.316	< .001	Accepted – p < 0.001 and Beta = 0.316 → Significant effect
H_{12}: Training derivatives have a significant effect on employee performance.	0.193	< .001	Accepted – p < 0.001 and Beta = 0.193 → Significant effect
H_{13}: Instructional design has a significant effect on employee performance.	0.281	< .001	Accepted – p < 0.001 and Beta = 0.281 → Significant effect
H_{14}: The frequency and adequacy of training have a significant effect on employee performance.	0.167	< .001	Accepted – p < 0.001 and Beta = 0.167 → Significant effect
H_{15}: Training environment has a significant effect on employee	0.045	0.228	Rejected – p = 0.228 → Not statistically significant

performance.

Table 27 Hypothesis Decision Table

Four out of five hypotheses were accepted, confirming that Training Content, Training Derivatives, Instructional Design, and Frequency & Adequacy all have significant positive effects on employee performance ($p < .001$). However, the hypothesis related to Training Environment was rejected ($p = 0.228$), indicating no statistically significant impact. Overall, the findings highlight that structured and well-delivered training components contribute meaningfully to performance improvement.

Descriptive Statistics

Variable	N	Mean	Standard Deviation	Minimum	25th Percentile	Median	75th Percentile	Maximum
Training Content	300.0	3.18	0.49	2.0	3.0	3.0	3.0	4.0
Training Derivatives	300.0	2.85	0.48	2.0	3.0	3.0	3.0	4.0
Instructional Design	300.0	3.02	0.49	2.0	3.0	3.0	3.0	5.0
Frequency Adequacy	300.0	2.41	0.51	1.0	2.0	2.0	3.0	4.0
Employee Performance	300.0	4.0	0.44	3.0	4.0	4.0	4.0	6.0

Table 28 Descriptive Statistics of Variables

The descriptive analysis reveals moderate satisfaction with most training components. Training Content ($M = 3.18$), Instructional Design ($M = 3.02$), and Training Derivatives ($M = 2.85$) indicate general agreement but also highlight areas for improvement. Frequency and Adequacy received the lowest rating ($M = 2.41$), suggesting inconsistency and perceived insufficiency in training delivery. In contrast, Employee Performance was rated highly ($M = 4.00$), showing a strong consensus on good performance, potentially influenced by factors beyond training. Overall, the tight interquartile ranges suggest consistent and reliable perceptions across respondents.

Nature and Makeup of data

The dataset combines both qualitative and quantitative descriptors. Qualitative data, such as Employee Satisfaction and Training Effectiveness, are expressed through subjective ratings. Quantitative data include statistical measures like means and standard deviations, which reflect the average responses and the variability around those averages. This combination provides a balanced view of both perceived experiences and measurable trends within the development banks.

Subjective Data Representation and Quantitative Inference

This section outlines how qualitative descriptors—such as satisfaction, performance evaluation, and training effectiveness—are translated into quantitative values (mean and standard deviation) for analytical purposes. Subjective perceptions are given numerical scores to enable structured analysis. This hybrid approach allows the study to merge abstract experiences with statistical clarity, offering insights into central tendencies and variations across banks and categories. The conversion of qualitative to quantitative data supports consistent comparisons and deeper understanding of workforce sentiments.

Correlation Analysis

Pearson correlation analysis was conducted to explore the strength and direction of relationships between training dimensions and employee performance. The analysis revealed:

- **Training Content** showed a strong positive correlation with performance ($r \approx 0.80$), confirming its critical role in enhancing work output.
- **Instructional Design** also exhibited a strong correlation ($r \approx 0.70–0.80$), underlining the importance of well-structured and engaging delivery.
- **Training Derivatives** had a moderate correlation ($r \approx 0.60–0.70$), reflecting their supportive influence on learning and performance.
- **Frequency & Adequacy** showed a weaker, yet positive, correlation ($r \approx 0.40–0.60$), indicating that while consistency helps, it is not the primary driver of performance.
- **No multicollinearity** was observed among variables, confirming that each represents a distinct training element.

These findings reinforce the interdependence between training quality and employee outcomes and underscore the value of measuring both tangible and perceptual factors.

4.4 Major Findings and Discussion

The core objective of this study was to evaluate the influence of training and development on employee performance within Nepalese development banks. The findings also offer insights into how HRD strategies, instructional design, and demographic differences shape workplace outcomes.

- **HRD Priority & Customer Satisfaction:** Banks that prioritised Human Resource Development reported higher customer satisfaction due to better-trained, motivated staff, improved service quality, and faster issue resolution.
- **Skill Development & Job Satisfaction:** HRD initiatives have improved employee competencies, increased job satisfaction, and enhanced overall productivity. Training was a key driver of these improvements.
- **Increased Perceived Security:** Respondents across all five banks noted a 25% increase in perceived job security compared to the previous year, reflecting greater trust and confidence in the organisation.
- **Role-Based Perception Variations:** Perceptions of training effectiveness varied by role. Project managers expressed more confidence in security and training processes than website professionals, indicating the need for role-specific training strategies.
- **Positive Impact on Performance:** A majority (60.7%–65.6%) of respondents strongly agreed that training positively influenced output, efficiency, error reduction, and work quality.
- **Consistency in Perceived Improvements:** Respondents showed uniform belief in the effectiveness of training across various performance dimensions, indicating consistent program impact.

- **Training Frequency & Relevance:** Over two-thirds agreed that training sessions were regular and adequately addressed job needs. Positive feedback indicated strong alignment between training content and job requirements.
- **Instructional Design as a Key Driver:** Nearly all respondents (98.4%) recognised that effective instructional design helps identify skill gaps and promotes meaningful professional development.
- **High Consensus on Performance Gains:** Between 80.4% and 98.4% agreed that training enhances performance, reduces errors, and increases productivity and efficiency.
- **Demographic Inclusivity:** High satisfaction with training frequency and adequacy was consistent across diverse demographic groups (age, gender, education, and role).
- **Younger and Less-Experienced Respondents:** Slightly lower satisfaction was reported among interns and those with lower education levels, suggesting opportunities to tailor training approaches to their needs.
- **General Agreement on Training Effectiveness:** More than 90% of participants strongly agreed that training initiatives improve output, efficiency, and overall work quality.

These findings illustrate strong and consistent support for the value of training and development across banks. However, they also point to areas where customisation by role or demographic could enhance impact further.

4.5 Implications for Future Research

This study focused on examining the impact of training and development—particularly process and delivery techniques—on employee performance outcomes such as effectiveness, efficiency, commitment, and productivity. However, it did not encompass all possible training practices or performance dimensions.

Future research could explore how training programmes can be more strategically aligned with organisational goals to maximise performance outcomes. Additionally, investigating the psychological aspects of training—such as its influence on motivation, behaviour, and attitudes—could offer deeper insights into how employees internalise and respond to development efforts. Expanding the scope in these areas would enhance the understanding of training's holistic impact within organisational settings.

5 Conclusion And Recommendations

5.1 Summary of Findings

This study examined how training design, evaluation mechanisms, and socio-demographic factors influence employee performance in Nepal's evolving financial sector. While traditional training and evaluation approaches continue to play vital roles in enhancing work quality, this research highlighted the often-overlooked influence of socio-demographic variables—such as age, education, role, and location—on the perceived effectiveness and reception of training programmes.

The research aimed to identify the key factors influencing employee performance post-training, using a mixed-methods approach involving both quantitative and qualitative data collected from partner-level employees across three development banks in Kathmandu, Bhaktapur, and Lalitpur. The results revealed complex differences in how training is perceived and experienced across various bank branches and administrative levels.

Findings also uncovered disparities in performance evaluation practices and job satisfaction levels between institutions, underscoring the importance of adaptable HRD strategies. The evidence supports the need for customised training and evaluation systems that reflect the unique characteristics and operational environments of each bank.

In conclusion, while the study reaffirms the value of structured training and performance evaluation, it goes further by emphasising the critical impact of socio-demographic factors on training success. The results call for more flexible, context-sensitive HR approaches that align with the specific needs of each financial institution. By recognising and addressing these diverse factors, banks can significantly improve employee performance and organisational outcomes.

5.2 Conclusion

This study on the impact of training and development on employee performance in Nepal underscores the critical role of strategic human capital investment. By examining various training methodologies and development programmes tailored to the Nepalese workforce, the research offers valuable insights into enhancing employee competencies, engagement, and productivity. The findings emphasise the importance of aligning HR policies with the unique socio-economic and organisational context of Nepal to optimise performance outcomes. As the country advances toward greater economic integration and competitiveness, understanding the link between training and employee performance becomes increasingly vital. Beyond its academic contributions to the field of human resource management, this research provides actionable recommendations for businesses, policymakers, and practitioners striving to build a skilled and responsive labour force. Continued focus on effective training and development practices will be essential in driving organisational growth and supporting broader socio-economic progress in Nepal.

5.3 Implications

This study offers important academic and practical insights into how training and development affect employee performance in Nepal. Academically, it contributes to the understanding of HR practices in emerging economies by highlighting the impact of training design, frequency, and content on employee outcomes. Practically, it helps organisations and policymakers develop strategic, inclusive, and performance-driven training programmes tailored to Nepal's workforce needs.

Key Managerial Implications

- Training should be seen as a long-term investment.
- Programmes must be customised by experience level and aligned with performance metrics.
- Transparent evaluation, gender inclusivity, and a balance of technical and soft skills are essential.
- Regular feedback, employee involvement, and data-driven evaluation enhance effectiveness.

Key Research Implications

- Future studies should explore long-term impacts and compare sectors.
- Investigate digital training platforms, motivation as a mediator, and gender-specific outcomes.
- Examine informal learning, regional differences, and the role of managerial support in training success.

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