

Career Development and Employee Efficiency in Nepalese Commercial Banks

¹Salma Khadka, ²Rameshower Aryal

Email: salmakhadka95@gmail.com ; aryal.rameshower@kbc.edu.np

^{1,2} Kathmandu BernHardt College, Bafal Kathmandu

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Abstract

This study aims to investigate the influence of career development programs, commitment, and communication on employee productivity within Nepalese commercial banks. Specific objectives include assessing employees' perceptions of their work environment, communication, training, career development, commitment, and rewards, and examining their relationship with productivity. Additionally, the study seeks to identify the most significant factors affecting productivity. Data from 145 respondents employed in Nepalese commercial banks were collected via a structured questionnaire comprising multiple-choice and Likert scale items. The results indicate a positive association between employee productivity and career development, training, and rewards, with training emerging as the most influential factor.

Keywords: *Development, Efficiency, Banks, Productivity, Work, goal etc.*

1. Introduction

The expectations and pleasure levels of employees are changing rapidly around the world. Organizational cultures change throughout time due to these dynamic transformations and the evolving demands of employee satisfaction and expectations. Employee performance determines if the organization succeeds or fails.

Employee development is an area in which many organizations are investing. When employers support career development and employee development initiatives, staff members put in a lot of effort and use all of their resources to help the company reach its objectives. Globally, the business sector is experiencing intense competition. A lot of companies are investing in the training of their workforce. At this connection, Sultana et al. (2012) state that productivity is the capacity to do activities in a way that satisfies predefined or specified standards for completeness, accuracy, cost, and speed; in other words, employee productivity may be evaluated in terms of how well a person performs their duties. Further, Sumual et al. (2017) present that an organization's human capital, which is made up of workers' knowledge, abilities, and experience as well as their level of education, motivation, and work experience, all play a major role in their productivity and organizational performance.

One of the major issues that organizations are currently facing about workforce

management is employee productivity (Hanaysha, 2016). When organizational capital is added to human capital, employees' productivity tends to rise because higher productivity requires organizational support, which is necessary for higher productivity (Nezam et al., 2013). This is because employee productivity is determined by several behavioral and environmental factors as well as the use of various organizational inputs and resources, notably funds, apparatus, workforce, and materials Bhat (2013). Prabasari et al. (2018) stated that the quantity and caliber of work a person produces while carrying out their responsibilities and duties is known as employee performance. A multitude of indicators are used to assess employee performance, such as cooperation, comprehension of the main task, creativity, speed, and accuracy. Similarly, Sauermann and Cohen (2010) argue that for the organization to perform as planned, it must carry out its objectives in an efficient manner. Additionally, the company needs its employees to perform well by dependably completing their assignments.

Customer service, commitment, satisfaction, and organizational performance are just a few of the many complex performance outcomes that are included in organizational effectiveness (Sparrow & Cooper, 2014). Human capital helps an organization achieve its goals and objectives by making wise use of its resources and adapting to its external environment, in addition to profitability and financial data. Certain elements of organizational development, based on their efficacy, enhance sustainability. Employee commitment is a direct result of increased productivity since an organization's norms, values, and goals contribute to its improved culture. Employee loyalty depends on their understanding of the organizational culture and how it influences their behavior (Andrew, 2017). There is an increasing need for factors that forecast worker productivity. Human resource planning, leadership, organizational culture, and organizational policy are the factors that could result in a positive work environment, higher morale, motivation, and productivity (Badeyo, 2020).

The process of improving one's skills in advance of future opportunities to pursue career goals is known as career development. It is a methodical approach taken by a company to help its workers acquire the skills and background required to perform their current and future jobs. Rande et al. (2015) opine that career development is defined as personal growth activities that an individual completes in order to reach their career planning goals. Career planning considers how each employee can advance to a certain level of position within a company within a specific timeframe. Since there is intense competition in the business sector everywhere, businesses understand how important their human resources are to their ability to compete. Because employees' performance gives organizations a competitive edge, most organizations are focused on figuring out how to get their employees to perform at the highest levels possible (Liao and Chuang, 2004). Cedaryana et al. (2018) state that the goal of employee career development is to increase and add an employee's abilities, skills, and expertise in order to bring about changes in motivation, values, and attitudes. This is a formal, ongoing effort. The potential that workers have regarding their

professional development and advancement within a company is known as their perception of career growth. This can be demonstrated by four factors: career development objectives, professional skill development, promotion velocity, and compensation growth. Nasution et al. (2018) have shown that career development has an impact on employees' performance in the workplace; the more effective the career development system that is put in place, the higher the expectation is that employee performance will be.

In the context of Nepal, Kandel (2022) investigated the connection between employee commitment and human resources management processes at a Nepalese commercial bank. According to the study, there is a favorable correlation between employee dedication and pay, performance evaluation, career planning, training and development, and employee involvement. Similarly, Pradhan and Shrestha (2021) analyzed professional strategy and instruction and development's consequences on employee involvement in Nepalese firms in the service economy. Similarly, Gautam (2019) investigated how employees' attitudes in the Nepalese service industry were affected by performance reviews. The findings show a favorable association between the performance assessment system and work performance, awards, organizational commitment, training and development, and desire to leave the company. (Maharjan, 2021) Also state that there are factors that influence employees' career advancement in Nepal's banking industry. The findings showed a strong correlation between employee career advancement and improved banking performance. In the same way, Adhikari (2020) investigated how commercial banks' organizational productivity was affected by collaboration. The outcome showed that esprit de corps, training and development, working conditions, teamwork, and trust all had a positive and significant influence on organizational productivity. Similarly, Hakuduwal (2019) assessed how employee engagement in Nepalese commercial banks was affected by HRD. The research indicates that employee engagement is significantly impacted by performance management, career growth, and training and development. Additionally, Goet (2022) looked at how Nepalese commercial bank workers performed in relation to their work environment. The outcome demonstrates that supervisor support, task assistance, teamwork, and the physical environment all positively and significantly affect workers' performance.

The discussion above shows the importance of research about the repercussions of career development, instruction, and rewards on employee vintage. Therefore, the purpose of this study is to investigate how employee productivity in Nepalese commercial banks is impacted by career development, training, and rewards.

1.1 Statement of the Problem

Many studies on the effects of career development, training, and rewards on worker productivity have been conducted in developed nations. Unfortunately, the majority of those studies are inapplicable and of no relevance to the Nepalese context. There aren't enough studies on this subject in Nepal. However, there has been no accurate evaluation

of the impact of career development on worker productivity. Using the most recent data available, this study seeks to find the true relationship between career development, training, and reward on employee productivity in Nepal.

In general, commercial banks face fierce competition everywhere they operate. Thus, the bank must take the required action, which also enables management to learn about the expectations of the staff members as well as their basic needs that aren't being met. For many years, employee productivity and turnover have been major concerns for any kind of organization. With the increased competition in the job market, organizations are facing greater challenges in terms of employee productivity and retention. Hiring qualified staff is crucial to an organization's ability to maintain its competitive advantage. Retaining current employees is just as crucial in this cutthroat economy as hiring new ones. Employers look for qualified candidates and invest resources to help them grow in order to reap the benefits in the future. A strong tendency in employee turnover, economic growth, a shortage of skilled and skilled recruits, and several other problems have led learning organizations to start putting forward policies to retain competent employees.

Having dedicated, successful, and highly motivated personnel who are ready to stick with the firm is one of the most significant components in creating a difference in the present business climate (Aydogdu & Asikgil, 2011). Employee behavior connected to work in companies is greatly affected by organizational commitment. The level of dedication exhibited by a business is a crucial component, as it is associated with increased employee retention, improved customer relations, adaptability to change, and substantially increased efficiency (Mowday, 1998).

Employee productivity worsened from a lack of organizational commitment, which contributed significantly to the company's inability to meet its goals. Organizational commitment to employees may be attained by a variety of motivational incentives; nevertheless, multiple issues make this difficult to do. What level of commitment is possible between an employer and employee, and how can an organization consistently satisfy the needs and use its workforce? According to Osa and Amos (2014), staff productivity is positively impacted by organizational commitment, which enhances the efficacy and performance of the company. Employee skills, performance, and dedication to duty in order to meet the established organizational goals and objectives are manifestations of an employee's commitment to their organization, which is important to the functioning of the company. Amri and Ramdani (2021) reveal that organizational commitment has significant and positive impact on employee performance. Hendri (2019) highlights that employee performance is significantly impacted by organizational commitment. A high-commitment individual will identify with the organization, be actively involved in their job, and exhibit loyalty and positivity toward it. He or she will act in a way that advances the accomplishment of group objectives and demonstrates a desire to stick around.

The state of knowledge today is essentially insufficient to keep up with the fast-paced, technological corporate environment of the ever-changing modern globe. Consequently, firms place a high premium on hiring people with the abilities necessary to adapt to rapidly evolving technology. Because of this, the majority of businesses proactively educate and retrain their employees to ensure that they have a pool of highly skilled technologists on hand. Chew (2004) posits that training imparts particular skills or corrects performance inadequacies in workers, whereas development aims to equip people with future organizational needs.

As all organizations require effective communication, those with inadequate communication cannot be considered successful. Meetings, in-person conversations, emails, letters, and other forms of communication are how most managers spend their time communicating. Additionally, since many work activities depend on teamwork among employees in various functional groups, an increasing number of workers are realizing the importance of communication in their jobs. Effective business communication can lead to better organizational management, increased employee commitment, increased profitability, and ultimately improved organizational performance. Improved relationships with key stakeholders, such as consumers, will lead to higher profits and business expansion, as will improved organizational communication.

Current knowledge is essentially insufficient to keep up with the fast-paced, technological corporate environment of today's constantly evolving planet. Therefore, developing skills in line with evolving technology is a top concern for enterprises. Because of this, the majority of businesses take proactive steps to keep a pool of highly skilled workers by regularly retraining and training their employees. Otieno et al. (2015) state that whereas development aims to give staff members the capabilities the company will require down the road, training gives workers specialized knowledge or fixes performance issues.

In addition to degrading performance, dangerous working conditions, low pay, and inadequate development plans are major driving forces for the movement of health workers between counties and from rural to urban regions. Organizations' incapacity to meet the demands of a competitive environment might result in a host of issues if their training programs fail.

1.2 Research Questions

While the aforementioned empirical evidences are relevant to Nepal and other nations, no similar results based on more current data have been made about Nepal. Therefore, this study has been carried out to support one viewpoint over the other. Hence, this investigation centers on the impact of career development programs, rewards, and training on worker productivity in Nepalese commercial banks. Consequently, the following topics are covered in this study about Nepalese commercial banks:

- i. Are there any relationship of career development and employee efficiency in Nepalese commercial banks?
- ii. What are the effects of career development and employee efficiency in Nepalese commercial banks?

The Objective of the Study

The study's primary goal is to investigate the effect of career development and employee efficiency in Nepalese commercial banks. The specific objectives are as follows:

- i. To determine the relationship between career development and employee efficiency.
- ii. To examine the impact of career development and employee efficiency in Nepalese commercial banks.

2. Literature Review

Mark & Nzulwa (2018) evaluated the performance of national hospital insurance staff following their involvement in career development initiatives. The study focused on 402 employees of the National Hospital Insurance Fund headquarters in Nairobi, and 120 of them were chosen as a sample, accounting for 30% of the target population. Stratified sampling was used to select the sample. A questionnaire was employed by the researcher to collect primary data. A pilot test of the questionnaire was performed using Cronbach Alpha to assess the reliability of the research tool. Both descriptive and inferential statistics were employed in the study's presentation and analysis of the data. A correlation analysis reveals a strong and favorable correlation between career development programs and worker productivity. A regression analysis showed that career development programs accounted for 34.9% of employee performance. The study's findings demonstrated that employee training, career mentoring, career advancement, and career counseling all had a statistically significant positive effect on worker performance. As a result, the study discovered that career development programs affect employee performance and recommends that national hospital insurance give priority to these programs in order to enhance employee performance.

Lantara (2019) investigated the direct and indirect effects of organizational communication climate and work enthusiasm on employee performance at private Islamic universities in Makassar, as measured by employee job satisfaction. In addition to explanatory research, this study employed a survey design. This study, which used a quantitative research methodology, used both primary and secondary data sources. The information was acquired by documentation, interviews, observation, and questionnaires. To select the samples, purposeful sampling was employed. To ascertain whether independent variables have an impact on the dependent variable, multiple linear regression analysis was employed in this study. The research found that the organizational communication

climate and work enthusiasm have an impact on work satisfaction. Workplace culture and employee enthusiasm have an effect on employee performance as well. Furthermore, studies conducted by the Economics Faculty of Private Islamic Universities in Makassar show a connection between employee performance and job satisfaction.

Rahayu et al. (2019) studied the effects of career training and development, both partial and simultaneous, and the relationship between organizational commitment and job satisfaction. This study used a descriptive approach with a quantitative survey research methodology. More specifically, the analytical tool employed in this study was a structural equation model, or SEM. Cause and effect analysis is needed to look at the relationship and influence over the exogenous and endogenous variables. The conclusion demonstrated that career development has a noteworthy and favorable impact on job contentment. Similarly, training has a favorable and significant impact on job satisfaction. In a similar vein, career development and training combine to have a positive and substantial impact on job satisfaction. Additionally, the combination of career development, training, and job contentment has a favorable and substantial influence on the pledge of the secretariat staff of the Jambi provincial government. Furthermore, job satisfaction as well as professional advancement individually have a noteworthy and favorable effect on dedication.

Shrestha (2020) examined the connection in the Nepalese commercial banking sector between employee performance, dedication, and training. This research design uses a causal and descriptive approach to achieve the objectives and assess the hypotheses. Participants in the study included every employee of the Kathmandu Valley's commercial banks. In order to be included in the study and be required to have attended at least one training session, employees who were found during regular business hours on a given day were selected using the non-random sampling method and judgmental sampling. Structured questionnaires were utilized. The questionnaires employed a Likert scale with five points: "1-Strongly Disagree" to "5-Strongly Agree." Employee commitment was found to be significantly impacted by the evaluation of training needs, training strategies, and training feedback. This, in turn, had an impact on employee performance in commercial banks.

2.1. Theoretical Review

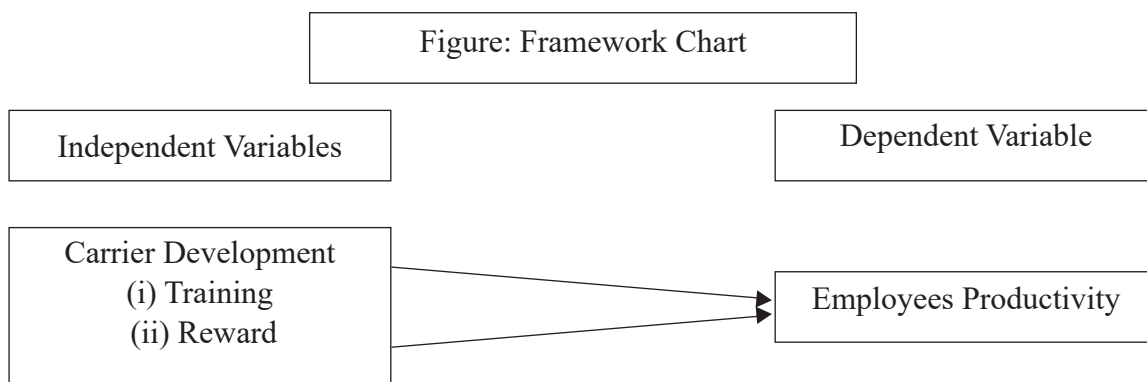
The theoretical structure of assumptions, concepts, and rules that unites the thoughts that make up a wide concept is known as a conceptual framework. A conceptual framework is a collection of generally defined and methodically arranged concepts that serves as a framework, justification, and aid in the integration and interpretation of data. A conceptual framework serves as the conceptual underpinning for numerous theories, including communication theory and general systems theory. It is typically articulated abstractly through word models.

2.2. Research Gap

The current body of research diverges from previous studies made in this field in various aspects, including research goals, analytical instruments, and duration of data collection. What sets apart prior investigations from the present one is the identified research gap. While some studies have explored factors influencing employee productivity in Nepal, there is a notable scarcity of research on the impact of career development programs, training, and rewards within Nepalese commercial banks. Comprehensive studies are particularly lacking in countries like Nepal. Thus, recognizing this research void, especially within the context of Nepal, this study proposes a framework to evaluate the effects of career development programs, commitment, communication, training, rewards, and work environment within Nepalese commercial banks. Addressing this significant research gap holds promise for advancing our understanding in this field.

2.3. Conceptual Framework

The purpose of the study was to find out the impact of the various factors considered as influencing factor for the decisions of individual investors. Following is the conceptual framework for this study.



3. Research Methodology

Research Methodology may be defined as a systematic that i.e., adopted by the researcher in studying a problem with a certain objective in view. In other words, research methodology describes the methods and processes applied in the entire aspect of the study. Research methodology refers to the various sequential steps (along with the rationale of each step) to be adopted by a researcher in studying a problem with a certain objective in view. It is a way to articulate research problems systematically and may be understood as a science of studying how search is done scientifically. Includes the various steps that are generally adopted by a researcher studying his/her research problem along with the logic behind them, it would be appropriate to mention here that research project are not meaningful to anyone unless they are in sequential order which will be determined by the particular problem

at hand. Therefore, this study aims at analyzing and interpreting career development and employee efficiency in Nepalese commercial banks. This topic deals with the research design, nature of data collection, processing of data and statistical tools used.

3.1 Research Design

This study is a survey type of research approach and consists of descriptive study designs to address the underlying problems connected to the career development program on employees' productivity in Nepalese commercial banks. The descriptive research design has been used to gather facts and look for sufficient information regarding career development program on employees' productivity in Nepalese commercial banks. Descriptive research is the process of gathering information in the study period. It depicts phenomena as they actually occur. A comprehensive picture of a given situation is provided by this type of design, which entails the collection and presentation of data primary data collected using five-point Likert Scale. Data can be reduced to a manageable form with the use of descriptive research design. The descriptive research includes multiple variables for analysis such as descriptive statistics, correlation matrix, and regression analysis from which the best fitted models are developed and then analyzed. The correlation analyses show the direction of the relationship between the variables, whereas the study's regression analysis gives both the direction and the magnitude of the relationship.

In the career development programs, training, and rewards on employees' productivity in Nepalese commercial banks are examined by the notion of descriptive research design. The goal of this research design is to determine the career development programs, rewards, and training on the productivity of employees in Nepalese commercial banks. While the study's regression analysis provided both the magnitude and direction of the relationship between the variables, correlation analyses only display the relationship's direction.

3.2 Nature and Sources of Data

Individual employees who are working in the four commercial banks are the study participants in this study. The data used for the study was collected from the primary source using the five-point Likert scale using Google form in the form of questionnaires that seek the answers from the respondents. Only the responses of participants were taken as data collected individually and treated as an individual data source. The questionnaires were circulated online via Google Forms interaction with the respondents to note down their responses and circulated via online platforms such as Facebook, Instagram, emails, etc., and assisted if required by telephonic conversation.

3.3 Population and Sample

To be precise, this study considers all employees within Nepalese commercial banks as the population. Specifically, data was collected from four commercial banks: NMB

Bank, Sanima Bank, NIC Bank, and Rastriya Banijya Bank. The primary data collection method utilized a five-point Likert Scale. A total of 145 respondents from these four banks contributed primary data to the study.

The data has been gathered on career development, training, reward, and employee productivity. The study's target population consists of commercial bank employees. Since the researcher works for the same company and can get information from the staff and coworkers, and decided on NMB Bank. In contrast, the researcher chose Sanima Bank because of the different training programs it offers, such as on-the-job training, leadership development, and technical skill enhancement, which led me to choose it as my research topic. The main reason for the selection of NICA Bank was to explain the causes of employee turnover in Nepal's banking industry. At last Rastriya Banijya Bank has been selected to analyze RBB's compensation package, benefits, and incentives for staff, considering how competitive these offerings are provided by governed earned banks to other private banks in the context of the Nepalese banking industry. The sample will totally represent the population when the sample size equals the population. Any number of samples can be taken but it should always properly represent the population. The "strength of sample comes from selecting samples accurately, rather than their sizes. Therefore, Memon, et al., 2020 have explained, a large sample (300 and above) chosen at random is less significant than a carefully chosen small sample (100 and above). Thus, out of Nepal's total 20 banks, 20% of the population was selected for research.

Primary information was obtained from the 145 replies of 4 different banks for commerce through primary Likert scale questionnaire. The data were collected on career development, training, reward, and employee productivity. By using the Taro Yamane (1967) formulated a formula assuming 0.5 error, the sample for the study is 200, a total of 200 questionnaires were dispersed to the respondents and 152 questionnaires were collected, 7 out of which questionnaires were rejected due to incompleteness of information and 145 used for the study.

Table 3.1: The number of respondents and the number of commercial banks that were chosen for the study

S.N.	Name of the commercial banks	Respondent's Number
1.	NMB Bank Limited	59
2.	NIC Asia Bank Limited	31
3.	Sanima Bank Limited	44
4.	Rastriya Banijya Bank Limited	11
	Total	145

Source: Field survey, 2023

Thus, the study is based on 145 respondents.

3.4 Data Collection Procedure

This section provides more details on the data collection methods used in this study. This study contributes to our understanding of respondents' perspectives on how career development programs affect workers' output in Nepalese commercial banks. A structured inquiry form has been created to gather the necessary data from the employees working in the commercial banks. The questionnaire has been developed and will be shared with employee working in commercial banks. The questionnaire will be divided into different sections where the first section includes the respondent's personal details and the second section includes statement questions regarding the subject matter. This study will focus to understand the opinions of respondents regarding the criteria for effect of career development program on employee's productivity in Nepalese commercial banks. The questionnaires has been distributed online as well as handed personally. Online distribution was done through e-mails and social networking sites like Facebook, Instagram, etc. and has been assisted if required by telephonic conversation as per required. The questionnaire has been prepared for the study is presented in the appendix.

3.5 Meaning Making from the Data

The analysis of the empirical data for research purposes is presented in this section. The goal is to ascertain how employee productivity in Nepalese commercial banks is impacted by career development programs, training, and rewards. The chosen commercial banks received the data after it was gathered via questionnaires. All of the completed questionnaires from the respondents were gathered, examined, and properly formatted into tables. Microsoft Excel and the statistical package of social Science (SPSS) computer program were used to gather and analyze the data. Following the responses' examination and interpretation, the findings were made public. Thus, Cronbach's alpha was calculated in order to conduct tests for validity and reliability.

Multiple-choice questions about the impact of career development programs, training, and rewards in Nepalese commercial banks are included in the questionnaires. Respondents' personal details, including their job position, experience, qualifications, and gender, are included in the questionnaire. Additionally, respondents were asked to indicate how much they agreed or disagreed with the statements regarding the factors (career development, training, and reward) that affect employee productivity about their respective banks using a five-point Likert scale. The results were obtained using a variety of methods, including descriptive statistics for mean values and occurrences.

3.6 Data Analysis Tools

SPSS software has been used to tabulate and analyze the valid responses of the respondents that are taken from the questionnaire. Firstly, a comprehensive data file was created. Then

variable and their labels were defined. Data was entered and commands were operated using SPSS software. A descriptive analysis has been done for the study.

The major focus of the methodology is to find out the relation between different variables. The main purpose of data analysis in this study is to determine the ‘*to determine relationship between career development and employee efficiency*’. Therefore, this section deals with the statistical model used for the purpose of primary data analysis. The descriptive statistics include percentage, mean, and correlation analysis helps to find out the significant association between career development and employee efficiency in Nepalese commercial banks.

3.7 Data Analysis

The primary data used to create this section are presented to evaluate the effect of career development programs, training, and rewards on employee productivity in Nepalese commercial banks. This section also presents the consequences of the questionnaire survey shown among different groups of workforces of selected four commercial banks of Nepal. The purpose of the questionnaire survey was to gather respondents’ perspectives. in relation to effect of career development programs, training, and rewards on employee’s productivity in Nepalese commercial banks. A set of questionnaires including questions with multiple choice and Likert scale options. In line with the study’s goal, a total of 145 respondents were polled and examined.

4. Participants Outline

Table 4.1. Demographic Characteristics of Respondents

Respondents character	Number of responses	Percentage
Gender		
Male	75	51.7
Female	70	48.3
Total	145	100.00
Age group (in years)		
Under 25	17	11.7
25-35	73	50.3
35-45	51	35.2
Above 45	4	2.8
Total	145	100.00
Academic Qualification		
Intermediate or below	0	0
Bachelor’s degree	70	48.3

Respondents character	Number of responses	Percentage
Master's degree	75	51.7
M. Phill/ PH. D degree	0	0
Total	145	100
Job position		
Assistant level	66	45.5
Officer Level	65	44.8
Manager	14	9.7
Executive level	0	0
Total	145	100
Work Experience		
Less than 2 years	10	6.9
2-5 years	43	29.7
5-10 years	50	34.5
10 years and above	42	29.0
Total	145	100

Source: Field survey, 2023

In terms of gender, male respondents make up 51.7% of the sample, while female respondents make up 48.3%. Four groups based on respondents' ages have been identified. Fifty-three percent of the respondents are in the 25–35 age range. In a similar vein, 35.2% of the population is under 35 to 45 years old. The age group under 25 years old accounts for 11.7% of the total, while the age group over 45 years old accounts for 2.8% with 4 respondents. The bulk of respondents (51.7%) with master's degrees, followed by bachelor's degrees (48.3%), fit the category of academic qualification. Assistant-level respondents make up 45.5% of the total, officer-level respondents make up 44.8%, and manager-level respondents make up 9.7%. There are four groups based on the respondents' total number of years of service. While 29.7% of respondents have two to five years of experience, 34.5 percent of respondents have less than five to ten years of service. Likewise, 29% of respondents have worked in banking for more than ten years, and 6.9% have worked in the industry for less than two years.

4.1 Employees Perception on Career Development

Providing employees with opportunities to advance both personally and professionally is the goal of career development. This study, therefore, tries to link the perception of employees on career development in commercial banks of Nepal. Table 4.2 grants the perception of respondents on career development in commercial banks of Nepal.

Table 4.1 reveals that the majority of the respondents 80.7% agreed that there is good

access to the opportunity for the career development and advancement provided in the bank. Some respondents 1.4% disagreed that there is good access to the opportunity for the career development and advancement provided in the bank. However, the rest 17.9% of the respondents were neutral on the statement.

Table 4.2: Employees Perception on Career Development

Statements		(SA)5	(A)4	(N)3	(DA)2	(SDA)1	N	Mean
There is good access to the opportunity for the career development and advancement provide in the bank.	F	17	100	26	1	1	145	3.90
	%	11.7	69.0	17.9	0.7	0.7	100	
	A%	80.7		17.9	1.4			
My present job moves me closer to my goals	F	9	89	45	1	1	134	3.72
	%	6.2	61.4	31.0	0.7	0.7	100	
	A%	67.6		31.0	1.4			
The organization has provided additional assistance in my career development.	F	6	90	41	7	1	145	3.64
	%	4.1	62.1	28.3	4.8	0.7	100	
	A%	66.2		28.3	5.5			
My present job enables me to continuously improve my professional capabilities.	F	11	83	45	5	1	145	3.68
	%	7.6	57.2	31.0	3.4	0.7	100	
	A%	64.8		31.0	4.1			
Weighted average mean							3.73	

Source: Field survey, 2023

The table 4.2 indicates that most of the participants 67.6% agreed that their present job moves them closer to their goals. However, some respondents 1.4% disagreed that their present job moves them closer to their goals and the rest 31% of the respondents were indifferent to the statement.

Similarly, regarding the statement “The organization has provided additional assistance in my career development”, the majority of the respondents 66.2% agreed that the organization has provided additional assistance in my career development. However, some respondents 5.5% disagreed that the organization has provided additional assistance in my career development, and the rest of the respondents 28.3% were indifferent to the statement.

Regarding the statement, “My present job enables me to continuously improve my professional capabilities” the majority of respondents 64.8% agreed that their present job

enables them to continuously improve their professional capabilities. Some respondents 4.1% disagreed that their present job enables them to continuously improve their professional capabilities. However, the rest of the respondents 31.0% were neutral on the statement.

The mean of the career development varied from the smallest value of 3.64 to the maximum assessment of 3.90. Between them, the statement regarding “There is good access to the opportunity for the career development and advancement provided in the bank” has highest mean value of 3.90. Likewise, the statement “The organization has provided additional assistance in my career development.” has the lowest mean value of 3.64.

The average weighted mean value for career development is 3.73. Accordingly, most of the respondents agreed that Nepalese commercial banks provide better career progress.

Table 4.3: Respondents’ Opinion Regarding Training

Statements		(SA)5	(A)4	(N)3	(DA)2	(SDA)1	N	Mean
My bank provides adequate training opportunities to achieve better performance.	F	2	68	60	12	3	145	3.37
	%	1.4	46.9	41.4	8.3	2.1	100	
	A%	48.3		41.4	10.4			
My bank conducts training program in regular interval.	F	3	67	58	17	0	145	3.39
	%	2.1	46.2	40	11.7	0	100	
	A%	48.3		40	11.7			
All the employees get training opportunity fairly.	F	4	68	49	18	6	145	3.32
	%	2.8	46.9	33.8	12.4	4.1	100	
	A%	49.7		33.8	16.5			
Personal and professional development are considered under training and development policy.	F	5	71	47	21	1	145	3.4
	%	3.4	49	32.4	14.5	0.7		
	A%	52.4		32.4	15.2			
I am aware of available training and development activities.	F	4	94	38	6	3	145	3.62
	%	2.8	64.8	26.2	4.1	2.1	100	
	A%	67.6		26.2	6.2			
Weighted average mean							3.42	

Source: Field survey, 2023

Regarding the statement “All the employees get training opportunities fairly” the majority of the respondents 49.7% agreed that all the employees get training opportunities fairly. However, some respondents 16.5% disagreed that all the employees get training opportunity fairly and the rest of the respondents 33.8% were neutral on all the employees getting training opportunities fairly.

Likewise, regarding the statement “Personal and professional developments are considered under training and development policy”, the majority of the respondents 52.4 % agreed that personal and professional developments are considered under training and development policy. However, some respondents 15.2 % disagreed that personal and professional developments are considered under training and development policy and the rest of the respondents 32.4 % were indifferent to the statement.

Similarly, the majority of the respondents 67.6 % agreed that they were aware of available training and development activities. Some respondents 6.2 % disagreed that they were aware of available training and development activities, and the rest 26.2 % of the respondents were indifferent to the statement.

The mean of the training ranges from a minimum value of 3.32 to a maximum value of 3.62. Among them, is the statement regarding “I am aware of available training and development activities.” Has the highest mean value of 3.62. Likewise, the statement regarding “All the employees get training opportunity fairly.” Has the lowest mean value of 3.32.

The weighted average mean value for training is 3.42. Accordingly, most of the respondents agreed that Nepalese commercial banks provide adequate training and development activities.

4.2 Employees’ Perception on Reward

The reward is an appreciation given to employees to improve their performance and the organization’s policies, unconventional benefits, salary and bonuses, and promotions have induced employees to work unreservedly, putting up their best performances. This study therefore tries to link the awareness of employees on rewards in commercial bank. Table 4 presents the awareness of respondents on training in the banking sector.

The result reveals that the majority of the respondents 59.3% agreed that the criteria for the reward programs have been clearly explained to all employees. Some respondents 9% disagreed that the criteria for the reward programs have been clearly explained to all employees. However, the rest 31.7% of the respondents were indifferent to the statement.

The table also shows that the popular of the respondents 69% agreed that the reward provided by the bank gives them a sense of accomplishment. Some respondents 6.2% disagreed that the reward provided by the bank gives them a sense of accomplishment, and the rest 24.8% of the respondents were indifferent to the statement.

Table 4.4: Participants' Opinions Regarding Reward

Statements		(SA)5	(A)4	(N)3	(DA)2	(SDA)1	N	Mean
The criteria for the reward programs have been clearly explained to all employees.	F	5	81	46	10	3	145	3.52
	%	3.4	55.9	31.7	6.9	2.1	100	
	A%	59.3		31.7	9			
The reward provided by bank give me sense of accomplishment.	F	12	88	36	6	3	145	3.69
	%	8.3	60.7	24.8	4.1	2.1	100	
	A%	69		24.8	6.2			
Reward provided by bank is fair and equitable to all level.	F	2	94	33	13	3	145	3.54
	%	1.4	64.8	22.8	9	2	100	
	A%	66.2		22.8	11			
A performance incentive reward scheme helps me to focus more on work.	F	11	92	33	8	1	145	3.72
	%	7.6	63.4	22.8	5.5	0.7	100	
	A%	71		22.8	6.2			
Bank provides reward on the basis of performance of employees.	F	5	101	32	4	3	145	3.70
	%	3.4	69.7	22.1	2.8	2.1	100	
	A%	73.1		22.1	4.9			
Weighted average mean							3.634	

Source: Field survey, 2023

Regarding the statement “Reward provided by bank is fair and equitable to all levels”, the majority of the respondents 66.2% agreed that the reward provided by bank is fair and equitable to all levels. However, some respondents 11% disagreed that the reward provided by bank is fair and equitable to all level and the rest of the respondents 22.8% were neutral on the statement.

In a similar vein, 71% of respondents to the statement “A performance incentive reward scheme helps me to focus more on work” concurred that such a scheme aids in increasing focus. While 22.8% of respondents were unconcerned with the statement, 6.2% of respondents disagreed that a performance incentive reward scheme helps them concentrate more on their work.

In a similar vein, 73.1% of respondents said that banks reward employees based on their performance. While 22.1% of respondents were unconcerned with the statement, 4.9% of respondents disagreed that banks reward employees based on their performance.

The reward's mean falls between a minimum of 3.70 and a maximum of 3.52. The one with the highest mean value, 3.70, is the one about “Bank provides reward on the basis of performance of employees.” Similarly, the statement “All employees have received clear explanations of the criteria for the reward programs” has the lowest mean value, measuring at 3.52.

The weighted average mean value for training is 3.634. Accordingly, most of the respondents agreed that Nepalese commercial banks provide better reward to the employees.

Productivity is a performance measure encompassing both efficiency and effectiveness, high performing, effective organizations have a culture that encourages employee involvement. This study therefore tries to link the perception of employees on productivity in commercial banks of Nepal.

Table 4.5: Employees Performance on Employee Productivity

Statements		(SA)5	(A)4	(N)3	(DA)2	(SDA)1	N	Mean
Organization is conscious about higher productivity and performance of employee.	F	7	73	54	9	2	145	3.51
	%	4.8	50.3	37.2	6.2	1.4	100	
	A%	55.1		37.2	7.6			
Management is interested to improve productivity of every employee in organization.	F	5	93	35	11	1	145	3.62
	%	3.4	64.1	24.1	7.6	0.7	100	
	A%	67.5		24.1	8.3			
Measuring productivity of employee helps to improve overall profit and goodwill of bank.	F	7	93	35	8	2	145	3.66
	%	4.8	64.1	24.1	5.5	1.4	100	
	A%	68.9		24.1	6.9			
Productivity of bank can be improved by setting proper goal and performance standard.	F	11	106	24	3	1	145	3.85
	%	7.6	73.1	16.6	2.1	0.7	100	
	A%	80.7		16.6	2.8			
I comprehend the tasks and obligations involved in the work and finish the assignment with the necessary degree of proficiency.	F	34	81	25	3	2	145	3.98
	%	23.4	55.9	17.2	2.1	1.4	100	
	A%	79.3		17.2	3.5			
Weighted average mean							3.72	

Source: Field survey, 2023

The table 4.4 shows that the majority of the respondents 55.1% agreed that the organization is conscious about higher productivity and performance of employees. However, some respondents 7.6% disagreed that the organization is conscious about higher productivity and performance of employee and the rest 37.2% of the respondents were indifferent on the statement.

Likewise, regarding the statement “Management is interested in improving productivity of every employee in the organization”, the majority of the respondents 67.5% agreed that the management is interested in improving the productivity of every employee in an organization. However, some respondents 8.3% disagreed that the management is interested in improving the productivity of every employee in the organization, and the rest of the respondents 24.1% were indifferent on the statement.

Similarly, regarding the statement, “Measuring productivity of employee helps to improve overall profit and goodwill of bank” the majority of respondents (68.8 percent) agreed that measuring productivity of employee helps to improve overall profit and goodwill of bank. Some respondents 6.9% disagreed that measuring the productivity of employee helps to improve the overall profit and goodwill of bank. However, the rest of the respondents 24.1% were neutral on the statement.

Moreover, the majority of the respondents 80.7% agreed that the productivity of the bank can be improved by setting proper goals and performance standard. Some respondents 16.6% disagreed that the productivity of banks can be improved by setting proper goal and performance standards. However, the rest of the respondents 2.8% were indifferent to the statement.

Likewise, majority of the respondents 79.3% agreed that they understand duties and responsibilities of the work and complete the task with the level of proficiency required. Some respondents 3.5% disagreed that they understand duties and responsibilities of the work and complete the task with the level of proficiency required. However, the rest of the respondents 17.2% were indifferent on they understand duties and responsibilities of the work and complete the task with the level of proficiency required.

The mean of the employee productivity ranges from a minimum value of 3.51 to maximum value of 3.98. Among them, the statement regarding “I understand duties and responsibilities of the work and complete the task with the level of proficiency required.” has the highest mean value of 3.98. Likewise, regarding the statement “Organization is conscious about higher productivity and performance of employee.” has the lowest mean value of 3.51. The weighted average mean value for employee productivity is 3.72, accordingly, most of the respondents agreed that Nepalese commercial banks focus on higher employee productivity.

The correlation coefficients between the independent and dependent variables, measured by Kendall’s Tau, are shown in this table. Based on 145 observations, correlation coefficients have been calculated. Employee efficiency is one of the dependent variables. CD (career development) is the independent variable.

Table 4.6: Kendall’s Tau Correlation Coefficients Matrix

Correlations

		Career development	Training	Reward	Employee Productivity
Career Development	Correlation Coefficient	1.000	0.149	0.266**	0.201**
	Sig. (2-tailed)	.	0.051	<.001	0.008
	N	145	145	145	145
Training	Correlation Coefficient	0.149	1.000	0.337**	0.400**
	Sig. (2-tailed)	0.051	.	<.001	<.001
	N	145	145	145	145
Kendall’s tau_b	Correlation Coefficient	0.266**	0.337**	1.000	0.440**
	Sig. (2-tailed)	<.001	<.001	.	<.001
	N	145	145	145	145
Employee E	Correlation Coefficient	0.201**	0.400**	0.440**	1.000
	Sig. (2-tailed)	0.008	<.001	<.001	
	N	145	145	145	145

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

Source: Field survey 2023

Career Development and Employee Productivity

Correlation Coefficient: 0.201 (significant at the 0.01 level, 2-tailed, $p = 0.008$)

Interpretation: There is a positive and statistically significant correlation (at the 0.01 level) between Career Development and Employee Productivity.

Training and Employee Productivity

Correlation Coefficient: 0.400 (significant at the 0.01 level, 2-tailed, $p < 0.001$)

Interpretation: There is a strong positive and statistically significant correlation (at the 0.01 level) between Training and Employee Productivity.

Reward and Employee Productivity

Correlation Coefficient: 0.440 (significant at the 0.01 level, 2-tailed, $p < 0.001$)

Interpretation: There is a strong positive and statistically significant correlation (at the 0.01 level) between Reward and Employee Productivity.

The study shows that the career development correlation coefficient is 0.201** positively correlated to employee productivity. The correlation between career development and employee productivity is significant at the 0.01 level (2-tailed). It implies that the better the career development programs, the higher would be the employee productivity. Furthermore, training is positively correlated at 0.400** employee productivity. It implies that an increase in proper training facilities leads to an increase in employee productivity. The correlation between training and employee productivity is significant at the 0.01 level (2-tailed). Similarly, the result also reveals that reward is positively correlated at 0.440** to employee productivity indicating that attractive reward programs in the bank lead to increase in employee productivity. The correlation between reward and employee productivity is significant at the 0.01 level. In addition, the work environment is positively correlated to employee productivity. It reveals that a better working environment leads to an increase in employee productivity.

5. Major Findings

The findings of the investigation, as determined by the data analysis, are outlined below:

Finding 1: Defendants Gender

Among the 145 respondents, the popular of the defendants 51.7% are males whereas females consist of 48.3%.

Finding 2: Age

The predominant age range among respondents is 25-35 years (73%), with 35-45 years representing 35.2%, followed by under 25 years at 11.7%, and above 45 years comprising 0.75%.

Finding 3: Academic Qualification

The majority of respondents, 51.7%, hold master's degrees, while 48.3% have bachelor's degrees, with no respondents having M. Phil/Ph.D. or intermediate qualifications.

Finding 4: Designation

The survey indicates that 45.5% of respondents hold assistant-level positions, with 44.8% at officer level, 9.7% at manager level, and 10.45% at senior level.

Finding 5: Total year of services

The survey reveals that 34.5% of respondents have 5-10 years of service, with 29.7% having 2-5 years, 29% above 10 years, and 6.9% less than 2 years.

Finding 6: Employees Perception on Career Development

1. The study indicates that 80.7% of respondents perceive good access to career development opportunities in the bank, with 1.4% disagreeing and 17.9% remaining neutral.

2. Most respondents (67.6%) believe their current job aligns with their goals, with a small percentage (1.4%) expressing disagreement, while 31% remain indifferent.
3. The organization has positively impacted their career development, according to the majority of respondents (66.2%), whereas 5.5% of respondents disagreed and 28.3% expressed indifference.
4. The majority (64.8%) of respondents believe their current job facilitates continuous improvement in their professional capabilities, with 4.1% disagreeing and 31% remaining neutral on the statement.
5. The study finds that respondents generally had positive perceptions of Nepalese commercial banks, as evidenced by a weighted average mean value of 3.73, which confirms the belief that these banks provide favorable opportunities for career advancement. The mean values for various aspects of career development in these banks range from 3.64 to 3.90.

Finding 7: Employee Perception on Training

1. The majority of the respondents 48.3% agreed that their bank conducts training program in regular interval. Some respondents 11.7% disagreed that their bank conducts training program in regular interval, the rest (40 percent) of the respondents were indifferent on the statement.
2. The majority of respondents (49.7%) believe that employees receive fair training opportunities, while 16.5% disagree, and 33.8% remain neutral on the matter.
3. The majority of respondents (52.4%) acknowledge that personal and professional development is incorporated into the training and development policy, while 15.2% disagree, and 32.4% express indifference.
4. A significant majority (67.6%) of respondents were aware of available training and development activities, while a small percentage (6.2%) disagreed, and the remaining respondents (26.2%) were indifferent.
5. A weighted average mean value for training of 3.42 results from the study's findings that, generally speaking, respondents believe that Nepalese commercial banks provide adequate opportunities for training and development. The statements "I am aware of available training and development activities" and "All the employees get training opportunity fairly" have the highest and lowest mean values, respectively.

Finding 8: Employee's Perception on Reward

1. The study reveals that 59.3% of respondents agree, 9% disagree, and 31.7% are indifferent regarding the clarity of criteria for reward programs in the organization.
2. A significant majority (69%) of respondents believe that bank rewards contribute to a sense of accomplishment, while a minority (6.2%) disagreed, and the remaining respondents (24.8%) expressed indifference.
3. The majority of respondents, 66.2%, believe that the bank's rewards are fair and equitable across all levels, while 11% disagreed, and 22.8% remained neutral on the statement.
4. A majority of 71% of respondents acknowledge that a performance incentive reward scheme enhances work focus, while 6.2% disagree, and 22.8% express indifference.
5. The study reveals that a significant majority (73.1%) of respondents acknowledge that banks offer rewards based on employee performance, with a small percentage (4.9%) in disagreement and a notable portion (22.1%) expressing indifference.
6. The reward's mean falls between a minimum of 3.70 and a maximum of 3.52. Of them, the statement "Bank provides reward based on performance of employees." has the highest mean value of 3.70. Likewise, regarding the statement "The criteria for the reward programs have been clearly explained to all employees." has the lowest mean value of 3.52. The weighted average mean value for training is 3.634. Accordingly, most of the respondents agreed that Nepalese commercial banks provide better rewards to the employees.

Finding 9: Employees Opinion Regarding Employee Productivity

1. The study indicates that 55.1% of respondents agree, 7.6% disagree, and 37.2% are indifferent regarding the organization's consciousness towards higher employee productivity and performance.
2. The majority (67.5%) of respondents believe that management is committed to enhancing the productivity of all employees, with 8.3% disagreeing and 24.1% expressing indifference.
3. Employee productivity measurement positively impacts bank profitability and goodwill, as supported by 68.8% agreement among respondents, with 6.9% disagreement and 24.1% neutrality.
4. The majority of respondents (80.7%) believe that establishing appropriate goals and performance standards is key to enhancing bank productivity, while a minority (16.6%) disagrees, and a small portion (2.8%) is indifferent.

5. The majority of respondents (79.3%) acknowledge understanding and proficiently completing their work duties, while a small percentage (3.5%) disagree, and a significant portion (17.2%) express indifference towards their understanding and proficiency in task completion.
6. The study reveals that Nepalese commercial banks generally prioritize and achieve high employee productivity, with a weighted average mean value of 3.72, ranging from 3.51 to 3.98, where the statement on understanding duties and responsibilities garners the highest mean (3.98), while the perception of organizational consciousness about higher productivity ranks lowest (3.51).

Finding 10: Correlation Analysis

1. The correlation matrix for the commercial bank indicates that career development is certainly interrelated to employee productivity. It infers that the better the career development programs, the higher would be the employee productivity.
2. Moreover, communication is positively correlated to employee productivity indicating that the higher the level of effective communication, the higher will be the employee productivity.
3. Furthermore, training is completely interrelated to employee productivity. It denotes that increasing proper training facility leads to leads to increased employee productivity.
4. The results also show a positive correlation between rewards and worker productivity, suggesting that the ban's reward programs boost worker output.
5. These results suggest that Career Development, Training, and Reward are all positively correlated with Employee Productivity, and the correlations are statistically significant.

6. Conclusion

The aim of organizations in the fiercely competitive world of today is to find, hire, train, and motivate staff members to produce excellent work. Every organization aspires to have highly productive workers, committed to the organization, and competent in light of its needs. Consequently, every business vying for top talent. Employers must take action to draw in prospective workers. The study's main finding is that employee productivity in Nepalese commercial banks is positively impacted by career development, training, and rewards. The study also finds that the most important factor explaining employee productivity in Nepalese commercial banks is training, which is followed by rewards and a positive work environment.

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