

# Drivers of Employees Performance in Nepalese Commercial Banks

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## ABSTRACT

*Employee's performance is considered as the fulfillment of given set of tasks in any workplace setting. These days it is an emerging issue in Nepalese organizations as many are considering employees as vital resource. The main purpose of this research is to analyze drivers of employees' performance in Nepalese commercial banks. For this, the relationship between training, motivation and attitude is tested with employees' performance. Correlation research design is followed where data is collected from 130 employees. Parametric tests like correlation and regression were done using the "R" programming language – R-3.4.4. The results show: there exists significant relationship of training, motivation and attitude with employee's performance. This finding suggests that Nepalese banks must focus on training programs by allocating budgets, they must also prioritize on factors that enhance motivation level and bring favorable attitude among employees. Other tests like VIF and Studentized Breusch-Pagan show multicollinearity and heterosadasticity are absent.*

**Keywords:** *Employees Performance, Motivation, Training, Attitude*

## INTRODUCTION

Banking industry is one of the few sectors in Nepal that has grown rapidly with a dominant effect in the capital market of the country. Over the years, this sector has attracted a lot of investments referring to its growth potential which has resulted in intense competition. In this age of competitiveness, where the world today is transforming into a globe without borders, where people can transact with banks foreign to them across national boundaries, the performance of these banks has become more imperative than ever.

Numerous literatures provide a lot of factors that contributes largely

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in enhancing the performance of any organization. Especially in service sectors, it is said that the source of major competitive advantage comes from employees (Muda, Rafiki & Harahap, 2014) making them the most determining factor in achievement of organization's objectives. All the other resources of any organization including physical facilities, infrastructures etc seem meaningless in absence of qualified employees to access them (Mekonnen, 2014). "The organizational performance depends on the performance of employees because the HR capital plays an important role in the growth of an organization" (Khan, Khan & Khan, 2011, p.63). Furthermore, Abbas &Yaqoob (2009) states that employee performance is the important factor and building block, which increases the performance of the overall organization (as cited in Khan, et. al., 2011, p. 63).

Employees being such a vital resource, the crucial factors that impact their performance at work should be investigated in detail. Numerous factors affect the performance of an employee. Some of which are: work environment, office design, motivational levels, organizational cultures, training, and attitude to name a few. This study attempts to understand how the selected drivers of performance, training, motivation and attitude affect employee performance of Nepalese commercial banks. The banking sector of Nepal being a service-oriented industry relies heavily on the performance of its employees, as a result of which the banking institutions can use the findings of this study to improve employee performance. There exists cut throat competition in the banking sector, thus enhancing the performance of the employees is critical. Therefore, this study will allow the banking institutions to understand the drivers of performance: training, motivation and attitude and it can also help Nepal Rastra Bank to initiate directives that can address such problems.

## **PROBLEM STATEMENT**

In order to enhance overall performance it is essential for an organization to enhance the performance of its employees, the same applies to banking organizations as well. To enhance the performance of its employees, an organization needs to understand the relation various factors have with employee performance. The review of various literatures indicate a positive relationship and higher correlation between training and performance (Elnaga & Imran, 2013), attitude and performance (Myers &

Myers, 1980) and motivation and performance (Kreitner, 2006) compared to other factors that affect employees performance. Further literature also indicates that increase in employees training given the fact that employees are satisfied with their jobs increases employee performance (Susanty, Jie, & Miradipta, 2013). The understanding of the relationship between above mentioned variables will help managers to realize the critical role each of these variables play in enhancing the employee's performance and thereby increasing the overall organizational performance. A study conducted in the Nepalese banking sector highlights that the attrition and turnover rate is high which directly affects performance (Subedi, 2013). This shows that the employee performance in the Nepalese banking sector is not optimal, as a result of which it is crucial to study the drivers of performance in this sector.

In Nepal training is neglected and is viewed as an expense. Baniya (2006) found in his study that the average annual investment in HRD is Rs. 8055 that is quite low in the organizations having 64 employees on average. The average investment per employee per year is only Rs. 126. Nepali organizations do not have clearly defined training policy and training is regarded as a cost rather than investment. In average 0.5% of total budget is allocated for training and development activities in Nepalese banks (Maharjan, 2013). To counter this, Nepal Rastra bank has issued a directive to urge banks to invest at least three percent of total staff expenses in training activities (The Himalayan Times, 2018). But the total budget for staff expenses set by banks is not satisfactory. Therefore, the relationship between employee performance and training needs to be better understood in the Nepalese context so that the investment in training can be increased. A recent report by the Nepal Rastra Bank stated that the banking sector is currently plagued by a lot of issues such as lack of skilled human resource, low motivation, lack of job satisfaction (The Himalayan Times, 2018). But in the Nepalese banking context very few studies have explored the effect that motivation and attitude have on employee performance. Thus, this study attempts to examine the impacts of training, attitude and motivation on employee's performance in the Nepalese banking sector.

**Research Questions:** Do factors like training, attitudes and motivation affect employee's performance in Nepalese banking organizations?

## RESEARCH OBJECTIVES

The main objective of this research is to comprehend the knowledge about various factors such as training, attitude and motivation affecting employee's performance in Nepalese banking sector.

- To investigate what kind of relationship exist between training and employee's performance of commercial banks of Nepal.
- To investigate what kind of relationship exist between motivation and employee's performance of commercial banks of Nepal.
- To investigate what kind of relationship exist between attitude and employee's performance of commercial banks of Nepal.

## LITERATURE REVIEW

The bottom line for any organization is to increase its profitability and maximize shareholder value. And to achieve organizational success the performance of the employees is a crucial factor. To develop the desired knowledge, skills and abilities of the employees, to perform well on the job, requires effective training programs that may also effect employee's motivation and commitment (Meyer & Allen, 1991).

*Employees Performance:* The accomplishment of a given task measured against preset known standards of accuracy, completeness, cost, and speed Naseem (2012). Cascio (1992) referred to performance as an employee's accomplishment of assigned tasks.

*Training:* Cole (1993) defined training as any learning activity, which is directed towards the acquisition of specific knowledge and skills for the purposes of an occupation or task. Basically training is defined as formal and informal developmental experiences any job provides to an employee. In other words, training is defined as systematic modification of behavior through learning, which occurs as result of education, instruction, development and planned experience (Armstrong, 2000).

*Training and employee performance:* Training plays a crucial role in increasing the performance of employees and thereby improving the overall organizational performance. Training not only enhances employees resourcefully, but also provides them with an opportunity to earn formal and informal experiences allows them to perform their jobs more competently. Numerous researchers have explored the relationship between training and employee performance. Abay (2008) reported that significant relationship was found between the employees training and

their resultant performance in accomplishing different tasks. It was found that employees of those organizations investing more on developmental trainings were more capable in performing different task and vice versa. Training thus has direct relationship with the employees' performance. An exploratory research conducted by Elnaga and Imran (2013) based on insights drawn from the analysis of the existing literature of different studies, reports, periodicals and books on the relationship between training and employee performance concluded that training programs are the stimulant that workers require to improve their performance and capabilities, which consequently increase organizational productivity. Another study to test the relationship was carried out by Singh and Mohanty (2012) on a sample of 1000 employees from various sectors like Automobile, Agricultural, Service, Financial Services and Luxury Items FMCGs of India. The results concluded that training has a significant role to play on productivity. Furthermore, the result of the study conducted by Sultana (2012), in telecom sector of Pakistan, states 50.1% of variation in employee performance is brought by training programs. Jagero and Komba (2012) posited that while training is a factor in job performance, it is the combination of factors such as working environment, employee attitudes, skills and knowledge, motivation and rewards, communication flow and organizational culture that significantly improve employees' performance.

*Attitudes:* Attitude is a complex cognitive process under which a person has a persistent tendency to feel, think, behave in a particular way towards some aspect of his/her environment, guided by satisfaction of employees (Luthans, 2011). Employees' attitude can be explained as the viewpoints of employees about many aspects of their jobs, their careers, and their organization (Saari & Judge, 2004). Luthans (2011) further explains the importance of attitude as a major cause of employees work behavior in the sense that positive attitude leads to higher performance while negative to poor. Thus, he concludes understanding of employees' attitudes would help to take actions to change unfavorable work attitudes and develop positive ones leading to better improved performances.

*Attitude and employees performance:* There are three components of attitudes namely: emotional, informational and behavioral where emotional component explains a person's feelings towards something. Similarly, informational component consists of the information, idea or beliefs that a person has about the object and behavioral component represents how a person actually behaves (Myers & Myers, 1980). From here it can be seen that the combine effect of these three components of attitudes can

affect performance of any individual. If an employee highly feels for his/her organization i.e. the employees must be satisfied with his/her job along with adequate knowledge regarding his/her job than his/her performance increases (Dalal, 2005). One another study done to identify the relationship between attitude and employees performance also concluded that positive attitude towards work increases the performance level of any employee in an organizational setting (Susanty, Jie, & Miradipta, 2013). Here from all the above literatures it is seen that a positive attitude does causes higher employees performance.

*Motivation:* Motivation is one of the essential aspects of HRM which is concerned with the process of inducing, inspiring, organizing, and stimulating employees to do the better job in the organization (Kharel, 2006). Also Gredler, Broussard and Garrison (2004) broadly state, motivation is the characteristics of human behavior which instigate us to do or not to do something. According to (Lockley, 2012), providing training and development to bring the personal and professional growth in employee ultimately achieving the higher performance is another effective motivation strategy. There are basically two types of motivation (i.e. intrinsic and extrinsic). Intrinsic motivation includes the behaviors that is guided by the internal rewards such as social contracts, social status, power, honor etc. and extrinsic motivation includes the behaviors that is guided by external rewards such as bonuses, salary, recognition, and promotion (Leadership-central, 2010). In the workplace, motivation presents as an invisible, personal and hypothetical construct that manifests itself in the form of observable, and therefore measurable, behaviors. So the motivation is the step by step process that instigates an individual into action.

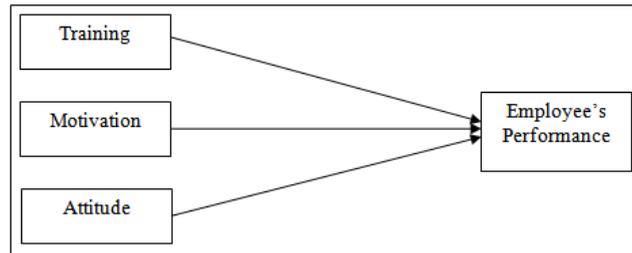
*Motivation and employees performance:* There seems to be a positive relationship between motivation and performance. Performance can also be defined as the process in which continuous improvement in production, quality and supply of output needs to be achieved through the efficient utilization of inputs giving significance on team work. If the employees are motivated in the organization getting both intrinsic and extrinsic rewards they invest their best hard work in carrying each and every aspect of their duties and responsibilities and that adds value to the organization itself (Kaur, 2012). Numerous researchers have identified that the employees motivations are increased when they are empowered, then they did well. Kreitner (2006) describes, to increase the motivation level of the employees and ultimately the performance, a good organization not only establishes the reward system but also makes sure that productivity is maintained,

operations run smooth, and employees work together as a team for the overall good of the company. Motivation can be served as valuable criteria that instigate the employee to show the positive attributes at the work environment in a way that leads to the fulfillment of the organizational goals resulting into higher satisfaction and performance (Varmuda, 2014). It is also said that employee in the organization need to survive in the organization with respect and honor and they remain in the organization only when organization motivates offering proper returns to them.

## **THEORETICAL FRAMEWORK**

Employee's performance, which means the output of employees not only in quantitative terms (like timely completion, less absenteeism etc) but also in qualitative terms (like creativity, discipline, initiative skills, competitiveness etc), is the variable of primary interest here making it the dependent variable. This study attempts to explain the variance in this dependent variable explained by three independent variables namely: training, attitude and motivation. Training here is derived as a driver of enhancing employees' performance from literature review and it was found that there is a positive relationship between training and employees performance. Training is explained as developing employee's experiences so that they could perform their work better and thus the investment in training programs which here is referred as training only, does affect employee's performances. This means the more investment is there in developmental training programs the higher the chances for increase in employee's performance. Thus, there is a positive relationship between employee's performance and training. Another independent variable is attitude, which reflects to nature of employees guided by job satisfaction (in terms of pay etc) that affects their performance. There is again a positive relationship between favorable attitude and employee's performance. Because no matter how well the employees are cared within the organization if there they perceive, feel or think bad about organization, their performance level will not be enhanced. Similarly another independent variable motivation as well seems to have a positive relationship with employees' performance. If the employees are motivated internally i.e. inner desire to achieve or do something in organizational context or externally i.e. need of money, supporting family etc, in both cases their performance is likely to enhance. If say an employee is the only one earning in a joint family and is highly motivated to support his/her family then despite the difficulties in the job, there is a high chance he/she

will always try to put in better performance. In sum, training, attitude and motivation significantly influence employees' performance and explain the variation in this. These relations can be schematically presented as:



**Fig. 1: Schematic Diagram for Theoretical Framework**

## HYPOTHESIS

The hypotheses for this study are as follows:

H1: There exists a significant relationship between training and employees performance of commercial banks of Nepal.

H2: The more favorable attitude, the higher employee's performance of commercial banks of Nepal.

H3: The higher the motivation, the higher the performance of employees of commercial banks of Nepal.

## RESEARCH METHODOLOGY

### Study Design

The major purpose of this study is to conduct hypothesis testing as it explains the nature of relationships between independent variables: training, attitude, and motivation and dependent variable: employees performance. Here since just mere identification of important factors associated with driving the employee performances is to be done, correlation study is called for. This study is conducted in the natural environment of the organization with minimal interference where work proceeds normally. Thus, study settings are non-contrived i.e. field study. A cross-sectional study is pursued because of the time, efforts and cost involved in collecting data over several periods of time. Data will be gathered from each individual, each individual's response is treated as an individual data source because here individual employees performance is of major concern.

## Population and Sampling

Population for this study includes all the employees working in corporate office of commercial banking sector of Nepal in Kathmandu. There are 28 commercial banks in Nepal till April 2018 among which two banks have corporate office out of Kathmandu. Thus, among the corporate offices of 26 commercial banks, 13 banks are taken for this study on the basis of simple random sampling. From the corporate office of each bank, 10 employees are chosen on the basis of convenience sampling, making the total sample size 130.

## Data Collection Method

Data collection was mainly based on questionnaire survey. Respondents were provided with the questionnaire in their work setting and requested to fill it within one week. They were sent follow up mail after four days to increase the response rate.

## Measures/Instruments

There are three independent variables and one dependent and all of them are subjective or abstract in nature. Thus, they were operationalized for measurement purpose. Here for each of the variable an already established scale was used to save a lot of time and energy, increase reliability and validity and for better acceptability too.

*Employees Performance and Attitude:* Scale developed and validated by T. Velnampy, a senior lecturer in department of commerce at university of Jaffna was used to measure employees' performance and attitude, as the definition of employee's performance and attitude used by him matches what is intended to be measured in this study. This scale consists of ten statements to measure employee's performance represented by variables such as completion of work in time, creativity, initiative skills, discipline etc used to measure performance which matches our definition of performance. And it includes 7 statements to measure attitude. These items also match the definition of attitude presented in this study. After measurement of performance and attitude it was then quantified using a 5-point Likert scale. T. Velnampy first have used covariance method with correlation matrix to check the reliability and Cronbach's alpha value was calculated which came to be 0.912 for performance and 0.838 for attitude. These alpha values being higher than 0.8 represent that this scale is highly reliable.

*Training:* Scale given by Wayne, Shore, and Liden (1997) was used to measure training that describes training as formal and informal developmental experiences a job affords employees and the measure focuses on the extent to which an organization make discretionary investments in formal and informal training that affects performance of employees via development. This scale includes four items in total where all the responses for items were obtained on a 7 point likert scale. The reliability of this scale was measured using coefficient alpha that came out to be 0.87.

*Motivation:* Work Extrinsic and Intrinsic motivation scale (WEIMS) developed by Treambly, Blanchard, Taylor, & Pelletier in 2009 was used to measure motivation. This measure uses 5-point Likert scale where 5 = corresponds exactly and 1 = does not correspond at all. The extent to which the participants think that the item denote the reason for their job holding is mentioned in each item. The Cronbach's alpha for the scale ranged from .64 to .83 which shows adequate reliability.

## DATA ANALYSIS

The data was mainly analyzed for the purpose of testing hypothesis using the "R" programming language – R-3.4.4. First of all, the model fit was tested using F test followed by testing of heterosadasticity using residual plot with Breusch-Pagan test, and multicollinearity using Variance Inflation Factor (VIF) test. Then the test of three hypotheses namely: H1, H2 and H3 were done using non parametric tests such as correlation matrix and regression analysis. In order to test the hypotheses H1, H2 and H3 simple regression analysis was done individually as all of these hypotheses just require identifying relationship between one independent variable and a dependent variable.

## LIMITATIONS

Despite the significant contributions the study can make towards understanding the drivers of performance, the study is bound by certain limitations. The first limitation is that the study will be limited to the Nepalese commercial banks, as a result of which the study may not be applicable to other sectors. Secondly, the study will be limited to the employees presently working with the organization and not the past employees and in addition to this employees of only corporate office were taken as representation for all the branches of that particular bank.

Another limitation of this research is that study considers only the factors of training, motivation and attitude and their impact on employee performance. However, there may be other factors such as work environment, office design, organizational culture etc. which may affect employee performance as well. Thus, this research also provides a scope for future research that can be based on the findings of this one to identify further drivers of employee's performance in Nepalese commercial banks.

## DATA INTERPRETATION AND FINDINGS

For data analysis and interpretation, different methods such as multicollinearity, heteroscedasticity, correlation and regression analysis are used.

### Testing for Multicollinearity

Multicollinearity is a type of disturbance in multiple regression modeling that results when some linear relationship exists among the independent variables. This disturbance results in unreliable statistical interferences from the data such as overstated standard errors,  $R^2$ , etc. A robust way of detecting multicollinearity is to use variance inflation factors (VIFs). In this case, multicollinearity exists if there is a  $VIF > 10$  (Gujarati, 2004).

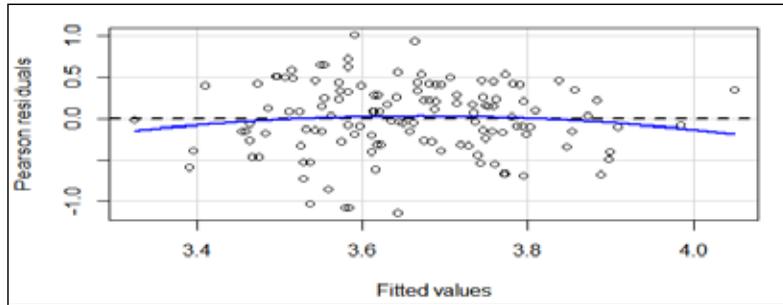
Table 1: VIFs

Variable	Motivation	Attitude	Training
VIF	1.130873	1.109356	1.096099

Multicollinearity is not a problem in the present data. This is supported by the VIF table that is presented above where VIF value is below the threshold value of 10.

### Testing for Heteroscedasticity

Homoscedasticity is a phenomenon when homogeneity of variance exists among all random variables. This is one of the major assumptions of ordinary least square regression. When this assumption is violated, then heteroscedasticity exists. The testing of heteroscedasticity starts with residual plot followed by a robust Studentized Breusch-Pagan (BP) test. The residual plot is shown in following figure along with BP test in table 2.



**Fig. 2: Residual plot**

As seen in the above figure, the residuals are not too far away from zero and they are spread without forming a pattern. This means the homoscedasticity assumption of linearity is met.

**Table 2: Studentized Breusch-Pagan Test**

	BP	Df	p-value
Regression	3.147	3	0.3695

Since the p-value is more than 0.05, it can be said that heterosadasticity is absent.

### Correlation Matrix

The correlation among all the variables in terms of correlation coefficient is given below:

**Table 3: Correlation Matrix**

	Motivation	Training	Attitude	Employees Performance
Motivation	1.000	0.254	0.275	0.178
Training	0.254	1.000	0.215	0.249
Attitude	0.275	0.215	1.000	0.184
Employees Performance	0.178	0.249	0.184	1.000

From the above table it becomes clear that some degree of positive correlation lie between these variables. The correlation between employee’s performance and motivation is 0.178, between employee’s performance and 0.249 and between employee’s performance and attitude is 0.184. Since all these values are near to zero, there exists weak positive correlation between these variables.

## Regression

Since correlation is not considered a robust test for testing hypothesis, regression is needed. In addition to showing direction and strength of relationship between variables, regression also helps in predicting the dependent variable.

F-test is used to determine the overall significance of the regression model developed to explain the impact of training, motivation, and attitude of employees on their performance. The model is significant if the calculated F-value exceeds the F-value at the 5% level of significance. Here, the p-value is 0.009061 which is far below the threshold of 0.05 resulting in the significance of model.

Now to test hypotheses: Hypothesis 1 suggests there is significant relationship between training and employee's performance. For this a simple regression was run in R studio where it was found that p-value is 0.004414. Since it is less than the significance level of 0.05, it can be said that the alternative hypothesis is accepted i.e. there does exist significant relationship between training and employee's performance.

Similarly, hypothesis 2 suggests that attitude and employees performance are significantly related to each other. For this the simple regression analysis provided the p-value of 0.03681. Since it is also less than the assumed significance level of 0.05, the alternative hypothesis is accepted that is: there exists significant relationship between attitude and employee's performance.

Finally, hypothesis 3 suggests that there is significant relationship between motivation and employee's performance. For this the simple regression analysis provided p-value of 0.04327, which is less than 0.05. Thus, it can be said that the alternative hypothesis is accepted yet again that is: there exists significant relationship between motivation level of employees and their performance.

## CONCLUSION

This study was carried out to stress the importance of employee's performance in any organization and drivers that affect it. This paper takes training, attitude and motivation as the major factors and identifies the impact they have on employee's performance. Using various statistical tools it was found that all the independent variables namely: training, attitude and motivation have a significant relationship with dependent variable-employee's performance, in case of Nepalese commercial banks.

Various diagnostic tests were also carried out to identify if the data set used for this study was appropriate and not biased in any way. Under this, the model fit, heterosadasticity, and effects of multicollinearity were tested which proved the study is free of such biases, thus giving the findings more validity.

In nutshell, the Nepalese banking sector especially commercial banks must focus on proper training program for their employees as and when needed, they also need to sought for ways to enhance their motivation level and they also need to keep the attitude of their employees in check to enhance the performance level of their employees. This will ultimately enhance their organizational performance as cited in many literatures.

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