IMPACT OF WORKING ENVIRONMENT ON EMPLOYEEE PERFORMANCE OF COMMERCIAL BANKS (A Study of Birendranagar, Surkhet)

A Thesis
Submitted in Partial Fulfillment of the Requirement for the Degree
of Master in Business Studies (MBS)

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DECLARATION

I hereby declare that the work presented in this thesis entitled **"Impact of Working Environment on Employee Performance of Commercial Banks"** in partial fulfillment of the requirements for the award of a Master of Business Studies (MBS) degree from Mid-West University, Birendranagar Surkhet, is an authentic record of my own research work carried out under the supervision of Assistant Professor Harendra K.C.

I confirm that the work presented in this thesis is entirely my own original contribution and has not been submitted for any other degree at any other university.

....

Nirmala Gautam

MBS 4th Semester

RECOMENDATION

I am pleased to notify you that Mrs. Nirmala Gautam has completed her thesis entitled **"Impact of Working Environment on Employee Performance of Commercial Banks"** as partial fulfillment of the requirements for a Master of Business Studies (MBS) degree under my supervision, following the respective guidelines for paper documentation.

I, therefore, recommend the thesis report for acceptance and approval.

Date: 208/05/04

....

Asst. Prof. Harendra K.C.

APPROVAL SHEET

We approve the thesis entitled **"Impact of Working Environment on Employee Performance of Commercial Banks"** undertaken by Nirmala Gautam. It has been found satisfactory for the award of a Master of Business Studies (MBS) degree.

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CERTIFICATE OF ACCEPTANCE

Following a successful presentation and evaluation by the research evaluation committee, the thesis titled **"Impact of Working Environment on Employee Performance of Commercial Banks"** submitted by Mrs. Nirmala Gautam, has been accepted and forwarded to the University for the awarding of a Master of Business Studies (MBS) degree.

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EXECUTIVE SUMMARY

The study titled "Impact of Working Environment on Employee Performance of Commercial Banks" was conducted to examine the impact of working environment on employee performance in commercial banks in Birendranagar, Surkhet. Employing a descriptive research design, the study utilized structured questionnaires and statistical tools like percentages and means for comprehensive analysis. The population for the study comprised all employees working within commercial banks in Birendranagar, Surkhet. Convenience sampling was employed to select a sample size of 130 employees due to time and budget constraints, with the aim of generalizing findings to the overall population.

The study findings highlight the critical role of training and development, along with incentives and rewards, in significantly boosting employee performance within commercial banks in Birendranagar, Surkhet. These factors are key drivers of employee motivation and productivity, with training programs enhancing essential skills and knowledge, while incentive systems effectively recognize and motivate employees. The strong positive impact of these variables underscores their importance in achieving better organizational outcomes. Conversely, the study finds that working culture, supervisor support, and performance feedback, though important for overall employee satisfaction, do not significantly influence performance. This suggests that organizations should focus more on investing in effective training and reward systems to optimize employee performance and achieve their strategic goals.

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ABBREVIATIONS

HRM	*Human Resource Management*
JA	*Job Aids*
KSAs	*Knowledge, Skills, and Attitudes*
NCBs	*Nepalese Commercial Banks*
PE	*Physical Environment*
PLS	*Partial Least Squares*
PTCL	*Pakistan Telecommunication Company Limited*
SEM	*Structural Equation Modeling*
SPSS	*Statistical Package for Social Sciences*
SS	*Supervisor Support*
TE	*Team Effort*
AMOS	*Analysis of Moment Structures*
SMART	*Specific, Measurable, Achievable, Relevant, and Time-Bound*

CHAPTER I
INTRODUCTION

1.1 Background of the Study

The emergence of working environments has undergone significant changes over the years, driven by technological advancements, societal shifts, and evolving business needs. Several key trends and factors have shaped the way people work and the environments in which they work.The working environment plays a crucial role in shaping the performance and overall well-being of employees within any organization. In the context of commercial banks, where the demands are high, and the nature of work is dynamic, understanding the impact of the working environment on employees' performance is paramount.

The working environment encompasses the physical, social, and psychological conditions in which employees operate. It includes factors such as office layout, technology, organizational culture, leadership style, and interpersonal relationships. Understanding how these elements interplay is crucial for comprehending the overall impact on employee performance (Chan et al., 2007).

A positive working environment integrates physical comfort, collaborative spaces, and flexibility in work arrangements. It prioritizes clear communication, embraces inclusivity and diversity, and offers opportunities for professional development, recognition, and rewards (Williamson, 2007). On the other hand, balancing work-life demands, promoting health and wellness, ensuring safety and security, and fostering social connections contribute to a holistic approach. Clear expectations regarding roles and goals provide employees with purpose and direction. Putting all these things together creates a good atmosphere that makes employees happier, healthier, and more productive (Jayaweera, 2015).

The scope of the working environment encompasses the physical workspace, organizational culture, policies, and interpersonal dynamics. It includes considerations like ergonomic design, safety, and a positive workplace culture that values diversity and effective communication. Moreover, it encompasses elements such as flexible work arrangements, technology integration, professional development opportunities, and recognition mechanisms. Together, these factors exert a collective influence on

the overall well-being, satisfaction, and productivity of individuals within a professional setting (McCusker et al., 2005).

Employee performance is a nuanced and dynamic aspect crucial to the success of any organization. It encompasses not only the quantitative outcomes of tasks but also the qualitative aspects that contribute to a holistic evaluation. Skills, knowledge, and motivation play pivotal roles in determining how effectively individuals fulfill their responsibilities (Naharuddin & Sadegi, 2013). In addition, employee performance is a multifaceted concept that encompasses the effectiveness and productivity of individuals within an organizational setting. It involves an assessment of how well employees fulfill their assigned tasks and responsibilities, taking into account both quantitative and qualitative dimensions. Quantitative aspects often include meeting targets, achieving goals, and adhering to deadlines, while qualitative aspects involve interpersonal skills, communication, teamwork, and adaptability (Omolo, 2015).

The essence of employee performance lies in aligning individual aspirations with organizational goals, setting transparent expectations, and employing key performance indicators for evaluation.Regular performance evaluations, coupled with constructive feedback mechanisms, promote continuous improvement and learning. Providing professional development opportunities, recognizing and rewarding exceptional performance, and fostering effective communication contribute to a positive work culture. Adaptability, teamwork, and time management skills are crucial features, as is the ability to bring innovation and creativity to the workplace. Motivated and engaged employees enhance overall performance, making these elements integral to a successful and productive workforce (Schepers & Van Den Berg, 2007).

The scope of employee performance covers a broad spectrum, including factors like task completion, behavioral aspects, skills development, and alignment with organizational values. It involves establishing clear expectations, providing feedback, and using metrics for evaluation. Professional development, training, and mentorship contribute to continuous learning. The scope also includes fostering a positive work culture, recognizing exceptional performance, and ensuring alignment with organizational goals. Effectively managing this scope is crucial for cultivating a high-performing and motivated workforce, ultimately contributing to organizational success (Uddin et al., 2013).

Generally, the working environment significantly influences employee performance by shaping the conditions in which individuals operate. A positive working environment promotes motivation, engagement, and overall well-being, contributing to higher levels of productivity and job satisfaction. On the other hand, a challenging or negative working environment may hinder performance and lead to decreased job satisfaction and retention rates. Organizations that prioritize creating a positive and supportive working environment are likely to experience improved employee performance and, consequently, greater overall success (Heath, 2006: Vischer, 2007).

Commercial banks are pivotal institutions in the financial sector, serving as the backbone of the economy by facilitating financial transactions, offering various financial services, and supporting economic activities. The employees of commercial banks are key contributors to the sector's success, making it essential to explore the factors influencing their performance (Leblebici, 2012).

Working culture encompasses the norms, values, and behaviors that define how people collaborate within an organization. Training and development initiatives aim to enhance employee skills and knowledge, fostering better job performance and career advancement. Incentives and rewards, such as recognition and bonuses, serve to motivate employees and acknowledge their contributions (Teasley, 2017; Gutman, 1973). Supervisor support plays a crucial role in providing guidance and resources to employees, fostering morale and performance. Performance feedback provides insights and guidance on job performance, contributing to productivity and growth by addressing strengths and areas for improvement in a constructive manner (Al Amin et al., 2023).

Furthermore, improving employee performance is essential for organizational success, and several strategies can facilitate this. Clear communication of roles and expectations, coupled with regular, constructive feedback, ensures employees understand what is required of them and how they can improve. Recognizing and rewarding achievements, investing in training and development, and setting SMART goals motivate employees to excel (Budur et al., 2024; Bagga et al., 2023).

Creating an environment that enhances productivity, creativity, and overall job satisfaction in research organizations involves several key components. Fostering a culture of collaboration encourages teamwork and the sharing of ideas, while

providing access to resources and funding supports innovative projects (Munro & Hope (2020). Similarly, encouraging professional development through training and mentorship helps researchers grow their skills and advance their careers. Implementing flexible work arrangements allows for a better work-life balance, and recognizing achievements boosts morale and motivation (Zhao et al., 2020). Furthermore, a diverse and inclusive environment brings together varied perspectives, enhancing creativity and problem-solving. The wellness programs that promote mental and physical well-being can reduce stress and improve job satisfaction (Mahdavi et al., 2020). By focusing on these elements, research organizations can create a thriving atmosphere for their researchers.

To evaluate employee performance, organizations can focus on three key areas: Time management, which measures how well employees prioritize tasks; Goal achievement, which assesses their success in meeting performance objectives; and professional development, which looks at their commitment to continuous learning and growth (Leineweber et al., 2020). By examining environmental factors, companies can better understand employee performance and identify opportunities for improvement (Hughes et al., 2020).Moreover, employee performance in Nepal's banking sector hinges on how well organizations manage digital transformation, regulatory pressures, and workforce support in adapting to new challenges (Goet, 2022).

The current working environment in the banking sector is shaped by digital transformation, remote work models, regulatory pressures, and a heightened focus on employee well-being and diversity. Automation and digital tools are streamlining tasks, necessitating up-skilling, while the shift to remote work offers flexibility but also challenges in maintaining communication and motivation (Adhikari, 2020). On the other hand, regulatory demands add to employee stress, making compliance a critical performance factor (Rijal, 2006). Thus banking sectors are increasingly prioritizing working culture, employee engagement, offering wellness programs and career development to boost satisfaction and productivity.

Particularly, the banking sector also faces a talent gap, particularly in areas like cyber security and digital banking, driving investment in training and skill development (Thapa et al., 2017). Moreover, there is a growing emphasis on diversity and inclusion, which enhances team performance but requires ongoing

commitment(Ghimire et al., 2021). Likewise, technological advancements bring both opportunities and challenges, with employees needing to stay adaptable and tech-savvy to maintain high performance levels in the Nepalese banking sectors (Sapkota et al., 2018).

In commercial banks, the working environment comprises key components such as organizational culture, leadership style, supervisor support, physical workspace, technological infrastructure, performance feedback and work-life balance (Chalise & Pokharel, 2022). Organizational culture, reflecting values and practices, significantly influences employee behavior and performance, fostering morale and productivity. Leadership style, whether autocratic, democratic, or transformational, shapes the work environment and influences employee perceptions of their roles (Shrestha et al., 2021). Besides that, the design of the physical workspace, ergonomic considerations, and access to necessary tools contributes to overall comfort and efficiency. The adoption of advanced technologies can impact employee performance, streamlining tasks and enhancing productivity. Moreover, a supportive work-life balance promotes employee well-being, leading to higher job satisfaction and improved performance (Vischer, 2008).

As a result, the link between the working environment and employee performance in commercial banks is vital. A positive working environment contributes to motivated, engaged, and high-performing bank employees, which ultimately impacts the bank's overall success, customer satisfaction, and competitiveness in the financial industry. The present study focuses to identify the influence of working environment on employee performance of commercial banks in the context of Birendranagar Municipality, Surkhet.

1.2 Statement of the Problem

In Birendranagar Municipality, Surkhet, there is a notable concern regarding how the working environment influences the performance of employees in commercial banks.The banking sector requires efficiency, accuracy, and good customer service, making it crucial to understand how the working environment affects employee performance in this specific area. However, there's a lack of detailed research on the specific factors influencing employees' performance in commercial banks in Birendranagar Municipality, Surkhet. This gap gets in the way the identification of

challenges and the implementation of targeted improvements. Therefore, a thorough investigation into the relationship between the working environment and employees' performance in commercial banks in this locality is necessary to guide interventions and enhance the overall workplace quality.This research aims to fill this gap and offer insights that can help shape policies and managerial decisions within the banking industry in Birendranagar Municipality, Surkhet.

By understanding the unique challenges and opportunities in this geographic context, the study seeks to contribute valuable information for creating a conducive and productive working environment for bank employees in the municipality.

1.3 Objectives of the Study

The main objective of this study is to explore and evaluate the influence of the working environment on employees' performance within the context of commercial banks. The research explores how factors like working culture, training and development, incentives and rewards, supervisor support and performance feedback influence employee performance in commercial banks at Briendranagar, Surkhet. The specific objectives of the study are as follows:

i. To assess the influence of working culture on employee performance in commercial banks.
ii. To analyze how training and development affect employees' performance in commercial banks.
iii. To examine the impact of incentives and rewards on the performance of employees within commercial banks.
iv. To investigate the impact of supervisor supporton employees' performance in commercial banks.
v. To examine the influences of the performance feedback on employee performance in commercial banks.

1.4 Research Questions of the Study

The research questions aligned with the study objectives are crafted as follows:

i. Doesworking culture affect employee performance in commercial banks?
ii. What is the influence of training and development on employees' performance in commercial banks?

iii. Does incentives and rewards impact the performance of employees in commercial banks?

iv. In what ways do supervisor supports affect employees' performance in commercial banks?

v. Does the performance feedback influence employee performance in commercial banks?

1.5 Conceptual Framework of the Study

In light of a comprehensive review of extant literature, the researcher prepared a conceptual framework for the study. The current investigation sought to delineate both dependent and independent variables comprising the study. Employees' performance was identified as the dependent variable, while physical features, social-cultural factors, leadership style, workload and flexibility, and pay and rewards were outfitted as independent variables i.e. measuring components of working environment. The conceptual framework of the study can be designed as:

Figure 1

Conceptual Framework of the Study
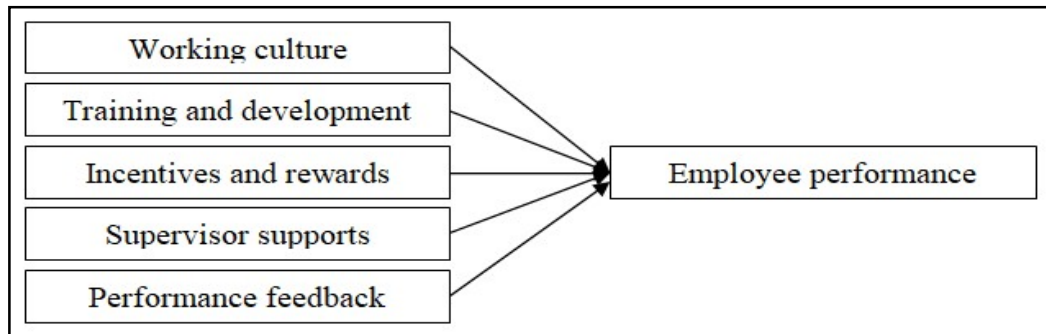
1.6 Definition of the Key Terms

Each study attempt utilizes specialized language to clarify the complex aspects of phenomena within its chosen study area. For this reason, the present study outlined its fundamental terms that are related to working environment in the following way:

Working Culture

Work culture encompasses the values, norms, and behaviors within an organization. Positive cultures prioritize collaboration, communication, and work-life balance, fostering employee engagement and productivity. Cultivating a positive culture requires efforts from leadership and employees, including fostering belonging,

providing development opportunities, and prioritizing diversity and inclusion, ultimately impacting organizational success. A positive work culture enhances employee performance through increased engagement, motivation, and satisfaction, while a toxic culture can lead to disengagement and decreased productivity. Thus, it is one of the fundamental tools to enhance employee's performance within organization(Assmann & Eckert, 2024; Laaksonen et al., 2010).

Training and Development

Training and development programs within organizations involve systematic efforts to enhance employee skills, knowledge, and capabilities, aiming to improve job performance, foster career growth, and ensure adaptability to evolving job demands and industry trends.Its importance lies in equipping employees with the necessary tools and resources to succeed in their roles, driving innovation and growth, reducing turnover, and ultimately, achieving organizational goals and objectives.Training and development directly impact employee performance by equipping them with the skills, knowledge, and resources needed to excel in their roles, leading to increased productivity, efficiency, and quality of work. Thus, every organization necessarily conducted training and development programs(Tien Thanh & Thu Ha, 2024; Kelemba, 2019).

Incentives and Rewards

Incentives and rewards are mechanisms used by organizations to motivate and recognize employees for their performance, contributions, and achievements. These incentives can include monetary rewards, such as bonuses or raises, as well as non-monetary rewards, such as recognition, promotions, or additional benefits. Incentives and rewards have a direct relationship with employee performance, as they serve as motivators to encourage desired behaviors and outcomes. When employees are offered incentives and rewards for their achievements and contributions, they are more likely to be motivated, engaged, and productive in their roles, leading to improved performance and increased organizational success (Persada& Nabella, 2023; Putri & Hartono, 2023).

Supervisor Supports

Supervisor support refers to the assistance, guidance, and encouragement provided by supervisors to their subordinates in the workplace. This support can take various

forms, including offering feedback, providing resources, resolving conflicts, facilitating career development, and advocating for employees' needs and concerns. It plays a crucial role in fostering employee morale, job satisfaction, and performance, as well as in creating a positive work environment characterized by trust, communication, and mutual respect.Supervisor support is closely linked to employee performance as it influences motivation, job satisfaction, and job-related outcomes. When employees receive adequate support from their supervisors, including guidance, feedback, and resources, they are more likely to feel valued, engaged, and committed to their work (Deschênes, 2023; Abid & Barech, 2017).

Performance Feedback

Performance feedback entails offering employees' insights into their job performance, highlighting both strengths and areas needing improvement, and suggesting avenues for development. It facilitates communication between managers and employees, aiding in performance enhancement, expectation clarification, and goal alignment. Timely, specific, and constructive feedback fosters continuous learning and growth, enhancing job satisfaction and productivity.Performance feedback directly impacts employee performance by providing guidance, clarification, and opportunities for improvement, leading to enhanced job satisfaction, productivity, and professional growth. It is one of the key instruments for motivating and improving employees' performance(Johnson et al, 2023; Permadi et al., 2018).

1.7 Scope and Significance of the Study

The present studycovers a thorough investigation into the multifaceted factors shaping the working environment within commercial banks and their subsequent influence on employee performance. Physical factors, including ergonomic considerations, lighting, and safety measures, will be scrutinized to understand their implications for employee well-being. Additionally, the study will assess the workload experienced by employees, analyzing its connection to stress levels, job satisfaction, and overall performance.

Furthermore, an examination of the pay and rewards system within commercial banks will provide insights into how financial and non-monetary incentives shape employee motivation and job satisfaction.The research will employ a comprehensive interdisciplinary approach, integrating perspectives from psychology, organizational

behavior, and economics.The implications of the research will be discussed in the broader context of organizational management and human resource practices, providing a holistic understanding of the interplay between the working environment and employee performance in the specific context of commercial banks.

1.8 Limitations of the Study

The findings of this study may be limited in their generalizability to other industries or contexts beyond commercial banks. Factors specific to the banking sector may not be universally applicable. Some of them are as follows:

i. The study relies on self-reported data from employees (130), from a total of 20 commercial banks, 15 were selected to collect data for this study.

ii. The study's cross-sectional nature may limit the ability to capture changes over time. Longitudinal data would provide a more comprehensive understanding of the evolving relationship between working environment and employee performance.

iii. The study intentionally focuses on commercial banks, and findings may not be directly transferable to other industries with distinct organizational structures, cultures, and operational dynamics.

iv. The research is delimited to a specific geographic area or regions where commercial banks operate, and variations in working environments across different regions may not be fully captured.

v. The emphasis on quantitative data may limit the depth of qualitative insights. A more extensive qualitative approach could offer a richer understanding of employees' experiences.

vi. The study is geographically delimited to the branches of commercial banks located in Birendranagar, Surkhet.

1.9 Organization of the Study

The study is organized into five chapters as follows:

Chapter 1: Introduction

In the introductory chapter, the study sets the stage by presenting the background and context of the research. This section encompasses the statement of the problem, objectives, research questions, conceptual framework, and definitions of key terms. It

also highlights the significance of the study while acknowledging its limitations and delimitations. Furthermore, the chapter offers an overview of the overall organization and structure of the research.

Chapter 2: Review of Literature

The second chapter concentrates on the literature review, incorporating theoretical discussions, empirical or related studies, and research relevant to the subject matter. This review encompasses various concepts and theoretical aspects of working environment and employee performance.

Chapter 3: Research Methodology

In the third chapter, the research methodology applied in the study is examined. This includes a detailed discussion on the research methods and design, the study's target population, the sampling technique employed, and the determination of the sample size. Additionally, the chapter provides insights into the sources of data, the process of questionnaire development and administration.

Chapter 4:Data Presentation and Analysis

In the fourth chapter, the focus is on presenting and analyzing the gathered data. The chapter features tables, figures, frequencies, percentages, means, standard deviations, and key findings derived from the survey questions. It comprehensively discusses the analysis and interpretation of quantitative data.

Chapter 5: Summary, Conclusions, and Recommendations

In the final chapter, a comprehensive summary of the entire study is presented. The conclusions drawn from the analysis and findings of the research are outlined. Moreover, the chapter provides valuable recommendations based on the major findings for pertinent stakeholders and entities involved with commercial banks.

CHAPTER II
REVIEW OF LITERATURE

2.1 Introduction

This chapter focuses on the review of literature. It incorporates theoretical reviews, empirical or related studies, and research relevant to the subject. The theoretical review covers various concepts and theoretical aspects related to working environment and employee performance and as well as the relationship between working environment and employee performance. This chapter also incorporated sub-sub headings according to necessity.

2.2 Theoretical Review

This chapter centers on the literature review, encompassing theoretical discussions, empirical or related studies, and research pertinent to the subject. The theoretical review explores various concepts and theoretical aspects related to the working environment and employee performance, examining the relationship between these two factors. Sub-sub headings have been incorporated in this chapter as deemed necessary.

The term "working environment" encapsulates the conditions and surroundings in which individuals carry out their professional activities. This includes the physical space, organizational culture, and psychosocial dynamics. The physical working environment encompasses factors such as lighting, temperature, and ergonomic considerations, while the organizational aspect reflects the policies, practices, and overall culture of a workplace. Additionally, the psychosocial working environment considers the psychological and social aspects, including relationships with colleagues and overall well-being. Together, these elements contribute to the holistic experience of individuals in their work (Srivastava, 2008).

The work environment encompasses the physical workspace, including design and safety, the social dynamics such as interpersonal relationships and communication, and the cultural aspects like organizational values and diversity. It also includes the psychological climate, addressing employee morale and stress levels, as well as organizational structure, management style, and job design (Taiwo, 2010). Together, these elements create an atmosphere that influences employee satisfaction,

productivity, and overall well-being (McGuire & McLaren, 2009).Moreover, a good work environment features a safe, clean, and healthy workspace with supportive leadership and a positive culture that aligns with organizational values. It includes effective communication, a balanced approach to work and personal life, and opportunities for professional development. Recognizing and rewarding employee achievements, fostering a collaborative atmosphere, ensuring clear role definitions, and providing the necessary resources and technology are also key components that contribute to overall employee satisfaction and productivity (Amabile et al., 1996).

The scope of an effective working environment extends significantly to both employees and the organization, fostering a culture of safety, support, and productivity. For employees, it enhances job satisfaction, well-being, and engagement by providing a safe and healthy workspace, clear role definitions, opportunities for professional growth, and a balanced work-life dynamic. This positive environment leads to higher motivation, reduced stress, and better performance (Mulyanto, 2015). For the organization, it translates to increased efficiency, lower turnover rates, and improved overall performance, as employees are more committed, collaborative, and aligned with organizational goals (Gorondutse & Hilman, 2019). Ultimately, a well-designed work environment drives organizational success by maximizing employee potential and promoting a harmonious, productive workplace.

Moreover, the working environment extends beyond the physical realm to include virtual and cultural dimensions. The virtual working environment involves the digital spaces where remote work takes place, facilitated by technology. Cultural aspects consider the influence of diversity, inclusivity, and cultural values on the workplace. By recognizing and optimizing these various facets, organizations can cultivate a positive and effective working environment that promotes productivity, satisfaction, and overall employee well-being (Naharuddin & Sadegi, 2013).

Employee performance refers to the effectiveness and outcomes of an individual's work within an organization. It encompasses task accomplishment, productivity, and the quality of work, reflecting an employee's ability to meet goals and deliver results efficiently. Additionally, performance is evident in an employee's initiative, innovation, communication, and collaboration skills, showcasing their proactive approach, creative contributions, and ability to work effectively within a team. Adaptability, leadership, and decision-making further contribute to employee

performance, emphasizing the capacity to navigate change, guide others, and make informed choices under varying circumstances (Sarode & Shirsath, 2014).

Moreover, attendance, punctuality, commitment to professional development, and a customer service orientation are also integral elements that collectively define and measure an employee's overall performance in the workplace. By evaluating these multifaceted aspects, organizations gain insights into the holistic contributions of their employees, enabling them to recognize strengths, identify areas for improvement, and foster a work environment that encourages continuous growth and success (Chandrasekar, 2011).

The working environment plays a crucial role in shaping employee performance by influencing various aspects of their daily experience and overall job satisfaction. A well-designed and supportive work environment enhances employees' physical comfort and safety, which minimizes distractions and health issues, allowing them to focus on their tasks more effectively (Saxena & Kaur, 2014). Likewise, positive social dynamics and effective communication foster teamwork, collaboration, and a sense of belonging, which can boost morale and motivation. Clear role definitions and accessible resources ensure employees understand their responsibilities and have the tools needed to perform their duties efficiently. Opportunities for professional growth and a healthy work-life balance further contribute to sustained engagement and productivity (Raziq & Maulabakhsh, 2015). However, an effective working environment empowers employees to perform at their best, driving higher levels of efficiency and quality in their work.

2.3 Review of Empirical Studies

Anggraini (2024) investigated the influence of the work environment and work motivation on employee performance at PT XYZ in Central Jakarta, examining both individual and combined effects. Employing a quantitative methodology, the study used saturated sampling to gather data from 75 respondents. Data analysis included validity and reliability tests, classical assumption tests, regression analysis, correlation coefficient analysis, coefficient of determination analysis, and hypothesis testing. The findings reveal that both the work environment and work motivation significantly impact employee performance. Specifically, the work environment and work motivation each have a substantial effect on performance, and together they

significantly influence employee performance. The correlation coefficient of 0.823 indicates a strong relationship between the independent and dependent variables.

Ghimire et al. (2023) explored the factors that influence employee performance in Nepalese commercial banks using a quantitative research approach. The study examined the effects of remuneration, the working environment, training, supervisory support, and organizational culture on employee performance. The results showed that organizational culture had the most significant impact on employee performance. Enhancements in organizational culture were associated with noticeable increases in employee performance. Training, supervisory support, and the working environment also had a positive impact on employee performance, albeit to a lesser degree.However, remuneration was found to have a minimal and statistically insignificant impact. The theoretical implications of this study align with social exchange theory, indicating that employees who feel empowered and valued are more likely to perform effectively. On a practical level, the findings highlight the importance of fostering a positive, collaborative, and supportive organizational culture to enhance job performance. Consequently, Nepalese commercial banks should prioritize establishing a supportive organizational culture, improving the work environment, and providing adequate training and supervisory support to enhance employee performance.

Goet (2022) found the influence of the workplace environment on employees' performance in Nepalese commercial banks. Data were collected from 240 respondents using a well-structured questionnaire and purposive sampling technique. The data were analyzed using Statistical Packages for the Social Sciences (SPSS) to compute mean, standard deviation, correlation, and regression analysis, and to assess the validity of the collected data. The findings revealed that job aids (JA), team effort (TE), physical environment (PE), and supervisor support (SS) significantly influence employee performance in Nepalese commercial banks. Among these factors, JA and PE were found to have the strongest impact, while TE and SS had a lesser influence. The practical implications of the study are clear for managers and employers in Nepalese commercial banks, emphasizing that enhancing the workplace environment is essential for improving employee performance. The study's originality lies in its claim that implementing a supportive workplace environment is crucial for boosting employee performance.

Chalise and Pokharel (2022) examined the impact of employee performance-driven practices on employee performance in Nepalese commercial banks, emphasizing the critical role of human resources in organizational success. Using a quantitative research approach with a causal-comparative and analytical design, data were collected from 385 respondents in the Kathmandu Valley. The study employed reliability analysis, descriptive statistics, correlation, and regression analysis to draw its conclusions. The findings indicate that leadership, working environment, motivation, and job satisfaction positively and significantly influence employee performance in the Nepalese banking sector. The study suggests that banks should focus on providing strong leadership opportunities, creating a positive working environment, and enhancing motivation and job satisfaction through both intrinsic and extrinsic reward systems. These practices not only boost employee performance but may also reduce employee turnover.

Zhenjing et al. (2022) investigated the influence of the workplace environment on employee task performance, focusing on the mediating roles of employee commitment and achievement-striving ability. Data were collected from academic staff using a cross-sectional research design and convenience sampling technique, with 420 questionnaires distributed. Out of these, 330 were returned, and after excluding incomplete responses, 314 usable questionnaires were analyzed using structural equation modeling (SEM) via Smart PLS 3. The findings revealed that a positive work environment enhances employee performance. It was also found that such an environment significantly boosts employee commitment and achievement-striving ability. Both of these factors, in turn, positively affect employee performance. Furthermore, the study observed that the workplace environment indirectly improved employee performance by fostering greater commitment and achievement-striving ability among employees.

Kandel (2021) examined the impact of performance appraisal systems on employee performance in joint venture banks, focusing on employees' awareness and knowledge of these systems. The research used descriptive methods, collecting data through questionnaires from 100 respondents at Everest Bank, Himalayan Bank, and NABIL Bank. The data were analyzed using Excel and presented in tables. The findings revealed that performance appraisals at these banks were ineffective and underutilized. Employees were generally unaware of the appraisal processes, lacked

knowledge about performance management, and were not adequately engaged in discussions with supervisors. Additionally, they did not receive feedback following appraisals. The study suggests that for performance appraisals to be effective, they need to be properly implemented and aligned with organizational needs, with improved communication between employees and management regarding disciplinary actions, promotions, and training.

Shrestha et al. (2021) carried out research to explore post-merger employee satisfaction in Nepalese commercial banks following the implementation of the merger by-law issued by Nepal Rastra Bank in 2011. A sample of 310 employees from various commercial banks was selected for the study. The research employed a descriptive methodology, utilizing surveys to collect data on employee satisfaction levels and the challenges faced post-merger. The results indicated that 50 percent of employees were moderately satisfied with the post-merger environment, while 65.16 percent identified a lack of effective communication as a major challenge. Furthermore, 23 percent of employees believed that proper training and development opportunities could help address post-merger challenges. The findings suggest that banks need to focus on addressing employee needs and improving communication to enhance satisfaction during the post-merger period.

Zacharias et al. (2021) explored the role of cultural and organizational motivations in achieving success within the department of public works in Maluku, Indonesia, focusing on organizational engagement and work motivation. A quantitative approach was adopted, using a survey method with a sample of 149 participants from the department. Data analysis was conducted using structured component analysis. The study found that organizational culture has a direct impact on organizational engagement and contributes significantly to employee performance. Additionally, the organizational culture influences overall company performance. The organizational environment also affects employee motivation and performance, supporting company success. To enhance the organizational environment, the study suggests implementing regulatory policies and establishing clear rules and strategies. It also recommends boosting work motivation through performance-based awards and ensuring that organizational culture emphasizes corporate empowerment, team management, and clear vision and goals.

Hughes et al. (2020) examined the role of three work environment support variables peer support, supervisor support, and organizational support in the transfer and sustainment of learned knowledge, skills, and attitudes (KSAs) following workplace training. To achieve this, the study employed a meta-analysis using multiple regression techniques to analyze the relationships between these support variables and training transfer, addressing three primary research questions. The findings revealed that all three work environment support variables are moderately and positively correlated with training transfer, with the multiple regression analysis showing that these factors collectively accounted for 32% of the variance in transfer, with peer support contributing the most to the model's explanatory power. Furthermore, motivation to transfer was found to mediate the relationship between these support variables and training transfer, while peer and supervisor support demonstrated the strongest relationships with the long-term sustainment of training. These results underscore the critical role of a supportive work environment in enhancing the effectiveness of workplace training.

Leineweber et al. (2020) investigated the impact of work environment factors on short-term and long-term sickness absence among 12,452 Swedish healthcare workers, with a focus on musculoskeletal and psychiatric diagnoses. Data collected from 1994 to 2016 revealed that heavy physical work, strenuous postures, high job demands, and low job control significantly increased the risk of both short-term and long-term sickness absence, particularly for musculoskeletal conditions. While the effect on psychiatric-related sickness absence was less pronounced, strenuous postures did elevate the risk for long-term sickness absence. The findings emphasize the importance of improving ergonomic and psychosocial conditions to reduce sickness absence in healthcare workers.

Badrianto and Ekhsan (2020) conducted study to investigate the influence of the work environment and job satisfaction on employee performance at PT. Nesinak Industries, which is engaged in the manufacturing of automotive and electronic spare parts made from rubber. To achieve this, the study employed a quantitative research methodology, focusing on a sample of 88 employees working in the production department. Data were collected through structured questionnaires administered to the respondents. The analysis of the collected data was carried out using multiple linear regression analysis to evaluate the relationships between the variables. The findings

revealed that both the work environment and job satisfaction have a positive and significant impact on employee performance. Specifically, improvements in the work environment and enhancements in job satisfaction were shown to contribute positively to employee performance, both when considered independently and when combined. This highlights the crucial role that a supportive work environment and high levels of job satisfaction play in boosting employee performance and achieving organizational goals.

Idris et al. (2020) examined the mediating role of job satisfaction in the relationship between compensation, work environment, and employee performance at State Polytechnic colleges in Indonesia, with a sample size of 150 employees. Utilizing Partial Least Squares (PLS) for data analysis, the study found that compensation does not impact job satisfaction or employee performance, and job satisfaction does not mediate the relationship between compensation and employee performance. However, the work environment was found to have a positive and significant effect on both job satisfaction and employee performance. Job satisfaction itself positively impacts both the work environment and employee performance, suggesting that job satisfaction can serve as a mediator in the relationship between the work environment and employee performance.

Putra et al. (2020) conducted review based study to examine the impact of work environment, organizational culture, and compensation on work motivation and employee performance. The objective is to elucidate how these factors influence employee motivation and performance by synthesizing findings from various studies in human resource management literature. The research methodology involves a comprehensive literature review to aggregate and analyze existing studies on these variables. Results indicate that the work environment positively affects work motivation, organizational culture influences both work motivation and employee performance, and compensation impacts both work motivation and employee performance. Additionally, work motivation is found to significantly affect employee performance. This review highlights the critical roles that these factors play in enhancing employee motivation and performance.

Neupane (2019) analyzed the job satisfaction of banking employees in Nepal, focusing on factors such as the working environment, cooperation among employees, training and promotion opportunities, and salaries. Job satisfaction, defined as the

positive feelings or attitudes employees have towards their jobs, acts as a motivation to work and encompasses emotions, beliefs, and behavioral tendencies. Using a convenience sampling method, 112 employees from commercial banks in Kathmandu, Lalitpur, and Bhaktapur were surveyed through a self-structured questionnaire. Both descriptive and analytical research designs were employed to assess job satisfaction levels. The findings revealed that salary is the most significant factor influencing job satisfaction, followed by training and promotion opportunities, the working environment, and cooperation among employees.

Hafeez et al. (2019) explored the impact of workplace environment factors Physical Environmental Factors and Behavioral Environmental Factors on employee productivity, with employee health as a mediating factor. Data were collected through a survey of 250 employees in software houses in Pakistan and analyzed using SPSS and AMOS software. The findings showed that changes in physical and behavioral environmental factors significantly influenced employee health, which in turn had a strong positive effect on employee productivity. The study suggests that maintaining a positive workplace environment is crucial for enhancing employee productivity, as health plays a key role in mediating this relationship. Limitations include the study's focus on environmental factors without considering compensation or health benefits, a small sample size, and a cross-sectional design. The study contributes to understanding the quantitative impact of workplace factors on productivity, addressing gaps in previous research.

Ramli (2019) conducted study aimed to thoroughly evaluate the impact of the work environment and job satisfaction on employee performance at Rumah Sakit Swasta in Jakarta. The study specifically sought to understand how the work environment influences job satisfaction and how job satisfaction, in turn, affects employee performance within the organization. Employing a quantitative research approach, data were collected from 82 employees using structured questionnaires designed to gather insights into their perceptions of their work environment and job satisfaction. The analysis of the data revealed that a positive work environment has a significant and beneficial impact on both job satisfaction and employee performance. Furthermore, the study found that higher levels of job satisfaction contribute positively to enhanced employee performance. These findings underscore the critical

role of creating a supportive and satisfying work environment to improve employee outcomes and overall organizational effectiveness at Rumah Sakit Swasta in Jakarta.

Putri et al. (2019) recognized the impact of a good work environment on employee performance and work discipline, and examines whether work discipline mediates the relationship between the work environment and employee performance. The research employs a quantitative approach, focusing on a population of 208 employees. GatraMapan, with a sample of 137 respondents selected through proportional random sampling. Data were collected using questionnaires and analyzed with Path Analysis. The findings demonstrate that a positive work environment significantly influences both employee performance and work discipline. Additionally, work discipline acts as a mediator, enhancing the effect of the work environment on employee performance. This indicates that improving work conditions can lead to increased employee discipline, which in turn boosts performance, ultimately helping the organization achieve its goals.

Saidi et al. (2019) carried out a study to explore the relationship between the working environment and employee performance by examining five key dimensions of the working environment. A quantitative survey design was employed to gather data from administrators across different departments in a local municipality located in Kuching. Data were collected through detailed questionnaires and analyzed using Pearson's Correlation Analysis to determine the strength and nature of the relationships between the various working environment factors and employee performance. The findings reveal a significant relationship between the working environment and employee performance, highlighting that a positive working environment is crucial for enhancing employee productivity and minimizing unnecessary stress. Among the factors analyzed, support from supervisors was identified as the most influential variable in creating a positive working environment. This indicates that supervisor support plays a pivotal role in ensuring job satisfaction and improving performance, reinforcing the need for organizations to focus on providing effective supervisory support as part of their strategy to boost employee performance.

Kurniawan and Heryanto (2019) assessed the influence of work discipline and work environment on employee performance, with work motivation as an intervening variable. Using purposive sampling, the research involved 65 employees from the

Padang Pariaman District Tourism, Youth, and Sports Agency. Path analysis was employed to evaluate the relationships among the variables. The findings revealed that work discipline did not significantly affect employee work motivation, whereas the work environment had a significant impact on motivation. Additionally, work discipline did not directly influence employee performance, but the work environment positively affected performance. Work motivation was found to significantly influence employee performance. Furthermore, both work discipline and work environment indirectly impacted employee performance through work motivation, indicating that improving the work environment and fostering work motivation can enhance overall employee performance.

Gautam (2018) investigated whether the Nepali banking sector has established a training culture and examines its impact on employee performance. Training culture encompasses the collective values, practices, attitudes, and behaviors related to investing in training and development to enhance organizational knowledge and skills. The study follows a descriptive and correlational research design, using a structured questionnaire with a 5-point Likert scale to gather data. Analysis involved mean, standard deviation, correlation, and independent sample t-tests. The results indicate that Nepali banks have indeed established a training culture. Key factors affecting training satisfaction and employee performance include the training environment, training methods, and the linkage between training and rewards. Employees report satisfaction with the skills gained from training. Additionally, gender and bank types play a mediating role in training satisfaction and performance. The findings suggest that establishing a robust training culture is crucial for improving employee performance and organizational growth.

Thapa et al. (2017) conducted research aimed to identify the most influential factors affecting employee performance in Nepalese commercial banks. Utilizing a qualitative approach, data were collected from 200 respondents through primary methods. The findings revealed that work-life balance, incentives and rewards, work environment, employer branding, career growth, and organizational culture have a significant relationship with employee performance in commercial banks. However, the study found no significant relationship between retention and motivation. The significant impact of the null hypothesis responses indicates that these factors indeed influence employee performance. The study's outcomes are valuable for guiding

strategies to enhance employee productivity by focusing on these key determinants within commercial banks.

Gautam (2017) explored the relationship between employee satisfaction with human resource management (HRM) practices and organizational commitment, with a focus on the mediating effects of gender and job position. In a competitive environment, retaining committed and competent human resources is a significant advantage for any organization. Psychological attachment of employees to their job and organization is central to effective human resource management. While many organizations enhance HRM practices to boost employee commitment, this study questions whether satisfied employees necessarily exhibit higher organizational commitment. The findings reveal that higher satisfaction with HRM practices does not always predict greater commitment. Additionally, gender and job position were found to mediate the level of organizational commitment. The study employed a descriptive research design to achieve its objectives.

Riyanto et al. (2017) examined the impact of working motivation and the work environment on employee performance at the Indonesia stock exchange, which is a key regulator of the capital market in Indonesia. The study employed a descriptive and verification research design with a survey method. The population for the study comprised all employees of Indonesia stock exchange in Jakarta, and a sample of 150 respondents was selected using Slovin's formula and simple random sampling. Data analysis was performed using multiple linear regression analysis. The findings revealed that both working motivation and the work environment have a simultaneous and significant effect on employee performance. Furthermore, each factor working motivation and work environment individually and significantly influences employee performance. Based on these results, it is recommended that Indonesia stock exchange enhance employee motivation, recognize and reward achievements, and improve the work environment to support and boost employee performance.

Al-Omari and Okasheh (2017) conducted study with the aims to investigate the influence of the work environment on job performance, using an engineering company as a case study with a sample size of 85 employees. A quantitative methodology, specifically a cross-sectional survey, was employed alongside a literature review to achieve the study's objectives. The research examined various dimensions of work environment factors, including noise, temperature, air quality,

lighting, color, and overall employee satisfaction. Data were analyzed using SPSS Version 22. The findings revealed that situational constraints such as noise, office furniture, ventilation, and lighting significantly negatively impact job performance and require more attention. The study suggests that employers should enhance the work environment to motivate employees, which, in turn, is expected to improve job performance and increase overall employer satisfaction.

Mathews and Khann (2016) investigated the impact of workplace conditions on employee performance, considering variables such as age, gender, experience, observation time, and interpersonal affect. Examining a total of 154 employees in 18 teams at a medium-sized metal company, the research reveals significant relationships between job grade, environmental conditions, and employee performance. Poor workplace conditions, including physical efforts and hazards, lead to decreased performance in areas such as following organization rules, quality, task problem-solving, concentration, creativity, and absenteeism.

Rorong (2016) investigated the impact of the physical work environment on employee performance, specifically focusing on how the quality of the work environment influences employee motivation and performance. The research was conducted with employees from PT. Bank Negara Indonesia's Manado Regional Office, with a sample size of 29 respondents. Data were collected through structured questionnaires distributed to both top-level managers and lower-level employees, and analyzed using Simple Linear Regression Analysis. The findings reveal a significant effect of the physical work environment on employee performance, indicating that a conducive work environment enhances employee comfort and happiness, which in turn boosts their productivity. To optimize employee performance, the study suggests that management should prioritize improving the physical work environment.

Raziq and Maulabakhsh (2015) examined the impact of workplace environment on employee performance, recognizing employees as crucial assets for organizational success. It aims to identify elements such as lighting, noise, color, air quality, and furniture that influence productivity. Poor environmental conditions can lead to inefficient worker productivity and reduced job satisfaction. The research focuses on the manufacturing sector in India, aiming to demonstrate the significant impact of the work environment on employee performance.

Nanzushi (2015) investigated the impact of the work environment on employee performance within mobile telecommunication firms in Nairobi City County. It targeted employees from Airtel Networks Kenya Limited, Safaricom Limited, and Telkom Kenya Limited, with a total population of 250 from Airtel, 976 from Safaricom, and 400 from Telkom. A sample of 164 employees was selected using stratified random sampling. The research employed a descriptive research design and collected primary data through semi-structured questionnaires. Data were analyzed using descriptive statistics, including frequencies; mean scores, standard deviation, and percentages. The results indicated that factors such as physical environment, reward systems, management style, training and development, and work-life balance significantly affected employee performance. The study found that employees were dissatisfied with management styles and promotional practices. It recommended that telecommunications firms implement more comprehensive reward systems, adopt transformational leadership styles, and improve working conditions to enhance employee motivation and performance. Limitations included constraints in time and resources, suggesting that further research should be conducted on a broader scale to gain a more comprehensive understanding of the relationship between work environment and employee performance.

Awan and Tahir (2015) examined the impact of the work environment on employee productivity within banks and insurance companies. The primary objective is to measure how various aspects of the work environment affect productivity. A closed-ended questionnaire was developed to collect feedback from a sample of 150 employees. Statistical methods were employed to analyze the data and derive results. The findings revealed that factors such as supervisor support, relationships with co-workers, training and development, attractive and prompt incentives, and recognition plans significantly contribute to creating a positive work environment. These elements are essential in enhancing employee productivity.

Bushiri (2014) evaluated the impact of the working environment on employee performance at the Institute of Finance Management in Dares Salaam. Using a descriptive research design, the study employed a simple random sampling technique to select a sample of fifty respondents, consisting of twenty-five senior staff and twenty-five junior staff. Data were collected through structured questionnaires. The findings indicated that the working environment significantly affects employee

performance. The study highlighted issues such as work environment flexibility, noise distractions, and supervisor-subordinate relationships, availability of job aids, performance feedback utilization, and work incentives. Addressing these issues could improve employee performance. The study recommended periodic meetings between employees and management to address grievances and enhance motivation, along with better communication of organizational goals and strategies to align with the organization's mission and vision.

Bushiri (2014) assessed the unconventional approaches and break free from traditional roles to cultivate a work environment that fosters enjoyment, purpose, pride, and individual potential. A study at the Institute of Finance Management in Dares Salaam Region, utilizing a descriptive research design and simple random sampling, found that the working environment significantly influences employee performance. The research highlighted issues such as flexibility, noise distraction, supervisor-subordinate relationships, job aid availability, performance feedback, and work incentives. Addressing these concerns, particularly through periodic employee meetings and effective communication of organizational goals, is recommended to enhance motivation and overall performance.

Gunaseelan and Ollukkaran (2012) identified how work environment factors influence employee performance in manufacturing companies. The research focused on understanding the impact of various social and professional surroundings on employee productivity and satisfaction. The methodology involved surveying 100 employees from manufacturing companies to gather data on their experiences and perceptions of their work environment. The results indicated that the work environment significantly affects employee performance, highlighting the need for organizations to create an engaging and supportive workplace. Such an environment helps employees to feel valued, reach their potential, and ultimately enhances organizational performance and profitability.

Malik et al. (2011) explored the link between work environment and employee performance at Pakistan Telecommunication Company Limited (PTCL). Based on data from 115 employees, the research identifies five dimensions of the work environment. Findings reveal a strong correlation between these dimensions and employee performance, with physical working conditions playing a significant role. Regression analysis emphasizes the impact of physical conditions, training, and

communication practices on employee performance. The study underscores the importance of improving working conditions for enhanced employee performance and organizational success.

Malik et al. (2011) assessed the impact of the work environment on employee performance in Pakistan, focusing on five dimensions of the work environment. Data were collected from 115 employees of Pakistan Telecommunication Company Limited and analyzed using the Statistical Package for Social Sciences (SPSS). The analysis involved descriptive statistics, Pearson's correlation, and regression analysis to assess the relationships between the work environment and employee performance. The findings indicate that the majority of employees are male and hold supervisory positions. Pearson's correlation analysis shows strong and significant relationships between all independent variables and employee performance, with physical working conditions having the most substantial positive impact. Regression analysis further reveals that employee performance is most influenced by physical working conditions, training and development, and communication practices. The study concludes that improving the work environment, including physical conditions and training, leads to enhanced employee performance. Recommendations include focusing on better working conditions and effective training to boost performance and employee retention.

Kahya (2007)observed the effects of various job characteristics and working conditions on employee performance, specifically focusing on task and contextual performance. It investigates the influence of job characteristics such as physical efforts and job grade, as well as working conditions including environmental conditions and hazards, along with experience and education level. A total of 154 employees from 18 teams at a medium-sized metal company participated in the study. Performance was evaluated using seven criteria for task performance and sixteen for contextual performance. The results revealed significant relationships between employee performance and both job grade and environmental conditions. Poor workplace conditions encompassing physical efforts, environmental conditions, and hazards were found to negatively impact various aspects of employee performance, including adherence to organizational rules, quality of work, and cooperation with coworkers, task concentration, creativity, and absenteeism.

Roelofsen (2002) conducted study with the aims to quantify the effect of thermal comfort on productivity in office environments, with a focus on understanding how varying levels of comfort influence employee performance. The research employed a quantitative methodology, utilizing a survey approach to gather data from 150 office workers in different buildings. Data were collected through structured questionnaires and analyzed using statistical software to assess the relationship between comfort levels and productivity. The results revealed that higher levels of thermal comfort significantly enhance employee productivity, with optimal thermal conditions leading to increased work efficiency and satisfaction. The study concluded that improving thermal comfort in office environments can substantially boost productivity, providing valuable insights for strategic facilities management decisions.

2.4 Research Gap

The study highlights a significant gap in the current understanding of how the working environment impacts employee performance specifically within the commercial banks of Birendranagar Municipality, Surkhet. While substantial research exists on the general influence of working conditions on employee performance, there is a lack of focused studies addressing the unique contextual factors affecting this dynamic in the banking sector of this particular area. This gap impedes the development of targeted interventions that could enhance employee productivity and satisfaction. By concentrating on the specific working conditions and their effects on performance in this locality, the research aims to bridge this gap and provide actionable insights for improving workplace quality and efficiency.

Additionally, the emergence of digital transformation, regulatory pressures, and evolving work models further complicates the working environment in commercial banks. Despite existing research on these broader trends, there is limited exploration into how these factors specifically influence employee performance in Birendranagar Municipality. Understanding how these contextual elements intersect with traditional working conditions will offer a more nuanced perspective on improving employee outcomes in this setting. This study seeks to address this deficiency, offering a comprehensive analysis that can guide future policies and managerial strategies within the local banking industry.

CHAPTER III
RESEARCH METHODOLOGY

3.1 Introduction

This chapter offers a thorough insight into the research methodology employed in the study, designed to fill the research gap and effectively address the research questions. It encompasses details on the research design and method, the study's population, sampling techniques, sample size determination, data sources, questionnaire development, administration procedures, data presentation and analysis, and research ethics.

3.2 Research Design and Methods

Research methodology and design are crucial in scientific research, offering a systematic approach to address research questions. This study focused on exploring the correlation between working environment and employee performance in commercial banks at Birendranagar, Surkhet. A descriptive research design and quantitative research method were employed. Convenience sampling was used for participant selection, and data were gathered through survey questionnaires. These methods provided valuable insights into the factors comprising working capital and their impact on employee performance.

3.3 Population of the Study

Particularly, both geography and the target group of people that can be identified as population of the study. Furthermore, the number of participants in a research study can vary depending on the focus, such as people, organizations, or locations. In this study, the researcher included all employees from commercial banks in Birendranagar, Surkhet, as the respondents. Convenience sampling was used to select the participants.

3.4 Sampling Design and Sample Size

To achieve the study's objectives, the researcher used convenience sampling to select employees from various levels within commercial banks in Birendranagar, Surkhet. Due to time and budget constraints, the study was limited to 130 respondents. The convenience sampling technique was used to determine the sample size of this study.

3.5 Sources of Data

The research methodology combined primary and secondary sources for a comprehensive investigation. Primary data collection utilized questionnaires to gather immediate feedback, while secondary data was gathered from diverse published sources.

3.6 Questionnaires Development

The questionnaire development process was meticulous, adhering to comprehensive guidelines to align with the study's objectives. Each question was crafted for relevance and clarity and underwent thorough review and refinement. The printed copy of questionnaire is formulated and distributed to the internal and other expert to make it more effective and reliability. It helps to participants understanding the research's purpose and ethical considerations, enhancing the questionnaire's effectiveness. For demographic responses, 6 questions were determined, and for the study variables, a total of 60 items were designed under Five Point Likert Scale, with 10 items for each variable in this study.

3.7 Questionnaires Administration

In the administration phase, survey questionnaires were hand-delivered to participants along with a cover letter, fostering direct interaction and emphasizing transparency and ethics. The survey questionnaire divided into two sections, the questionnaire collected demographic information and explored study variables, encouraging participants to share their views openly. This approach prioritized participant comprehension and cooperation, ensuring the collection of high-quality data. The survey took place within the designated timeframe of June 5 to June 20, 2024

3.8 Data Presentation and Analysis

This research gathered dependable quantitative data from a survey, which was subsequently coded, inputted, processed, and analyzed using Statistical Package for Social Science (SPSS) software version 20. The statistical analysis involved frequency analysis and descriptive techniques. Findings were presented through tables and diagrams, utilizing statistical metrics such as frequency, percentages, mean standard deviation, correlation and regression for comprehensive analysis.

CHAPTER IV
DATA PRESENTATION AND ANALYSIS

4.1 Introduction

The data presentation and analysis section is a critical component of any research study. This chapter serves to elucidate the findings of the study, demonstrate scientific rigor, enhance the body of knowledge within the field, and lay the groundwork for drawing substantive conclusions. Additionally, this chapter is dedicated to the comprehensive presentation, analysis, and interpretation of the collected data. This analysis is structured into two principal sections: the first section addresses demographic analysis, while the second section delves into the analysis of the study variables.

4.2 Analysis of Demographic Responses

In this section, six demographic factors were examined: age, gender, caste, religion, education, and work experience of the respondents. Analyzing these factors provides valuable insights that support informed decision-making, strategic planning, and targeted interventions. This analysis helps in selecting representative samples, identifying patterns, and developing effective human resource management strategies.

4.2.1 Age Status of the Respondents

To collect information regarding the age status of the respondents, below 25 years, 26-35 years, 36-45 years, and 46 and above years were used. The following table shows the detailed information of the respondents based on their age.

Table 1

Age Status of the Respondents

Age Group	Frequency	Percent
Up to 25 years	21	16.20
26-35 years	50	38.50
36-45 years	45	34.60
46 and above years	14	10.80
Total	130	100.00

Source: Survey, 2024

Table 1 shows the personal information of the respondents based on their age. Out of the total respondents, 38.5 percent participated from the age group of 26-35 years. Similarly, 34.6 percent were from the 36-45age group, and 16.2 percent from Up to 25 years age group. Finally, 10.8 percent of respondents were involved from the age group of 46 and above years in this study.

4.2.2 Gender Status of the Respondents

To collect information regarding the age status of the respondents, male and female options were used. The following table shows the detailed information of the respondents based on their gender.

Table 2

Gender Status of the Respondents

Gender	Frequency	Percent
Female	50	38.50
Male	80	61.50
Total	130	100.00

Source: Survey, 2024

Table 2 shows the personal information of the respondents based on their gender. Out of the total respondents, 61.5 percent respondents represents form male and 38.5 percent respondents were female in this study. It means that there is a significant gender disparity within the commercial banks located in Birendranagar, Surkhet.

4.2.3 Caste Status of the Respondents

To collect information regarding the age status of the respondents, brahmin, chhetri, janajati, dalit and others options were used. The following table shows the detailed information of the respondents based on their caste.

Table 3

Caste Status of the Respondents

Caste	Frequency	Percent
Brahmin	36	27.70
Chhetri	60	46.20
Janajati	15	11.50
Dalit	10	7.70
Others	9	6.90
Total	130	100.00

Source: Survey, 2024

Table 3 shows the personal information of the respondents based on their caste. Out of the total respondents, 46.2 percent represent chhetri and 27.7 percent were

brahmin. Similarly, 11.5 percent and 7.7 percent were janajati and dalit, respectively. Finally, 6.9 percent of respondents were from other caste groups. This table emphasizes the caste diversity among the respondents, with a significant majority identifying as chhetri.

4.2.4 Religious Status of the Respondents

To collect information regarding the religious status of the respondents, hindu buddhist, christian, muslim and othersoptions were used. The following table shows the detailed information of the respondents based on their religion.

Table 4

Religious Status of the Respondents

Religion	Frequency	Percent
Hindu	83	63.80
Buddhist	24	18.50
Christian	10	7.70
Muslim	7	5.40
Others	6	4.60
Total	130	100.00

Source: Survey, 2024

Table 4 shows the personal information of the respondents based on their religion. Out of the total respondents, 63.8 percent represent hindu and 18.5 percent were buddhist. Similarly, 7.7 percent and 5.4 percent were cristian and muslim respectively. Finally, 4.6 percent of respondents were from other religions. This table underscores the religion diversity among the respondents, with a majority identifying as hindu.

4.2.5 Educational Status of the Respondents

To collect information regarding the educational level of the respondents, up to SEE/SLC, intermediate, bachelor, master and aboveoptions were used. The following table shows the detailed information of the respondents based on their education.

Table 5

Educational Status of the Respondents

Education Level	Frequency	Percent
Up to SEE/SLC	8	6.20
Intermediate	28	21.50
Bachelor	58	44.60
Master and above	36	27.70
Total	130	100.00

Source: Survey, 2024

Table 5 shows the personal information of the respondents based on their education. Out of the total respondents, 44.6 percent have a bachelor's degree, and 27.7 percent have a master and above educational levels. Similarly, 21.7 percent have a intermediate level, and 6.2 percent have education above a up to SEE/SLC. This table shows the educational diversity among the respondents, with a majority holding a bachelor's degree.

4.2.6 Years of Work Experience of the Respondents

To collect information regarding the educational level of the respondents, up to 4 years, 5-8 years, 9-12 years, and 13 and above years of work experience options were used. The following table shows the detailed information of the respondents based on their education.

Table 6

Work Experience Status of the Respondents

Education Level	Frequency	Percent
Up to 4 years	19	14.60
5-8 years	68	52.30
9-12 years	28	21.50
13 and above years	15	11.50
Total	130	100.00

Source: Survey, 2024

Table 6 shows the personal information of the respondents based on their work experience. Out of the total respondents, 52.3 percent have 5-8 years of work experience, and 21.5 percent have 9-12 years of work experience. Similarly, 14.6 percent of the respondents have up to 4 years of experience, and 11.5 percent have 13 or more years of work experience. This table indicates the distribution of work experience among the respondents, with the majority having 5-8 years of experience.

4.3 Analysis of Study Variables Related Responses

This section of the study deals with the analysis and interpretation of data regarding the respondents' responses related to the study variables. The variables include working culture, training and development, incentives and rewards, supervisor support, performance feedback, and employee performance. These variables are analyzed using frequency, percentage, mean, and standard deviation as part of the descriptive analysis. Correlation and regression analysis were used for the inferential statistics in this study.

4.3.1 Respondent's Perception on Working Culture

Ten distinct statements were prepared to identify the actual status of working culture. This analysis endeavors to provide insights into employees' perceptions towards working culture and its impact on employee performance.

Table 7

Respondents' Perception towards Working Culture

S.N.	Statements	SD	D	N	A	SA	Total
1	I feel supported by my colleagues in maintaining a healthy work-life balance.	6 (4.6)	3 (2.3)	18 (13.8)	75 (57.7)	29 (22.3)	130 (100)
2	I believe there is open communication among team members in my workplace.	3 (2.3)	2 (1.5)	14 (10.8)	85 (65.4)	26 (20)	130 (100)
3	I am encouraged to voice my opinions and ideas in meetings and discussions.	5 (3.8)	0	21 (16.2)	83 (63.8)	21 (16.2)	130 (100)
4	I perceive a sense of mutual respect and cooperation among coworkers.	1 (.8)	9 (6.9)	13 (10)	85 (65.4)	22 (16.9)	130 (100)
5	I am satisfied with the level of diversity and inclusion in our workplace.	5 (3.8)	3 (2.3)	18 (13.8)	77 (59.2)	27 (20.8)	130 (100)
6	I find that leadership promotes a positive and inclusive work environment.	5 (3.8)	0	26 (20)	83 (63.8)	16 (12.3)	130 (100)
7	I feel motivated to contribute my best effort to the team's goals and objectives.	2 (1.5)	2 (1.5)	24 (18.5)	91 (70)	11 (8.5)	130 (100)
8	I am comfortable seeking assistance or guidance from my superiors when needed.	3 (2.3)	2 (1.5)	23 (17.7)	81 (62.3)	21 (16.2)	130 (100)
9	I perceive opportunities for growth and development within the organization.	1 (.8)	9 (6.9)	13 (10)	85 (65.4)	22 (16.9)	130 (100)
10	I am proud to be part of the working culture fostered by my organization.	5 (3.8)	3 (2.3)	18 (13.8)	77 (59.2)	27 (20.8)	130 (100)

Source: Survey, 2024

Table 7 shows that respondents generally have a positive perception of their working culture, as indicated by their agreement with various statements. Specifically, 80.0 percent of respondents feel supported by their colleagues in maintaining a healthy work-life balance. Additionally, 85.4 percent believe there is open communication among team members. Moreover, 80.0 percent feel encouraged to voice their opinions

and ideas in meetings and discussions, while 82.3 percent perceive a sense of mutual respect and cooperation among coworkers. Satisfaction with the level of diversity and inclusion in the workplace is reported by 80.0 percent of respondents.

Furthermore, 76.1 percent find that leadership promotes a positive and inclusive work environment, and 78.5 percent feel motivated to contribute their best effort to the team's goals and objectives. Similarly, 78.5 percent are comfortable seeking assistance or guidance from their superiors when needed. Opportunities for growth and development within the organization are seen positively by 82.3 percent, and 80.0 percent express prides in being part of the working culture fostered by the organization. These high percentages reflect a broadly favorable view of the working environment among respondents

Table 8

Descriptive Statistics of Working Culture

S.N.	Statements	N	Mean	Std
1	I feel supported by my colleagues in maintaining a healthy work-life balance.	130	3.92	.915
2	I believe there is open communication among team members in my workplace.	130	3.99	.762
3	I am encouraged to voice my opinions and ideas in meetings and discussions.	130	3.88	.813
4	I perceive a sense of mutual respect and cooperation among coworkers.	130	3.91	.782
5	I am satisfied with the level of diversity and inclusion in our workplace.	130	3.91	.884
6	I find that leadership promotes a positive and inclusive work environment.	130	3.81	.798
7	I feel motivated to contribute my best effort to the team's goals and objectives.	130	3.82	.664
8	I am comfortable seeking assistance or guidance from my superiors when needed.	130	3.88	.774
9	I perceive opportunities for growth and development within the organization.	130	3.91	.782
10	I am proud to be part of the working culture fostered by my organization.	130	3.91	.884

Table 8 shows the descriptive statistics for respondents' perceptions on working culture. The mean value for feeling supported by colleagues in maintaining a healthy work-life balance is 3.92, with a standard deviation of 0.915. Respondents perceive open communication among team members, with a mean value of 3.99 and a standard deviation of 0.762. The encouragement to voice opinions and ideas in meetings and

discussions has a mean of 3.88, with a standard deviation of 0.813, while the perception of mutual respect and cooperation among coworkers has a mean value of 3.91 and a standard deviation of 0.782.

Satisfaction with the level of diversity and inclusion in the workplace has a mean value of 3.91 and a standard deviation of 0.884. Respondents feel that leadership promotes a positive and inclusive work environment, with a mean value of 3.81 and a standard deviation of 0.798. The motivation to contribute their best effort to the team's goals is reflected in a mean of 3.82 and a standard deviation of 0.664, and comfort in seeking guidance from superiors is indicated by a mean of 3.88 with a standard deviation of 0.774. Additionally, respondents perceive opportunities for growth and development within the organization, with a mean of 3.91 and a standard deviation of 0.782, and they express pride in being part of the organization's working culture, with a mean value of 3.91 and a standard deviation of 0.884. It indicates that there are significant positive perceptions of respondents towards all the items of working culture

4.3.2 Respondent's Perception on Training and Development

In this variable, there are ten distinct statements were prepared to identify the actual status of training and development. This analysis provides insights into employees' perceptions towards training and development and its impact on employee performance.

Table 9

Respondents' Perception towards Training and Development

S.N.	Statements	SD	D	N	A	SA	Total
1	I believe the training programs offered by my organization effectively enhance skills and knowledge.	3 (2.3)	5 (3.8)	22 (16.9)	78 (60)	22 (16.9)	130 (100)
2	I feel adequately supported in identifying my training needs and goals.	3 (2.3)	5 (3.8)	17 (13.1)	86 (66.2)	19 (14.6)	130 (100)
3	I perceive the training materials provided by my organization as relevant and beneficial to my role.	4 (3.1)	3 (2.3)	14 (10.8)	60 (46.2)	49 (37.7)	130 (100)

No	Statement						
4	I am encouraged to participate in continuous learning and development opportunities.	3 (2.3)	5 (3.8)	15 (11.5)	68 (52.3)	39 (30)	130 (100)
5	I receive constructive feedback and guidance from trainers or mentors during training sessions.	2 (1.5)	6 (4.6)	12 (9.2)	58 (44.6)	52 (40)	130 (100)
6	I have access to resources and tools that facilitate my learning and development.	2 (1.5)	6 (4.6)	14 (10.8)	85 (65.4)	23 (17.7)	130 (100)
7	I am satisfied with the frequency and variety of training programs available to me.	2 (1.5)	6 (4.6)	20 (15.4)	64 (49.2)	38 (29.2)	130 (100)
8	I feel that my organization values employee development as an integral part of its culture.	2 (1.5)	6 (4.6)	17 (13.1)	66 (50.8)	39 (30)	130 (100)
9	I perceive a positive impact on my performance as a result of the training I receive.	1 (.8)	9 (6.9)	13 (10)	85 (65.4)	22 (16.9)	130 (100)
10	I am confident that the training and development initiatives in my organization contribute to my long-term career growth.	5 (3.8)	3 (2.3)	18 (13.8)	77 (59.2)	27 (20.8)	130 (100)

Source: Survey, 2024

Table 9 shows respondents' perceptions towards training and development. A large majority of respondents agree or strongly agree with the effectiveness of their organization's training programs. Specifically, 76.9 percent of respondents believe that the training programs offered by their organization effectively enhance skills and knowledge. Similarly, 80.8 percent feel adequately supported in identifying their training needs and goals. Moreover, 83.9 percent find the training materials provided by their organization relevant and beneficial to their roles.

Respondents also indicate a positive perception of continuous learning and development opportunities, with 82.3 percent agreeing or strongly agreeing that they are encouraged to participate. Constructive feedback and guidance during training sessions are appreciated by 84.6 percent of respondents, while 83.1 percent feel they have access to the necessary resources and tools to facilitate their learning. Additionally, 78.4 percent express satisfaction with the frequency and variety of

training programs, and 80.8 percent feel that their organization values employee development as a core part of its culture. Finally, 82.3 percent perceive a positive impact on their performance from the training they receive, and 80.0 percent are confident that these initiatives contribute to their long-term career growth. These results highlight the generally favorable view of training and development programs among the respondents.

Table 10

Descriptive Statistics of Training and Development

S.N.	Statements	N	Mean	Std
1	I believe the training programs offered by my organization effectively enhance my skills and knowledge.	130	3.85	.827
2	I feel adequately supported in identifying my training needs and goals.	130	3.87	.791
3	I perceive the training materials provided by my organization as relevant and beneficial to my role.	130	4.13	.918
4	I am encouraged to participate in continuous learning and development opportunities.	130	4.04	.884
5	I receive constructive feedback and guidance from trainers or mentors during training sessions.	130	4.17	.890
6	I have access to resources and tools that facilitate my learning and development.	130	3.93	.779
7	I am satisfied with the frequency and variety of training programs available to me.	130	4.00	.880
8	I feel that my organization values employee development as an integral part of its culture.	130	4.03	.871
9	I perceive a positive impact on my performance as a result of the training I receive.	130	3.91	.782
10	I am confident that the training and development initiatives in my organization contribute to my long-term career growth.	130	3.91	.884

Table 10 shows the descriptive statistics for respondents' perceptions on training and development. The statement "I believe the training programs offered by my organization effectively enhance my skills and knowledge" has a mean value of 3.85 with a standard deviation of 0.827. Respondents feel adequately supported in identifying their training needs and goals, with a mean of 3.87 and a standard deviation of 0.791. The training materials provided by the organization are perceived

as relevant and beneficial, reflected in a higher mean of 4.13 and a standard deviation of 0.918.

Respondents also feel encouraged to participate in continuous learning opportunities, as indicated by a mean of 4.04 and a standard deviation of 0.884. The receipt of constructive feedback and guidance during training sessions is reflected in a mean of 4.17 with a standard deviation of 0.890. Access to resources and tools for learning and development has a mean value of 3.93 and a standard deviation of 0.779. Satisfaction with the frequency and variety of training programs is reported with a mean of 4.00 and a standard deviation of 0.880. The perception that the organization values employee development is reflected in a mean of 4.03 and a standard deviation of 0.871. The positive impact of training on performance is indicated by a mean of 3.91 and a standard deviation of 0.782, and confidence in the long-term career growth contribution of training initiatives has a mean of 3.91 and a standard deviation of 0.884.It indicates that there are significant positive perceptions of respondents towards all the items of training and development.

4.3.3 Respondent's Perception on Incentive and Rewards

Ten distinct statements were prepared to identify the actual status of incentive and rewards. This analysis endeavors to provide insights into employees' perceptions towards incentive and rewards and its influence on employee performance.

Table 11

Respondents' Perception towards Incentive and Rewards

S.N.	Statements	SD	D	N	A	SA	Total
1	I feel that the incentives and rewards offered by my organization are fair and commensurate with my contributions.	8 (6.2)	0	21 (16.2)	88 (67.7)	13 (10)	130 (100)
2	I am motivated to perform at my best by the incentive and reward system in place.	5 (3.8)	4 (3.1)	18 (13.8)	79 (60.8)	24 (18.5)	130 (100)
3	I believe that the incentives and rewards provided by my organization recognize and appreciate my efforts.	4 (3.1)	4 (3.1)	20 (15.4)	85 (65.5)	17 (13.1)	130 (100)
4	I am satisfied with the variety of incentives and rewards available to employees in my	1 (.8)	7 (5.4)	22 (16.9)	63 (48.5)	37 (28.5)	130 (100)

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	organization.						
5	I perceive a clear link between my performance and the incentives and rewards I receive.	3 (2.3)	5 (3.8)	20 (15.4)	74 (56.9)	28 (21.5)	130 (100)
6	I feel that the incentive and reward structure in my organization promotes healthy competition and motivation among employees.	0	8 (6.2)	17 (13.1)	83 (63.8)	22 (16.9)	130 (100)
7	I am aware of the criteria used to determine eligibility for incentives and rewards.	4 (3.1)	3 (2.3)	20 (15.4)	65 (50)	38 (29.2)	130 (100)
8	I believe that the incentives and rewards offered by my organization align with my personal and professional goals.	1 (.8)	6 (4.6)	20 (15.4)	67 (51.5)	36 (27.7)	130 (100)
9	I am confident that the incentives and rewards provided by my organization contribute to employee retention and morale.	4 (3.1)	4 (3.1)	21 (16.2)	84 (64.6)	17 (13.1)	130 (100)
10	I am inclined to go above and beyond in my role due to the incentives and rewards offered by my organization.	5 (3.8)	2 (1.5)	17 (13.1)	77 (59.2)	29 (22.3)	130 (100)

Source: Survey, 2024

Table 11 shows insights into respondents' perceptions towards incentive and rewards system within their organization. A significant proportion of respondents feel positively about the fairness and effectiveness of these systems. Specifically, 77.7 percent agree or strongly agree that the incentives and rewards offered by their organization are fair and commensurate with their contributions. Additionally, 79.3 percent of respondents feel motivated to perform at their best by the incentive and reward system in place, and 78.6 percent believe that these incentives and rewards adequately recognize and appreciate their efforts.

Moreover, 77.0 percent of respondent's express satisfaction with the variety of incentives and rewards available, and 78.4 percent perceive a clear link between their performance and the rewards they receive. The incentive structure is seen as promoting healthy competition and motivation among employees by 80.7 percent of respondents, while 79.2 percent are aware of the criteria used to determine eligibility

for incentives and rewards. Furthermore, 79.2 percent believe that the incentives and rewards align with their personal and professional goals, and 77.7 percent are confident that these contribute to employee retention and morale. Lastly, 81.5 percent of respondents feel inclined to go above and beyond in their roles due to the incentives and rewards offered by their organization. These responses reflect a generally positive perception of the incentive and rewards system within the organization.

Table 12

Descriptive Statistics of Incentive and Rewards

S.N.	Statements	N	Mean	Std
1	I feel that the incentives and rewards offered by my organization are fair and commensurate with my contributions.	130	3.75	.872
2	I am motivated to perform at my best by the incentive and reward system in place.	130	3.87	.884
3	I believe that the incentives and rewards provided by my organization recognize and appreciate my efforts.	130	3.82	.811
4	I am satisfied with the variety of incentives and rewards available to employees in my organization.	130	3.98	.863
5	I perceive a clear link between my performance and the incentives and rewards I receive.	130	3.92	.854
6	I feel that the incentive and reward structure in my organization promotes healthy competition and motivation among employees.	130	3.92	.737
7	I am aware of the criteria used to determine eligibility for incentives and rewards.	130	4.00	.906
8	I believe that the incentives and rewards offered by my organization align with my personal and professional goals.	130	4.01	.831
9	I am confident that the incentives and rewards provided by my organization contribute to employee retention and morale.	130	3.82	.814
10	I am inclined to go above and beyond in my role due to the incentives and rewards offered by my organization.	130	3.95	.874

Table 12 shows the descriptive statistics for respondents' perceptions on incentives and rewards offered by their organization. The statement "I feel that the incentives and rewards offered by my organization are fair and commensurate with my contributions" has a mean of 3.75 with a standard deviation of 0.872. Motivation to

perform at one's best due to the incentive and reward system is reflected in a mean of 3.87 and a standard deviation of 0.884. The statement "I believe that the incentives and rewards provided by my organization recognize and appreciate my efforts" has a mean of 3.82 with a standard deviation of 0.811.

Respondents are satisfied with the variety of incentives and rewards available, as indicated by a mean of 3.98 and a standard deviation of 0.863. The perception of a clear link between performance and incentives is reflected in a mean of 3.92 with a standard deviation of 0.854, while the incentive and reward structure's promotion of healthy competition and motivation among employees also has a mean of 3.92 and a standard deviation of 0.737. Awareness of the criteria for eligibility for incentives and rewards has a mean of 4.00 with a standard deviation of 0.906. The alignment of incentives and rewards with personal and professional goals is reported with a mean of 4.01 and a standard deviation of 0.831. Confidence that incentives contribute to employee retention and morale has a mean of 3.82 and a standard deviation of 0.814. Lastly, the inclination to exceed role expectations due to incentives and rewards is reflected in a mean of 3.95 with a standard deviation of 0.874.It indicates that there are significant positive perceptions of respondents towards all the items of incentive and rewards.

4.3.4 Respondent's Perception on Supervisor Support

In this variable, there are ten distinct statements were prepared to identify the actual status of supervisor support. This analysis provides insights into employees' perceptions towardssupervisor support and its collision on employee performance.

Table 13

Respondents' Perception towards Supervisor Support

S.N.	Statements	SD	D	N	A	SA	Total
1	I feel that my supervisor is approachable and supportive in addressing work-related concerns.	2 (1.5)	11 (8.5)	29 (22.3)	72 (55.4)	16 (12.3)	130 (100)
2	I receive constructive feedback and guidance from my supervisor to improve my performance.	1 (.8)	11 (8.5)	13 (10)	83 (63.8)	22 (16.9)	130 (100)
3	I believe that my supervisor genuinely cares about my professional development	5 (3.8)	8 (6.2)	30 (23.1)	69 (53.1)	18 (13.8)	130 (100)

	and growth.						
4	I feel comfortable discussing personal or professional challenges with my supervisor.	3 (2.3)	5 (3.8)	23 (17.7)	78 (60)	21 (16.2)	130 (100)
5	I am satisfied with the level of support and encouragement provided by my supervisor.	1 (.8)	6 (4.6)	28 (21.5)	71 (54.6)	24 (18.5)	130 (100)
6	I perceive my supervisor as a role model for effective leadership and communication.	1 (.8)	6 (4.6)	25 (19.2)	71 (54.6)	27 (20.8)	130 (100)
7	I feel empowered to take initiative and make decisions within my role, with the support of my supervisor.	3 (2.3)	4 (3.1))	18 (13.8)	79 (60.8)	26 (20)	130 (100)
8	I trust that my supervisor advocates for my best interests within the organization.	1 (.8)	5 (3.8)	16 (12.3)	73 (56.2)	35 (26.9)	130 (100)
9	I am confident that my supervisor values my contributions and recognizes my achievements.	1 (.8)	9 (6.9)	13 (10)	85 (65.4)	22 (16.9)	130 (100)
10	I believe that the support and guidance received from my supervisor positively impact my job satisfaction and performance.	5 (3.8)	3 (2.3)	18 (13.8)	77 (59.2)	27 (20.8)	130 (100)

Source: Survey, 2024

Table 13 shows respondents' perceptions on supervisor support within their organization. A substantial majority of respondents feel positively about the support they receive from their supervisors. For example, 67.7 percent of respondents agree or strongly agree that their supervisor is approachable and supportive in addressing work-related concerns, and 80.7 percent report receiving constructive feedback and guidance to improve their performance. Additionally, 66.9 percent believe that their supervisor genuinely cares about their professional development and growth, while 76.2 percent feel comfortable discussing personal or professional challenges with their supervisor.

Furthermore, 73.1 percent of respondents are satisfied with the level of support and encouragement provided by their supervisor, and 75.4 percent perceive their supervisor as a role model for effective leadership and communication. A significant

80.8 percent feel empowered to take initiative and make decisions within their role, with the support of their supervisor. Additionally, 83.1 percent trust that their supervisor advocates for their best interests within the organization, and 82.3 percent are confident that their supervisor values their contributions and recognizes their achievements. Lastly, 80.0 percent believe that the support and guidance received from their supervisor positively impact their job satisfaction and performance. These responses indicate a generally favorable perception of supervisor support among the respondents.

Table 14

Descriptive Statistics of Supervisor Support

S.N.	Statements	N	Mean	Std
1	I feel that my supervisor is approachable and supportive in addressing work-related concerns.	130	3.66	.854
2	I receive constructive feedback and guidance from my supervisor to improve my performance.	130	3.88	.817
3	I believe that my supervisor genuinely cares about my professional development and growth.	130	3.67	.987
4	I feel comfortable discussing personal or professional challenges with my supervisor.	130	3.84	.824
5	I am satisfied with the level of support and encouragement provided by my supervisor.	130	3.85	.798
6	I perceive my supervisor as a role model for effective leadership and communication.	130	3.90	.806
7	I feel empowered to take initiative and make decisions within my role, with the support of my supervisor.	130	3.93	.818
8	I trust that my supervisor advocates for my best interests within the organization.	130	4.05	.786
9	I am confident that my supervisor values my contributions and recognizes my achievements.	130	3.91	.782
10	I believe that the support and guidance received from my supervisor positively impact my job satisfaction and performance.	130	3.91	.884

Table 14 presents the descriptive statistics for respondents' perceptions of supervisor support. The statement "I feel that my supervisor is approachable and supportive in addressing work-related concerns" has a mean of 3.66 with a standard deviation of 0.854. Respondents reported a mean of 3.88 (standard deviation = 0.817) for receiving constructive feedback and guidance from their supervisor to improve performance. The belief that supervisors genuinely care about professional development has a mean of 3.67 and a standard deviation of 0.987. Comfort in discussing personal or

professional challenges with a supervisor is reflected in a mean of 3.84 and a standard deviation of 0.824. Satisfaction with the level of support and encouragement from supervisors has a mean of 3.85 with a standard deviation of 0.798.

Similarly, the perception of supervisors as role models for effective leadership and communication has a mean of 3.90 and a standard deviation of 0.806. Feeling empowered to take initiative and make decisions within one's role, with supervisory support, is reflected in a mean of 3.93 with a standard deviation of 0.818. Trust that supervisors advocate for employees' best interests within the organization are reported with a mean of 4.05 and a standard deviation of 0.786. Confidence that supervisors value contributions and recognize achievements has a mean of 3.91 with a standard deviation of 0.782. Finally, the positive impact of supervisor support and guidance on job satisfaction and performance is indicated by a mean of 3.91 and a standard deviation of 0.884.It indicates that there are significant positive perceptions of respondents towards all the items of supervisor supports.

4.3.5 Respondent's Perception on Performance Feedback

In total, ten distinct statements were prepared to identify the actual status of performance feedback. This analysis provides insights into employees' perceptions towards performance feedback and its influence on employee performance.

Table 15

Respondents' Perception towards Performance Feedback

S.N.	Statements	SD	D	N	A	SA	Total
1	I receive timely and constructive feedback on my performance from my supervisor.	3 (2.3)	5 (3.8)	29 (22.3)	71 (54.6)	22 (16.9)	130 (100)
2	I find the performance feedback provided by my supervisor to be helpful in improving my work.	3 (2.3	4 (3.1)	33 (25.4)	78 (60)	12 (9.2)	130 (100)
3	I feel comfortable discussing my performance strengths and areas for improvement with my supervisor.	1 (.8)	8 (6.2)	39 (30)	67 (51.5)	15 (11.5)	130 (100)
4	I believe that the performance feedback I receive is specific and actionable.	5 (3.8)	4 (3.1)	22 (16.9)	87 (66.9)	12 (9.2)	130 (100)

5	I am satisfied with the frequency of performance feedback sessions with my supervisor.	5 (3.8)	6 (4.6)	26 (20)	72 (55.4)	21 (16.2)	130 (100)
6	I perceive performance feedback as a valuable opportunity for professional development.	3 (2.3)	10 (7.7)	20 (15.4)	80 (61.5)	17 (13.1)	130 (100)
7	I feel that my supervisor effectively communicates expectations during performance feedback discussions.	1 (.8)	10 (7.7)	30 (23.1)	66 (50.8)	23 (17.7)	130 (100)
8	I am confident that the performance feedback I receive aligns with my job responsibilities and organizational goals.	7 (5.4)	4 (3.1)	18 (13.8)	81 (62.3)	20 (15.4)	130 (100)
9	I believe that performance feedback sessions with my supervisor contribute to a supportive work environment.	5 (3.8)	5 (3.8)	20 (15.4)	75 (57.7)	25 (19.2)	130 (100)
10	I am motivated to excel in my role as a result of the performance feedback provided by my supervisor.	1 (.8)	9 (6.9)	13 (10)	85 (65.4)	22 (16.9)	130 (100)

Source: Survey, 2024

Table 15 shows respondents' perceptions on performance feedback provided by the top level management. A significant portion of respondents report positively on the feedback they receive. For instance, 71.5 percent of respondents agree or strongly agree that they receive timely and constructive feedback on their performance, and 69.2 percent find the feedback helpful in improving their work. Additionally, 63.0 percent feel comfortable discussing their performance strengths and areas for improvement with their supervisor, while 76.1 percent believe the feedback they receive is specific and actionable.

Moreover, 71.6 percent of respondents are satisfied with the frequency of performance feedback sessions, and 74.6 percent perceive feedback as a valuable opportunity for professional development. Additionally, 68.5 percent feel that their supervisor effectively communicates expectations during feedback discussions, while 77.7 percent are confident that the feedback aligns with their job responsibilities and organizational goals. Lastly, 76.9 percent believe that performance feedback sessions

contribute to a supportive work environment, and 82.3 percent are motivated to excel in their roles as a result of the feedback provided by their supervisors. These responses suggest a generally positive view of the performance feedback process among the respondents.

Table 16

Descriptive Statistics of Performance Feedback

S.N.	Statements	N	Mean	Std
1	I receive timely and constructive feedback on my performance from my supervisor.	130	3.80	.848
2	I find the performance feedback provided by my supervisor to be helpful in improving my work.	130	3.71	.772
3	I feel comfortable discussing my performance strengths and areas for improvement with my supervisor.	130	3.67	.791
4	I believe that the performance feedback I receive is specific and actionable.	130	3.75	.819
5	I am satisfied with the frequency of performance feedback sessions with my supervisor.	130	3.75	.916
6	I perceive performance feedback as a valuable opportunity for professional development.	130	3.75	.867
7	I feel that my supervisor effectively communicates expectations during performance feedback discussions.	130	3.77	.859
8	I am confident that the performance feedback I receive aligns with my job responsibilities and organizational goals.	130	3.79	.929
9	I believe that performance feedback sessions with my supervisor contribute to a supportive work environment.	130	3.85	.910
10	I am motivated to excel in my role as a result of the performance feedback provided by my supervisor.	130	3.91	.782

Table 16 shows the descriptive statistics for respondents' perceptions towards performance feedback. The statement "I receive timely and constructive feedback on my performance from my supervisor" has a mean of 3.80 and a standard deviation of 0.848. Respondents reported a mean of 3.71 with a standard deviation of 0.772 for finding the performance feedback provided by their supervisor helpful in improving their work. Comfort in discussing performance strengths and areas for improvement with a supervisor has a mean of 3.67 with a standard deviation of 0.791. The belief that performance feedback is specific and actionable is reflected in a mean of 3.75 and a standard deviation of 0.819. Satisfaction with the frequency of performance

feedback sessions is also reported with a mean of 3.75 and a standard deviation of 0.916.

Likewise, perception of performance feedback as a valuable opportunity for professional development has a mean of 3.75 and a standard deviation of 0.867. The effectiveness of supervisors in communicating expectations during performance feedback discussions has a mean of 3.77 with a standard deviation of 0.859.Confidence that performance feedback aligns with job responsibilities and organizational goals is reflected in a mean of 3.79 and a standard deviation of 0.929. The belief that performance feedback sessions contribute to a supportive work environment has a mean of 3.85 and a standard deviation of 0.910. Lastly, motivation to excel in one's role due to the performance feedback received has a mean of 3.91 with a standard deviation of 0.782.It indicates that there are significant positive perceptions of respondents towards all the items of performance feedback.

4.3.6 Respondent's Perception on Employee Performance

Ten distinct statements were prepared to identify the actual status of employee performance. This analysis endeavors to provide insights into employees' perceptions towards employee performance.

Table 17

Respondents' Perception towards Employee Performance

S.N.	Statements	SD	D	N	A	SA	Total
1	I consistently meet deadlines and deliver work of high quality.	5 (3.8)	3 (2.3)	18 (13.8)	77 (59.2)	27 (20.8)	130 (100)
2	I actively seek feedback to improve my performance.	4 (3.1)	4 (3.1)	21 (16.2)	84 (64.6)	17 (13.1)	130 (100)
3	I take initiative in solving problems and addressing challenges at work.	5 (3.8)	2 (1.5)	17 (13.1)	77 (59.2)	29 (22.3)	130 (100)
4	I effectively communicate with colleagues and stakeholders.	2 (1.5)	11 (8.5)	19 (22.3)	72 (55.4)	16 (12.3)	130 (100)
5	I am committed to continuous learning and skill development relevant to my role.	3 (2.3)	5 (3.8)	17 (13.1)	86 (66.2)	19 (14.6)	130 (100)

6	I am dependable and reliable in completing tasks assigned to me.	4 (3.1)	3 (2.3)	14 (10.8)	60 (46.2)	49 (37.7)	130 (100)
7	I efficiently manage my time and prioritize tasks to maximize productivity.	5 (3.8)	4 (3.1)	18 (13.8)	79 (60.8)	24 (18.5)	130 (100)
8	I collaborate effectively with team members to achieve common goals.	4 (3.1)	4 (3.1)	20 (15.4)	85 (65.4)	17 (13.1)	130 (100)
9	I take ownership of my work and hold myself accountable for results.	3 (2.3)	5 (3.8)	17 (13.1)	86 (66.2)	19 (14.6)	130 (100)
10	I demonstrate adaptability and resilience in the face of changes or setbacks.	4 (3.1)	3 (2.3)	14 (10.8)	60 (46.2)	49 (37.7)	130 (100)

Source: Survey, 2024

Table 17 shows respondents' perceptions on employee performance. A notable majority of the respondents report positive perceptions of their performance across various dimensions. For instance, 80.0 percent of respondents agree or strongly agree that they consistently meet deadlines and deliver high-quality work, while 77.7 percent actively seek feedback to improve their performance. Moreover, 81.5 percent indicate that they take initiative in solving problems and addressing challenges at work, and 67.7 percent believe they effectively communicate with colleagues and stakeholders.

Additionally, 80.8 percent of respondents are committed to continuous learning and skill development relevant to their roles, and 83.9 percent consider themselves dependable and reliable in completing assigned tasks. A total of 79.3 percent report efficiently managing their time and prioritizing tasks to maximize productivity, while 78.5 percent feel they collaborate effectively with team members to achieve common goals. Furthermore, 80.8 percent take ownership of their work and hold themselves accountable for results, and 83.9 percent demonstrate adaptability and resilience in the face of changes or setbacks. These findings indicate a strong overall sense of competence and dedication among the respondents regarding their job performance.

Table 18

Descriptive Statistics of Employee Performance

S.N.	Statements	N	Mean	Std
1	I consistently meet deadlines and deliver work of high quality.	130	3.91	.884
2	I actively seek feedback to improve my performance.	130	3.82	.814
3	I take initiative in solving problems and addressing challenges at work.	130	3.95	.874
4	I effectively communicate with colleagues and stakeholders.	130	3.68	.854
5	I am committed to continuous learning and skill development relevant to my role.	130	3.87	.791
6	I am dependable and reliable in completing tasks assigned to me.	130	4.13	.918
7	I efficiently manage my time and prioritize tasks to maximize productivity.	130	3.87	.884
8	I collaborate effectively with team members to achieve common goals.	130	3.82	.811
9	I take ownership of my work and hold myself accountable for results.	130	3.87	.791
10	I demonstrate adaptability and resilience in the face of changes or setbacks.	130	4.13	.918

Table 18 shows the descriptive statistics for respondents' perceptions of employee performance. The statement "I consistently meet deadlines and deliver work of high quality" has a mean of 3.91 with a standard deviation of 0.884. Respondents reported a mean of 3.82 (standard deviation = 0.814) for actively seeking feedback to improve their performance. The statement "I take initiative in solving problems and addressing challenges at work" has a mean of 3.95 and a standard deviation of 0.874. Perceptions of effective communication with colleagues and stakeholders yielded a mean of 3.68 with a standard deviation of 0.854. Commitment to continuous learning and skill development relevant to one's role has a mean of 3.87 and a standard deviation of 0.791.

Furthermore, dependability and reliability in completing assigned tasks are reflected in a mean of 4.13 with a standard deviation of 0.918. Efficient time management and task prioritization show a mean of 3.87 with a standard deviation of 0.884. Effective collaboration with team members to achieve common goals has a mean of 3.82 and a standard deviation of 0.811. Taking ownership of work and accountability for results is rated with a mean of 3.87 and a standard deviation of 0.791. Lastly, demonstrating

adaptability and resilience in the face of changes or setbacks has a mean of 4.13 with a standard deviation of 0.918.It indicates that there are significant positive perceptions of respondents towards all the items of employee performance.

Table 20

Overall Mean and Standard Deviation of the Study Variables

S.N.	Variables	N	Mean	Std
1	Working culture	130	3.89	.689
2	Training and development	130	3.99	.713
3	Incentive and rewards	130	3.90	.717
4	Supervisor supports	130	3.86	.622
5	Performance feedback	130	3.77	.651
6	Employee performance	130	3.90	.687

Table 20 showsthe total or overall mean and standard deviations of the study variables. The mean score for "working culture" is 3.89 with a standard deviation of 0.689, while "training and development" has a mean of 3.99 and a standard deviation of 0.713. "Incentive and rewards" is rated with a mean of 3.90 and a standard deviation of 0.717. The variable "supervisor supports" shows a mean of 3.86 and a standard deviation of 0.622, whereas "performance feedback" has a mean of 3.77 and a standard deviation of 0.651. Lastly, "employee performance" reports a mean of 3.90 with a standard deviation of 0.687. All the results indicate a generally positive perception among respondents across all variables, with "training and development" receiving the highest mean score. In general, the data highlights the importance of effective training, supportive supervision, and fair incentives in enhancing employee performance and organizational culture.

4.4 Inferential Analysis of the Study Variables

In this section, to test the reliability of the data, Cronbach's Alpha was calculated, yielding a value of 0.933. Additionally, both correlation and regression analyses were used to assess the degree of the relationship between the dependent and independent variables. To examine the impact of each independent variable, regression analysis was employed as follows:

4.4.1 Correlation Analysis

Bivariate correlation analysis was used to measure the degree of the relationship between the independent and dependent variables. Specifically, Pearson correlation

was employed in this study, where the p-value was compared with the five percent significance level.

Table 21

Analysis of Cronbach's Alpha and Correlation Analysis

Variables	Alpha	WC	TD	IR	SS	PF	EP
WC	.958	1					
TD	.953	.877	1				
IR	.957	.747	.902	1			
SS	.923	.787	.837	.858	1		
PF	.922	.614	.719	.714	.796	1	
EP	.939	.818	.943	.874	.874	.747	1

*Notes:**. Correlation is significant at the 0.01 level (2-tailed). WC=Working Culture; TD=Training and Development; IR= Incentive and Rewards; SS=Supervisor Supports; PF= Performance Feedback; EP=Employee Performance

Table 21 shows an analysis of Cronbach's alpha and correlation coefficients for six study variables. The Cronbach's alpha values, all exceeding 0.90, indicate excellent internal consistency across the scales. The correlation analysis reveals significant positive relationships among the variables, including working culture and training and development (0.877), working culture and incentive and rewards (0.747), working culture and supervisor support (0.787), working culture and performance feedback (0.614), and working culture and employee performance (0.818).

Similarly, training and development is strongly correlated with incentive and rewards (0.902), supervisor support (0.837), performance feedback (0.719), and employee performance (0.943). Incentive and rewards show strong correlations with supervisor support (0.858), performance feedback (0.714), and employee performance (0.874), while supervisor support is also positively correlated with performance feedback (0.796) and employee performance (0.874). These significant correlations, all at the 0.01 level, emphasize the interconnectedness of these variables.

4.4.2 Regression Analysis

In this section, three distinct calculations were used, including Model Summary, ANOVA, and Regression Coefficient. To examine the impact of independent

variables on the dependent variable, the beta coefficient and p-value were analyzed by comparing them to the significance level in this study.

Table 22

Analysis of Model Summary and ANOVA

Model	R	R Square	Adjusted R Square	Std. Error of Estimate		
1	.979[a]	.958	.956	.14346		

ANOVA						
Model		Sum of Square	df	Mean Square	F	Sig.
1	Regression	58.365	5	11.673	567.151	.000[b]
	Residual	2.552	124	.021		
	Total	60.917	129			

Notes: a. Dependent Variable: EP b. Predictors: (Constant), PF, WC, IR, SS, TD

Table 22 shows the model summary and ANOVA analysis for predicting employee performance using working culture, training and development, incentive and rewards, supervisor support, and performance feedback as predictors. The model summary shows a very high R value of 0.979, indicating a strong correlation, with an R Square of 0.958, meaning 95.8% of the variance in employee performance is explained by the predictors. The adjusted R Square of 0.956 supports the model's robustness, and the standard error of estimate is low at 0.14346. The ANOVA results further confirm the model's statistical significance, with a high F-value of 567.151 and a p-value of 0.000, indicating that the predictors collectively have a significant and strong impact on employee performance.

Table 23

Regression Analysis

Variables	Unstandardized Beta	Std. Error	Standardized Beta	P	Remarks
Working culture	.062	.042	.062	.146	Insignificant
Training and development	.294	.059	.305	.000	Significant
Incentive and rewards	.540	.048	.564	.000	Significant
Supervisor support	.051	.051	.046	.317	Insignificant
Performance feedback	.054	.033	.051	.106	Insignificant

Notes: a. Dependent Variable: EP

Table 23shows the regression analysis results for predicting employee performance (EP). Training and development and incentive and rewards are significant predictors, with standardized betas of 0.305 and 0.564, and p-values of 0.000, indicating a substantial positive impact on employee performance. In contrast, working culture, supervisor support, and performance feedback show insignificant effects, with standardized betas of 0.062, 0.046, and 0.051, and p-values of 0.146, 0.317, and 0.106, respectively. These results suggest that while training and development and incentive and rewards significantly enhance employee performance, working culture, supervisor support, and performance feedback do not have a significant influence.

4.5 Major Findings

After analyzing the data, the study's major findings are divided into two sections: the first provides an overview based on demographic information, while the second details each variable, arranged by their regression coefficients.

4.5.1 Findings of Demographic Information

The major findings of demographic information of the respondents are as follows:

i. The largest age group of respondents, making up 38.5 percent of the sample, was aged 26-35 years. This was followed by 34.6 percent of respondents aged 36-45 years, 16.2 percent aged up to 25 years, and 10.8 percent aged 46 years and above.

ii. Among the total, 61.5 percent were male, while 38.5 percent were female, indicating a notable gender disparity among respondents.

iii. The finding reveals that 46.2 percent identified as Chhetri, 27.7 percent as Brahmin, 11.5 percent as Janajati, 7.7 percent as Dalit, and 6.9 percent as from other caste groups.

iv. The finding shows that 63.8 percent of respondents identified as Hindu, 18.5 percent as Buddhist, 7.7 percent as Christian, 5.4 percent as Muslim, and 4.6 percent as belonging to other religions.

v. The finding reveals that 44.6 percent of respondents hold a bachelor's degree, while 27.7 percent have completed a master's degree or higher. Additionally, 21.5 percent have intermediate-level education, and 6.2 percent have education up to SEE/SLC.

vi. The finding shows that 52.3 percent have 5-8 years of experience, while 21.5 percent possess 9-12 years of experience. Additionally, 14.6 percent have up to 4 years of experience, and 11.5 percent have 13 or more years of experience.

4.5.2 Findings of Study Variables

In this section, only regression-based results and analysis were utilized to derive findings regarding the impact of independent variables on the dependent variable.

i. Training and development is a significant predictor of employee performance, with a standardized beta of 0.305 and a p-value of 0.000, indicating a strong positive effect on employee performance.

ii. Incentive and rewards also significantly impact employee performance, reflected by a standardized beta of 0.564 and a p-value of 0.000, showing a robust positive correlation with employee performance.

iii. Working culture does not significantly influence employee performance, as evidenced by its standardized beta of 0.062 and a p-value of 0.146, suggesting no substantial impact.

iv. The effect of supervisor support on employee performance is insignificant, with a standardized beta of 0.046 and a p-value of 0.317, indicating a lack of substantial influence.

v. Performance feedback does not significantly affect employee performance, demonstrated by a standardized beta of 0.051 and a p-value of 0.106, suggesting minimal impact.

CHAPTER V
SUMMARY, CONCLUSIONS AND
RECOMMENDATIONS

5.1 Introduction

This chapter synthesizes the study's conclusions and their implications, offering a concise summary of key findings that the impact of working environment on employee performance in the context of commercial banks in Birendranagar, Surkhet. The insights derived from the study lay the groundwork for relevant recommendations to determine and implement strategies, with a particular emphasis on the importance of fostering employee performance in side of the organization.

5.2 Summary

The primary aim of the study is to examine the impact of the working environment on employee performance in commercial banks in Birendranagar, Surkhet. A descriptive research design was used, along with quantitative data, to assess the degree of impact of the independent variables on the dependent variable. The convenience sampling technique was employed to determine the sample size for the study.

The study investigates the impact of various factors on employee performance within commercial banks in Birendranagar, Surkhet. It finds that both training and development and incentive and rewards are significant predictors of employee performance, demonstrating a strong positive influence. In contrast, working culture, supervisor support, and performance feedback do not show a significant impact on employee performance. This suggests that while training and rewards are crucial for enhancing performance, other factors such as working culture, supervisor support, and feedback has a minimal effect.

Finally, the study highlights that training and development, along with incentives and rewards, are critical factors in enhancing employee performance within commercial banks in Birendranagar, Surkhet. These variables demonstrate a significant and positive impact, underscoring their importance in motivating and improving employee performance. Conversely, the study finds that working culture, supervisor support, and performance feedback do not have a substantial effect on employee performance. This indicates that while these aspects may contribute to the overall work

environment, they are not as influential as training and rewards in driving employee performance. Organizations should prioritize investing in effective training programs and rewarding systems to optimize employee performance and achieve better organizational outcomes.

5.3 Conclusions

In conclusion, this study underscores the pivotal role of training and development, as well as incentives and rewards, in significantly enhancing employee performance within commercial banks in Birendranagar, Surkhet. The results indicate that these factors are crucial for motivating employees and improving their work outcomes, with training programs equipping staff with essential skills and knowledge, and incentive systems fostering motivation and acknowledging their contributions. The significant positive impact of these variables highlights their importance in driving performance improvements and achieving better organizational results.

In contrast, the study finds that working culture, supervisor support, and performance feedback do not significantly influence employee performance. Although these aspects contribute to the overall work environment, their effect is less pronounced compared to the impact of training and rewards. This suggests that while positive working culture, supportive supervision, and constructive feedback are valuable for employee satisfaction, they are not as effective in directly enhancing performance. Therefore, organizations should prioritize investing in effective training programs and well-structured reward systems to optimize employee performance and align with organizational goals for improved operational effectiveness.

5.4 Recommendations

This study provides a comprehensive analysis of the impact of various independent variables on employee performance within commercial banks in Birendranagar, Surkhet. The findings offer valuable insights that are essential for shaping policies and strategies designed to enhance employee performance in the banking sector. Based on the key findings of the study, the following recommendations are made:

i.   The analysis shows that training and development significantly predict employee performance, with a beta coefficient of 0.305 and a p-value of 0.000, indicating a strong positive effect. It is recommended to the concern

authority to prioritize implementing and enhancing training programs designed to improve employees' skills and capabilities.

ii. Incentives and rewards demonstrate a robust positive correlation with employee performance, reflected by a beta coefficient of 0.564 and a p-value of 0.000. It is recommended to the concern authority to develop and maintain a comprehensive incentive and reward system to effectively motivate employees and align their efforts with organizational goals.

iii. The impact of working culture on employee performance is not statistically significant, with a beta coefficient of 0.062 and a p-value of 0.146. It is recommended to the concern authority to give focuses on working culture is still important, focus on enhancing more impactful areas such as training and rewards.

iv. Supervisor support shows an insignificant effect on employee performance, with a beta coefficient of 0.046 and a p-value of 0.317. It is recommended to the concern authority to remain supervisor support; it should not be the primary focus for performance enhancement.

v. Performance feedback has a minimal impact on employee performance, demonstrated by a beta coefficient of 0.051 and a p-value of 0.106. It is recommended to the concern authority to provide performance feedback to the employees that improve the quality and effectiveness of employee's performance.

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APPENDIX 1
Survey Questionnaire 2024

Dear Esteemed Participant,

My name is Nirmala Gautam, and I am currently pursuing my MBS degree at the Mid-West University Graduate School of Management. I am conducting a research study titled ***"Impact of Working Environment on Employee Performance of Commercial Banks."*** Your valuable input is crucial for this research, and rest assured, all information provided will be kept strictly confidential.

Would you kindly take a moment to fill out the attached questionnaire? Your participation is greatly appreciated and will contribute significantly to the advancement of this study.

Thank you for considering this request, and I eagerly anticipate your positive response.

Warm regards,

Nirmala Gautam

MBS 4th Semester Student

Graduate School of Management, Central Department

Mid-West University, Birendranagar, Surkhet

....

Part A: Respondent's Demographic Information

Name: ....

Contact No.: ....

Name of Bank: -...

1. Age (Years): a. Up to 25   b. 26-35   c. 36-45   d. 46 and above

2. Gender: a. Female   b. Male

3. Caste: a. Brahman   b. Chhetri   c. Janajati   d. Dalit   e. Others

4. Religion: a. Hindu   b. Buddhist   c. Christian   d. Muslim   e. Others

5. Education: a. Up to SEE b. Intermediate c. Bachelor   d. Master & above

6. Year of Experience: a. Up to 4 year   b. 5-8 years c. 9-12 years d. 13 and above years

Part B: Study Variables Related Information

7. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Working Culture.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Working Culture

S.N.	Items	SD	D	N	A	SA
1	I feel supported by my colleagues in maintaining a healthy work-life balance.					
2	I believe there is open communication among team members in my workplace.					
3	I am encouraged to voice my opinions and ideas in meetings and discussions.					
4	I perceive a sense of mutual respect and cooperation among coworkers.					
5	I am satisfied with the level of diversity and inclusion in our workplace.					
6	I find that leadership promotes a positive and inclusive work environment.					
7	I feel motivated to contribute my best effort to the team's goals and objectives.					
8	I am comfortable seeking assistance or guidance from my superiors when needed.					
9	I perceive opportunities for growth and development within the organization.					
10	I am proud to be part of the working culture fostered by my organization.					

8. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Training and Development.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Training and Development

S.N.	Items	SD	D	N	A	SA
1	I believe the training programs offered by my organization effectively enhance my skills and knowledge.					
2	I feel adequately supported in identifying my training needs and goals.					
3	I perceive the training materials provided by my organization as relevant and beneficial to my role.					
4	I am encouraged to participate in continuous learning and development opportunities.					
5	I receive constructive feedback and guidance from trainers or mentors during training sessions.					
6	I have access to resources and tools that facilitate my learning and development.					
7	I am satisfied with the frequency and variety of training programs available to me.					

8	I feel that my organization values employee development as an integral part of its culture.					
9	I perceive a positive impact on my performance as a result of the training I receive.					
10	I am confident that the training and development initiatives in my organization contribute to my long-term career growth.					

9. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Incentives and Rewards.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Incentives and Rewards

S.N.	Items	SD	D	N	A	SA
1	I feel that the incentives and rewards offered by my organization are fair and commensurate with my contributions.					
2	I am motivated to perform at my best by the incentive and reward system in place.					
3	I believe that the incentives and rewards provided by my organization recognize and appreciate my efforts.					
4	I am satisfied with the variety of incentives and rewards available to employees in my organization.					
5	I perceive a clear link between my performance and the incentives and rewards I receive.					
6	I feel that the incentive and reward structure in my organization promotes healthy competition and motivation among employees.					
7	I am aware of the criteria used to determine eligibility for incentives and rewards.					
8	I believe that the incentives and rewards offered by my organization align with my personal and professional goals.					
9	I am confident that the incentives and rewards provided by my organization contribute to employee retention and morale.					
10	I am inclined to go above and beyond in my role due to the incentives and rewards offered by my organization.					

10. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Supervisor Support.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Supervisor Supports

S.N.	Items	SD	D	N	A	SA
1	I feel that my supervisor is approachable and supportive in addressing work-related concerns.					
2	I receive constructive feedback and guidance from my supervisor to improve my performance.					

3	I believe that my supervisor genuinely cares about my professional development and growth.					
4	I feel comfortable discussing personal or professional challenges with my supervisor.					
5	I am satisfied with the level of support and encouragement provided by my supervisor.					
6	I perceive my supervisor as a role model for effective leadership and communication.					
7	I feel empowered to take initiative and make decisions within my role, with the support of my supervisor.					
8	I trust that my supervisor advocates for my best interests within the organization.					
9	I am confident that my supervisor values my contributions and recognizes my achievements.					
10	I believe that the support and guidance received from my supervisor positively impact my job satisfaction and performance.					

11. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Performance Feedback.
(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Performance Feedback

S.N.	Items	SD	D	N	A	SA
1	I receive timely and constructive feedback on my performance from my supervisor.					
2	I find the performance feedback provided by my supervisor to be helpful in improving my work.					
3	I feel comfortable discussing my performance strengths and areas for improvement with my supervisor.					
4	I believe that the performance feedback I receive is specific and actionable.					
5	I am satisfied with the frequency of performance feedback sessions with my supervisor.					
6	I perceive performance feedback as a valuable opportunity for professional development.					
7	I feel that my supervisor effectively communicates expectations during performance feedback discussions.					
8	I am confident that the performance feedback I receive aligns with my job responsibilities and organizational goals.					
9	I believe that performance feedback sessions with my supervisor contribute to a supportive work environment.					
10	I am motivated to excel in my role as a result of the performance feedback provided by my supervisor.					

12. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Employee Performance.
(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Employee Performance

S.N.	Items	SD	D	N	A	SA
1	I consistently meet deadlines and deliver work of high quality.					
2	I actively seek feedback to improve my performance.					
3	I take initiative in solving problems and addressing challenges at work.					
4	I effectively communicate with colleagues and stakeholders.					
5	I am committed to continuous learning and skill development relevant to my role.					
6	I am dependable and reliable in completing tasks assigned to me.					
7	I efficiently manage my time and prioritize tasks to maximize productivity.					
8	I collaborate effectively with team members to achieve common goals.					
9	I take ownership of my work and hold myself accountable for results.					
10	I demonstrate adaptability and resilience in the face of changes or setbacks.					

Thank you for your kind supports!!

APPENDIX 1
Survey Questionnaire 2024

Dear Respondents,

My name is Nirmala Gautam, and I am currently pursuing my MBS degree at the Mid-West University Graduate School of Management. I am conducting a research study titled ***"Impact of Working Environment on Employee Performance of Commercial Banks."*** Your valuable input is crucial for this research, and rest assured, all information provided will be kept strictly confidential.

Would you kindly take a moment to fill out the attached questionnaire? Your participation is greatly appreciated and will contribute significantly to the advancement of this study.

Thank you for considering this request, and I eagerly anticipate your positive response.

Warm regards,

Nirmala Gautam

MBS 4th Semester Student

Graduate School of Management, Central Department

Mid-West University, Birendranagar, Surkhet

....

Part A: Respondent's Demographic Information

Name: ....

Contact No.: ....

Name of Bank: -..

1. Age (Years): a. below 25   b. 26-35   c. 36-45   d. 45 and above

2. Gender: a. Female   b. Male

3. Caste: a. Brahman   b. Chhetri   c. Janajati   d. Others

4. Religion: a. Hindu   b. Buddhist   c. Christian   d. Others

5. Education: a. Up to +2   b. Bachelor   c. Master & above

6. Year of Experience: a. Less than 1 year   b. 2-4 years   c. 5-7 years   d. 8 and above years

Part B: Study Variables Related Information

7. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Working Culture.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Working Culture

S.N.	Items	SD	D	N	A	SA
1	I feel supported by my colleagues in maintaining a healthy work-life balance.					
2	I believe there is open communication among team members in my workplace.					
3	I am encouraged to voice my opinions and ideas in meetings and discussions.					
4	I perceive a sense of mutual respect and cooperation among coworkers.					
5	I am satisfied with the level of diversity and inclusion in our workplace.					
6	I find that leadership promotes a positive and inclusive work environment.					
7	I feel motivated to contribute my best effort to the team's goals and objectives.					
8	I am comfortable seeking assistance or guidance from my superiors when needed.					
9	I perceive opportunities for growth and development within the organization.					
10	I am proud to be part of the working culture fostered by my organization.					

8. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related toTraining and Development.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Training and Development

S.N.	Items	SD	D	N	A	SA
1	I believe the training programs offered by my organization effectively enhance my skills and knowledge.					
2	I feel adequately supported in identifying my training needs and goals.					
3	I perceive the training materials provided by my organization as relevant and beneficial to my role.					
4	I am encouraged to participate in continuous learning and development opportunities.					
5	I receive constructive feedback and guidance from trainers or mentors during training sessions.					
6	I have access to resources and tools that facilitate					

	my learning and development.					
7	I am satisfied with the frequency and variety of training programs available to me.					
8	I feel that my organization values employee development as an integral part of its culture.					
9	I perceive a positive impact on my performance as a result of the training I receive.					
10	I am confident that the training and development initiatives in my organization contribute to my long-term career growth.					

9. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related toIncentives and Rewards.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Incentives and Rewards

S.N.	Items	SD	D	N	A	SA
1	I feel that the incentives and rewards offered by my organization are fair and commensurate with my contributions.					
2	I am motivated to perform at my best by the incentive and reward system in place.					
3	I believe that the incentives and rewards provided by my organization recognize and appreciate my efforts.					
4	I am satisfied with the variety of incentives and rewards available to employees in my organization.					
5	I perceive a clear link between my performance and the incentives and rewards I receive.					
6	I feel that the incentive and reward structure in my organization promotes healthy competition and motivation among employees.					
7	I am aware of the criteria used to determine eligibility for incentives and rewards.					
8	I believe that the incentives and rewards offered by my organization align with my personal and professional goals.					
9	I am confident that the incentives and rewards provided by my organization contribute to employee retention and morale.					
10	I am inclined to go above and beyond in my role due to the incentives and rewards offered by my organization.					

10. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Supervisor Support.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Supervisor Supports

S.N.	Items	SD	D	N	A	SA
1	I feel that my supervisor is approachable and supportive in addressing work-related concerns.					
2	I receive constructive feedback and guidance from my supervisor to improve my performance.					
3	I believe that my supervisor genuinely cares about my professional development and growth.					
4	I feel comfortable discussing personal or professional challenges with my supervisor.					
5	I am satisfied with the level of support and encouragement provided by my supervisor.					
6	I perceive my supervisor as a role model for effective leadership and communication.					
7	I feel empowered to take initiative and make decisions within my role, with the support of my supervisor.					
8	I trust that my supervisor advocates for my best interests within the organization.					
9	I am confident that my supervisor values my contributions and recognizes my achievements.					
10	I believe that the support and guidance received from my supervisor positively impact my job satisfaction and performance.					

11. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Performance Feedback.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Performance Feedback

S.N.	Items	SD	D	N	A	SA
1	I receive timely and constructive feedback on my performance from my supervisor.					
2	I find the performance feedback provided by my supervisor to be helpful in improving my work.					
3	I feel comfortable discussing my performance strengths and areas for improvement with my supervisor.					
4	I believe that the performance feedback I receive is specific and actionable.					
5	I am satisfied with the frequency of performance feedback sessions with my supervisor.					
6	I perceive performance feedback as a valuable opportunity for professional development.					

7	I feel that my supervisor effectively communicates expectations during performance feedback discussions.					
8	I am confident that the performance feedback I receive aligns with my job responsibilities and organizational goals.					
9	I believe that performance feedback sessions with my supervisor contribute to a supportive work environment.					
10	I am motivated to excel in my role as a result of the performance feedback provided by my supervisor.					

12. Please mark (√) on the correct box to show your satisfaction/dissatisfaction on the statements related to Employee Performance.

(SD: Strongly Disagree; D: Disagree; N: Neutral; A: Agree; SA: Strongly Agree)

Employee Performance

S.N.	Items	SD	D	N	A	SA
1	I consistently meet deadlines and deliver work of high quality.					
2	I actively seek feedback to improve my performance.					
3	I take initiative in solving problems and addressing challenges at work.					
4	I effectively communicate with colleagues and stakeholders.					
5	I am committed to continuous learning and skill development relevant to my role.					
6	I am dependable and reliable in completing tasks assigned to me.					
7	I efficiently manage my time and prioritize tasks to maximize productivity.					
8	I collaborate effectively with team members to achieve common goals.					
9	I take ownership of my work and hold myself accountable for results.					
10	I demonstrate adaptability and resilience in the face of changes or setbacks.					

Thank you for your kind supports and cooperation!!