

# Human Resource Development (HRD) Practices and Banking Industry Effectiveness in Nepal: The Mediating Role of Employee Competencies

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## Abstract:

In the Nepalese banking industry, there is a lack of empirical studies specifically examining the mediating role of employee competencies in the relationship between HRD practices and organizational effectiveness. This study aims to address this gap using a causal-comparative research design to explore the relationship. Data was collected from 384 respondents working in private commercial banks in Nepal and analyzed using both descriptive and inferential methods. The study found that career development positively impacts organizational effectiveness. Employee competencies significantly affect career development, employee involvement, organizational effectiveness, and training and development. Effective training and development programs significantly enhance organizational effectiveness. Furthermore, career growth bridges employee dedication and overall organizational success, while training and development link employee commitment to organizational effectiveness. Thus, implementing HRD strategies focused on developing employee skills can greatly improve employee performance and overall organizational effectiveness in the Nepalese banking sector. It is crucial for policymakers, stakeholders, and bank management to prioritize effective HRD practices to enhance employee capabilities, boost overall performance, and deliver exceptional customer service.

**Keywords:** HRD practices, banking industry effectiveness, employee competencies, Nepal

**JEL classifications:** J24, M12, M53, G21, O15.

## Introduction

Financial institutions, particularly in the banking sector, significantly impact national economies (Gulzar, 2018; Bakar & Sulong, 2018; Cooray et al., 2023; Biswas, 2024). Despite having (Bhattacharya, 2024; Awosika et al., 2024; Ren & Wang, 2024) a team of highly skilled professionals, many organizations find it challenging to thrive in a demanding and competitive environment (Ahmad et al., 2013; Falahat et al., 2019; Bhutto et al., 2023; Mohsin et al., 2023; Bhattacharya, 2024). The importance of a strong and resilient banking system in supporting a nation's financial system during economic challenges cannot be overstated (Hinson, Mohammed, & Mensah, 2006). Effective practices in developing the skills and abilities of individuals and groups are essential for organizational success ((Islam et al., 2022; Ruza et al., 2019; Nguyen & Lu, 2023; Garavan, 2007; Nadler & Nadler, 2012).

Human resources practices encompass various strategies and techniques that focus on enhancing the abilities and expertise of employees (Mugizi, 2019). Implementing these practices is crucial for promoting employee competence and maintaining high-quality standards, which, in turn, enhances overall organizational effectiveness (Aldhuhoori et al., 2022; Ramachandran & Prasad, 2022; Wang et al., 2024; Fatonah, 2023; Wang et al., 2024; Ren & Wang, 2024; Potnuru & Sahoo, 2016). In the banking sector, where employees directly interact with customers, the role of HRD is vital in developing the necessary skills for exceptional service delivery (Masum et al., 2015; Islam et al., 2022; Rubel et al., 2018; Delery & Doty, 1996; Rao, 1987). Employee capabilities directly impact the overall effectiveness of the organization (Ahmad et al., 2013; Wang et al., 2024; Ren & Wang, 2024; Karen & Jennifer, 2024; Xiao-xi et al., 2024). When employees possess the necessary skills and knowledge, they can enhance performance and make better decisions (McClelland, 1973). Additionally, the effectiveness of an organization's workforce is crucial for its survival and overall performance (Simoes et al., 2018). Therefore, prioritizing HRD practices is essential for improving organizational performance, boosting employee satisfaction, and decreasing turnover rates (Basnyat & Lao, 2019; Abrokwah-Larbi, 2023; Abrokwah-Larbi & Awuku-Larbi, 2023; Kareem & Hussein, 2019).

Existing research on HRD practices in the banking sector predominantly examines developed nations, overlooking their effects in countries such as Nepal (Abrokwah-Larbi, 2023; Gnawali, 2018). In Nepalese commercial banks, there is a noticeable absence of empirical studies examining the impact of HRD practices on organizational effectiveness, despite their significant importance (Fei et al., 2024; Cevik, 2024; Wang et al., 2024; Adamrah & Sunitiyoso, 2024; Li, 2023). Further investigation is needed to fully understand the mechanisms that clarify the relationship between HRD practices and organizational effectiveness in this specific context (Wang et al., 2024; Wognum, 2023; Choi, 2023; Ferreira et al., 2023; Alqahtani et al., 2021). Moreover, implementing HRD practices not only improves organizational effectiveness but also fosters creativity and communication within organizations (Wang et al., 2024; Wu, 2023; Belfort et al., 2021; Hirudayaraj & Matić, 2021; Song et al., 2019; Delery & Gupta, 2016; Collin, Lemmetty & Riivari, 2020). The service-oriented nature of the banking industry underscores the significance of employee competencies like communication, teamwork, and adaptability (Cruz & Cabaluna, 2022; Hirudayaraj & Matić, 2021; Farouk et al., 2016; Masum et al., 2015; Ahmad et al., 2013; Radziwill & Benton, 2024; Xiao-xi et al., 2024; Salman, Ganie, & Saleem, 2020). Effective HRD practices are essential in cultivating these skills among staff members, leading to enhanced customer satisfaction and overall organizational success (Khandelwal, 2023; Cruz & Cabaluna, 2022; Gupta, 2016; Masum et al., 2015; Xiao-xi et al., 2024; Ren & Wang, 2024; Wang et al., 2024).

Emphasizing the significance of HRD activities in the banking sector is crucial for staying ahead of the competition and providing exceptional services to clients (Khandelwal, 2023; Cruz & Cabaluna, 2022; Farouk et al., 2016; Masum et al., 2015; Xiao-xi et al., 2024; Ren & Wang, 2024; Wang et al., 2024). In today's fast-paced business world, implementing effective practices that enhance employee capabilities and enable organizations to adapt to evolving market trends and customer expectations is vital (Ren & Wang, 2024; Zhang & Chen, 2023; Rawshdeh et al., 2023; Gerber & Velde, 2023; Phillips, 2008; Burns, 1992). Effective HR practices play a crucial role in improving employee skills and overall organizational performance in the banking industry (Khandelwal, 2023; Rahimi et al., 2023; Islam et al., 2022; Farouk et al., 2016; Masum et al., 2015; Wang et al., 2024; Ahmad et al., 2022). Recognizing the importance of investing in initiatives that enhance employee performance, customer satisfaction, and overall organizational success is essential (Rahimi et al., 2023). Further research is necessary to gain a deeper understanding of how HRD practices affect the overall effectiveness of commercial banks in Nepal (Xiao-xi et al., 2024; D'Angelo et al., 2022). This knowledge will help shape HRD policies and practices within the banking industry (Cruz & Cabaluna, 2022; Wang et al., 2024). Therefore, HRD practices are essential in fostering the acquisition of necessary skills and knowledge to effectively carry out specific tasks and achieve organizational goals and objectives (Neupane et al., 2023; Ahmad et al., 2022; Cruz & Cabaluna, 2022). Similarly, an individual's competence level within an organization can impact productivity and overall company effectiveness. Employee competencies can influence the interaction between HRD practices and organizational effectiveness (Bergenhengouwen, 1996). Thus, this study aims to investigate the impact of employee competencies on the relationship between organizational effectiveness and HRD practices in the commercial banking sector of Nepal.

## **Literature Review and Conceptual Framework Development**

Development and training initiatives play a crucial role in aligning employees' interests with company objective (Wu, 2023; Scott et al., 2006; Wang et al., 2024). These programs are valued as essential elements in the modern business environment, as they not only enhance personal abilities and understanding but also foster camaraderie and connection among colleagues ((Ababneh, 2021; Xiao-xi et al., 2024; Hai-ou et al., 2024; Ren & Wang, 2024; Wang et al., 2024; Prudenzi et al., 2024; Ghafoor Khan, Khan, & Khan, 2011; Hassi & Storti, 2011). Encouraging employee involvement is vital because it grants subordinates more authority and discretion, improving communication between management and employees (Ju et al., 2019; Sharma & Kirkman, 2015; Lawler, 2005; Radziwill & Benton, 2024; Prudenzi et al., 2024). This engagement, encompassing areas such as training, communication, empowerment, and recognition, positively impacts management approaches and decision-making processes (Noah, 2008; Bakotić & Rogošić, 2017).

Developing one's career is a continuous journey that takes place within companies (García-Agüero et al., 2024; Hai-ou et al., 2024; Adele & Ellinger, 2024; Prudenzi et al., 2024). It entails acquiring fresh skills and transitioning into new positions in order to attract and retain talented staff. This aspect is crucial for the long-term success of an organization and for keeping employees engaged and committed (Ren & Wang, 2024; Alexander, 2022; Kumar et al., 2023; Yang et al., 2023). It creates a strong bond between the organization and its employees, leading to improved performance and productivity (Kibui et al., 2014; Frederick, 2014; Gilley et al., 2009). Regular training and development programs are essential to equip employees with the necessary knowledge

and expertise to handle their current responsibilities and prepare them for future challenges (Jacobs & Washington, 2003; Ren & Wang, 2024; Wang et al., 2024).

Employee competencies, including knowledge, skills, abilities, and other essential qualities for job performance, are crucial assets for achieving organizational success. Companies that are able to cultivate distinctive skills outperform their rivals and flourish in fast-paced settings. Implementing effective development practices can help employees enhance their skills and contribute to the overall success of the organization (Campion et al., 2011; van Esch et al., 2018; Nilsson & Ellstrom, 2012).

By aligning the needs of the organization with the skills and growth of its employees, training and development become essential in achieving organizational objectives. In today's fast-paced business environment, investing in training and development has become crucial. This strategic approach not only enhances the overall productivity and efficiency of employees, but also contributes to the success of the organization as a whole (Ghafoor Khan, Khan, & Khan, 2011). To bridge the performance gap between current and future workforce performance, training and development play a vital role (Weil & Woodall, 2005). Sims (2002) suggests that training should focus on current job responsibilities, while development is aimed at preparing employees for future roles. Essentially, training and development aims to enhance the organization's areas of focus. Based on the information provided, a hypothesis is proposed:

*H1: Training and development has a significant influence on organizational effectiveness in Nepal*

Employee involvement, also known as participative management, refers to the level of sharing information, knowledge, rewards, and power among employees within the company (Randolph, 2000). In a study conducted by Amah & Ahiauzu (2013), it was discovered that when employees are given the opportunity to participate in decision-making, it has a positive impact on organizational productivity and market share. This is because when employees are involved in the decision-making process, they become more committed to the choices and actions taken, leading to increased organizational effectiveness. After analyzing the study, we can formulate the following hypotheses:

*H2: Employee involvement has a significant influence on organizational effectiveness in Nepal.*

Career development is widely recognized as a vital role in fostering growth and advancement within an organization (Dachner et al., 2021). According to Prince (2005), career development plays a crucial role in enhancing and nurturing the organization's workforce, taking into account the needs of both the organization and its employees. Effective career development requires a delicate balance between the goals and values of the company and the personal aspirations of its employees. By finding common ground, strong working relationships can be fostered. After considering the previous discussion, we can formulate the following hypothesis:

*H3: Career development has a significant influence on organizational effectiveness in Nepal.*

According to Evans & Davis (2005), training refers to a range of structured programs aimed at enhancing knowledge, abilities, and expertise. According to research conducted by Zumrah et al. (2013), employees who receive training are able to enhance their job performance by effectively applying new skills, knowledge, and attitudes in their daily work. Training and development play a vital role in improving employee skills and fostering organizational growth (Chang et al., 2011).

The implementation of organizational procedures that prioritize employee training is a clear indication of management's commitment to fostering workforce development. These procedures also serve as a catalyst for employees to enhance their knowledge, skills, and competencies. After considering the points mentioned earlier, a hypothesis is put forward:

*H4: Training and development has a significant influence on employee competencies in Nepal.*

Employee involvement refers to the level of participation individuals have in a company's decision-making process, which in turn promotes a sense of accountability and dedication (Denison, 2007). Rossler and Koelling (1993) argue that employee involvement promotes a shared vision, values, and objectives by enhancing individual skills, autonomy, and responsibility. After considering the information provided, a hypothesis is put forward:

*H5: Employee involvement has a significant influence on employee competencies in Nepal.*

Developing a successful career involves shaping one's professional path, honing decision-making skills, balancing various life roles, expressing personal values, and cultivating a positive self-concept (Niles & Harris-Bowlsbey, 2013). According to McGraw (2014), effectively implementing individual career management techniques can greatly improve performance and employee competencies. In his work, Kaye (2005) emphasized the importance of aligning individuals' skills, backgrounds, and goals with the organizational needs. He highlighted how a carefully crafted career development system can enable businesses to tap into the wealth of talent within their own ranks for staffing and progression purposes. After considering the points mentioned earlier, a hypothesis is put forward:

*H6: Career development has a significant influence on employee competencies in Nepal.*

Competence is viewed as a valuable attribute possessed by employees (personal competence). For instance, individuals can be seen as a valuable asset that can contribute to achieving a certain level of performance (Mansfield, 2004). It is evident that competency management and development play a crucial role in enhancing organizational effectiveness (Lee, 2010). According to Naquin & Holton (2006), the company's performance and effectiveness can be enhanced by prioritizing a range of competences. After reviewing the literature, we have formulated the following hypothesis:

*H7: Employee competencies has a significant influence on organizational effectiveness in Nepal.*

### ***The mediating role of employee competencies***

The research on strategic HRD is based on the assumption that these practices may not have a direct impact, but rather an indirect impact on specific organizational variables. Indeed, various investigative studies (Indradevi, 2010) have established clear connections between certain HRD practices and the overall effectiveness of organizations. According to Nilsson & Ellstrom (2012), incorporating HRD strategies in a company allows employees to enhance their skills, leading to improved company performance. In line with this, Qi et al. (2020) argue that when employees are more dedicated and competent, it leads to higher levels and better quality of both in-role and extra-role task efforts. This, in turn, contributes to the smooth functioning of the organization. However, according to Subramony, Guthrie and Dooney (2022), HR practices are seen as investments in the unique skills and abilities of employees. It is believed that companies can enhance their overall effectiveness by having a workforce with higher-quality human capital. In a study conducted by Otoo (2019), it was discovered that certain practices within the field of human resources have a

significant impact on the effectiveness of an organization. These practices include training and development, employee involvement, and career development. The study also revealed that these practices influence employee competences, which in turn contribute to organizational effectiveness. After reviewing previous research, the following hypotheses are put forward:

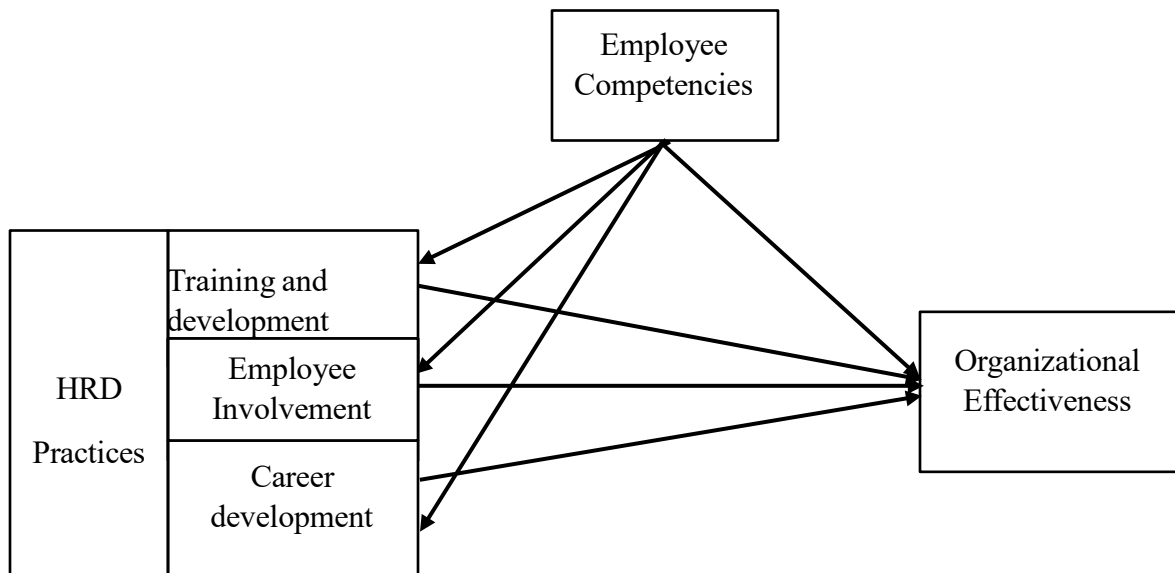
*H8: Training and development has a significant influence on organizational effectiveness through the mediating role of employee competencies in Nepal.*

*H9: Employee involvement has a significant influence on organizational effectiveness through the mediating role of employee competencies in Nepal.*

*H10: Career development has a significant influence on organizational effectiveness through the mediating role of employee competencies.*

The figure 1 shows the conceptual framework of this study which is adapted and modified from Otoo (2019).

*Figure 1: Conceptual Framework*



*Source: Adapted and Modified from Otoo (2019)*

## Research Methodology

### Research Design

Causal-comparative research design is used to conduct research since the research is intended to examine the impact of independent variables i.e., HRD practices on dependent variables that is organizational effectiveness through mediating role of employee competencies. To fulfill the objective of the research, quantitative research method is used. Casual-comparative research design aids in identifying the role of mediating variable on the casual relationships between the study's dependent and independent variables through the use of descriptive and inferential statistics.

## **Population and Sample**

The total number of employees working in Nepalese commercial banks is regarded as the population for the study. As of mid-July 2021, commercial banks have a workforce of 44,605 employees. As of the latest data from Nepal Rastra Bank in 2021, the three public sector banks together employ 7,100 staff, while the private bank has a workforce of 37,505. This means that the three public banks account for approximately 15.92 percent of the total employees in the commercial banking industry. 384 employees from various private commercial banks were selected at random to participate in the questionnaire survey. The sample size is influenced by gender as the respondents to the questionnaire survey consist of both male and female bank employees.

## **Data Collection Instruments**

The structured questionnaire was the primary tool used in this study to collect data. Self-administered questionnaires were used to gather primary data. The structured survey was built around closed-ended responses. The questionnaires in this study were split into two portions for analysis. Information on the respondent's basic profile, including gender, age, education, marital status, name of the organization, designation, and number of experiences, were contained in the first part. The dependent, mediating, and independent variables were measured in the second section. The factors employed in this study were evaluated using a variety of items drawn from various studies in the body of existing literature. A five-point Likert-type scale was used to measure each topic, and respondents were asked to rate how much they agreed or disagreed with each statement.

## **Research Items**

Three measures were utilized to evaluate practices related to personnel development. An evaluation of the training and development program was conducted using the effectiveness scale developed by Santos and Stuart (2003) and Singh (2004). This scale consists of eight items, one of which is "Adequate and relevant knowledge and skills are acquired through the training program." Employee involvement encompasses seven elements identified in Amah and Ahiauzu's (2013) and Denison's (2007) organizational culture survey. For example, one item is "Information is widely shared within this organization." The measurement of career development was adapted from the scale of organizational support developed by Sturges et al. (2002) and Denison's (2007) organizational culture survey. Seven items were used in the current research, such as "The organization offers training to support career development."

A total of 30 items were utilized to evaluate employee competencies, examining five areas: ethical competency, team competency, change competency, communication competency, and self-competency. These areas are essential for enhancing organizational effectiveness. The self-competence/self-liking scale developed by Tafarodi and Swann (1995) was used to assess self-competence, with six items measured, including statements related to personal capabilities and potential. The measurement of team competency involved the teamwork scale developed by Eby and Dobbins (1997), which comprises six items assessing various aspects of teamwork, such as the ability to provide valuable insights to a team project. The measurement of change competency was based on adaptations of scales by Ashford (1988) and Jimmieson et al. (2004), including six items that assessed performance in job situations following restructuring, such as self-belief in performing well. Communication competency was assessed using Wiemann's (1977) communication competency scale, which included six items tailored to the study's needs (e.g., the ability to listen effectively). Ethical competence was assessed using the moral decision scale

developed by Duckett and Ryden (1994) and the competent model for choosing moral action scale developed by Rest (1994). This scale consisted of six items, such as assessing confidence in the appropriateness of one's values, thinking, and judgment.

Finally, 12 items were designed to evaluate various aspects of organizational effectiveness, including the goal approach, system resource approach, and competing values approach, each consisting of four items. The measurement of the goal approach was based on Banat's (2014) research, while the system resource approach measurement was based on Abu El Khair's (2016) findings. The competing values approach measurement was derived from studies by Gold et al. (2001) and Rahman et al. (2013).

### Data Analysis Tools

This study adopted the use of SmartPLS 4.0 to understand the relationship between endogenous and exogenous variables.

## Result and Discussion

### Profile of Banking Employees

Table 1: Demographic variables of respondents

Item	Contents	Frequency	Percentage
Gender	Male	191	49.7
	Female	193	50.3
Age	Below 25 years	17	4.4
	26-30 years	174	45.3
	31-35 years	116	30.2
	Above 35 years	77	20.1
Educational Qualification	Bachelor	158	41.1
	Masters	226	58.9
Working Experience	less than 1 year	16	4.2
	1-5 years	177	46.1
	6-10 years	137	35.7
	Above 10 years	54	14.1

Source: Authors own work

Table 1 provides a detailed demographic profile of the respondents, highlighting key characteristics relevant to the HR landscape within the Nepalese financial sector. The gender distribution is relatively balanced, with male respondents constituting 49.7% and female respondents slightly higher at 50.3%. This indicates a nearly equal representation of genders, reflecting the progressive inclusion efforts within the industry.

The educational qualifications of the respondents reveal that a significant majority have pursued higher education, with 41.1% holding a bachelor's degree and 55.9% having attained a master's degree. This high level of educational attainment is indicative of the emphasis placed on advanced



qualifications in the Nepalese financial institution HR industry, which is crucial for maintaining competitiveness and expertise in the sector.

Work experience among the respondents varies, showcasing a diverse range of professional backgrounds. Only a small percentage have less than one year of experience, suggesting that the majority of respondents are well-established in their careers. Specifically, 46.1% have 1-5 years of experience, 35.7% have 6-10 years, and 14.1% possess more than 10 years of valuable work experience. This diversity in experience levels underscores the blend of emerging talent and seasoned professionals within the sector, which is vital for fostering innovation and sustained growth.

Age distribution data indicates that a significant portion (45.3%) of respondents are in the 26-30 years age range, reflecting a youthful workforce that is likely to be dynamic and adaptable to new trends and technologies. This demographic detail is important for HR professionals in the Nepalese financial institutions as it highlights the need for targeted career development and training programs that cater to the aspirations and potential of a younger workforce.

## **Structured Model Analysis**

### **Measurement Model**

The analysis in this study was conducted using SmartPLS 4.1. The measurement model was evaluated using composite reliability (CR), Cronbach's Alpha (CA), average variance explained (AVE), and loadings. The study's reliability and validity were evaluated using a variety of metrics. The study involved an examination of convergent and discriminant validity to evaluate the accuracy of the measures, and the dependability of the measures was evaluated using CA and CR. Based on the findings of Hair et al. (2019), it is recommended that CA and CR values exceed 0.70. Therefore, this study discovered that the value falls within the acceptable range. To evaluate convergent validity, we utilized the Average Variance Extracted (AVE) and expected each variable's AVE to be higher than the threshold of 0.50. If the AVE value falls below 0.50 (see table 2), it might be worth considering the removal of items from the constructs that have the lowest outer loadings. Therefore, this study determined that the AVE falls within an acceptable range. In order to assess discriminant validity, we employed the Fornell-Larcker criteria, cross-loadings, and the ratio of heterotrait-monotrait correlations (HTMT).

Various statistical tests were used to evaluate whether there were any issues regarding the distinctiveness of the variables. Issues with cross-loading may occur when a factor shows different loadings depending on the random sample. It can be quite tricky to pinpoint all the elements that have the same variable and, as a result, it becomes challenging to guarantee that these elements truly represent separate and individual concepts. Based on the findings of Kamis et al. (2020), it is suggested that the loading values of the constructs should be relatively higher compared to the loading values of the other constructs. After analyzing the data, it seems that our dataset meets the required criteria, indicating that there are no major issues with cross-loading in this study.

The HTMT technique is widely acknowledged as a valuable approach for evaluating discriminant validity. Based on the research by Hensler et al. (2015), it is suggested that the value should be below 1. In addition, Sobaih et al. (2022) and Hair et al. (2019) recommend a value that is below 0.90, while Hair et al. (2019) argue that a value lower than 0.85 is considered acceptable. There may be cases where an exception could occur if the HTMT value on any of the constructions were to exceed 1. According to the Fornell-Larcker criterion, it is suggested that the square root of the

Average Variance Extracted (AVE) for each latent variable should be higher than its highest correlation with other latent variables, as shown in Table 3. The values for the Fornell-Larcker criterion and the HTMT are presented in table 3 and table 4, indicates that this study does not seem to have any issues with discriminant validity.

Table 2: Measurement Model

	Cronbach's alpha	Composite reliability (rho_c)	Average variance extracted (AVE)
CD	0.896	0.919	0.621
EC	0.962	0.965	0.596
EI	0.811	0.864	0.516
OE	0.953	0.96	0.728
TD	0.922	0.938	0.685

Source: Authors' own work

Table 3: HTMT Test

	CD	EC	EI	OE	TD
CD					
EC	0.428				
EI	0.768	0.412			
OE	0.715	0.497	0.662		
TD	0.778	0.241	0.901	0.646	

Source Authors own work

Table 4: Fornell-Larcker Criterion Test

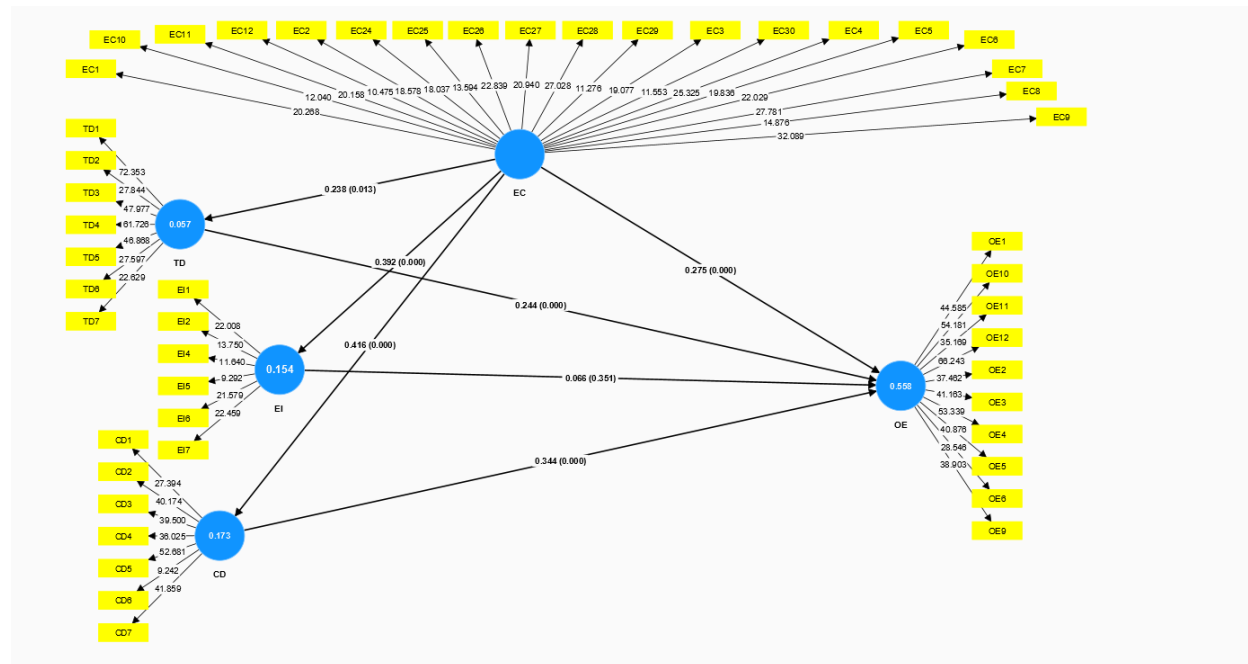
	CD	EC	EI	OE	TD
CD	0.788				
EC	0.409	0.772			
EI	0.667	0.38	0.718		
OE	0.68	0.483	0.592	0.853	
TD	0.721	0.232	0.802	0.618	0.827

Source: Author's own work

### Structural Model Analysis

The structural model picture (figure 2) visually represents the relationships between latent variables (constructs) and their indicators (observed variables). Latent variables are depicted as circles, while their indicators are shown as rectangles. Arrows between latent variables indicate hypothesized direct effects, with path coefficients representing the strength and direction of these relationships. Loading values on arrows between indicators and latent variables show the strength of these measurements. R-squared values within the circles indicate how much variance in a dependent variable is explained by the independent variables, respectively.

Figure 2: Structural Model Analysis



Source: Authors

Table 5: Direct Effect

		Beta	Standard deviation	T statistics	2.50%	97.50%	P values	Decision
1	CD -> OE	0.344	0.057	6.074	0.235	0.456	0	Yes
2	EC -> CD	0.416	0.089	4.689	0.228	0.573	0	Yes
3	EC -> EI	0.392	0.098	3.995	0.183	0.568	0	Yes
4	EC -> OE	0.275	0.055	5.014	0.16	0.375	0	Yes
5	EC -> TD	0.238	0.096	2.479	0.049	0.421	0.013	Yes
6	EI -> OE	0.066	0.071	0.932	-0.068	0.211	0.351	No
7	TD -> OE	0.244	0.064	3.838	0.116	0.364	0	Yes

Source: Author's Calculation

The table 5 displays the outcomes of the direct impact between the dependent and independent variables. Every row represents a predictor variable that affects OE, along with relevant statistics like Beta coefficients, standard deviations, T statistics, confidence intervals (2.50% and 97.50%), p-values, and a determination based on statistical significance. The study explores the correlation between career development (CD) and organizational effectiveness (OE). The Beta coefficient of 0.344 suggests a positive relationship between CD and OE. The T statistics value of 6.074 indicates that this relationship is statistically significant. The confidence intervals (2.50% and 97.50%) indicate a range where the true population parameter is expected to be located. The p-value of 0 suggests that the relationship is statistically significant, resulting in a conclusion of "Yes" regarding the impact of CD on OE. In addition, this study also investigates the influence of employee competencies on various aspects such as employee involvement, organizational effectiveness, and training and development. In each instance, the Beta coefficients indicate a positive correlation, with different degrees of statistical significance shown by the T statistics and

p-values. The confidence intervals offer a way to gauge the level of uncertainty surrounding the estimated coefficients. It is worth mentioning that the row related to the connection between EI and OE shows a Beta coefficient of 0.066, suggesting a slight positive correlation. Nevertheless, the T statistics value of 0.932 and the p-value of 0.351 indicate that this relationship lacks statistical significance. Therefore, the conclusion is negative when it comes to the impact of emotional intelligence on organizational effectiveness. Therefore, the table offers valuable insights into the connections between various factors related to personnel management and the overall effectiveness of an organization. This information can be used by managers in the field of human resources and policymakers to make informed decisions.

### Indirect Effect

Table 6: Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	2.50%	97.50%	P values	Decision
EC -> EI -> OE	0.026	0.033	0.035	0.743	-0.02	0.115	0.457	No
EC -> CD -> OE	0.143	0.141	0.039	3.665	0.071	0.224	0	Yes
EC -> TD -> OE	0.058	0.058	0.025	2.325	0.018	0.118	0.02	Yes

Source: Author's

The table 6 provides statistical analysis results on the connections between employee competencies, different intermediate variables, and their influence on organizational effectiveness. The path EC -> EI -> OE is analyzed, revealing a mean effect size of 0.026 with a standard deviation of 0.035. The T statistics of 0.743 indicate that there is not enough statistical evidence to support the significance of this path's influence on OE. This is further supported by the p-value of 0.457, leading to the conclusion that there is no significant impact. On the other hand, the EC -> CD -> OE and EC -> TD -> OE paths show average effect sizes of 0.143 and 0.058, respectively. The T statistics reveal significant relationships (3.665 and 2.325, respectively) and the p-values are below the significance threshold (0 and 0.02, respectively). As a result, both paths are determined to have a positive impact on OE.

### Discussion

The banking industry plays a vital role in driving economic growth and progress in today's dynamic and fiercely competitive business landscape. As the industry moves forward, companies are increasingly recognizing the importance of adopting effective practices to cultivate their workforce and stay ahead in the market. This study explores the relationship between practices in human resources development, the effectiveness of the banking industry, and the role of employee competencies as a mediator.

Efforts in HRD encompass a range of strategies aimed at improving employees' skills, knowledge, and potential to meet organizational goals and adapt to changing market demands. The practices related to managing and developing employees in the banking sector are crucial. They play a crucial role in cultivating employee engagement, encouraging ongoing learning, and ultimately improving the overall performance of the organization.

These practices cover a variety of strategies, including training and development programs, career advancement opportunities, performance evaluation systems, and initiatives to support and retain talented individuals. Training and development programs are essential for banking professionals to acquire the necessary skills and competencies to excel in their roles and stay updated with evolving industry trends. Consistent training sessions and opportunities for professional growth can greatly impact employee performance, customer satisfaction, and organizational expansion within banks.

Similarly, efforts aimed at promoting professional development, such as mentorship programs, leadership training, and chances for career progression, are crucial for boosting employee engagement and retention, ultimately improving the effectiveness of the organization (Turner, 2019). Otoo (2019) in their study also indicated that performance management systems are essential components of HRD practices in the banking industry. By implementing clear performance objectives, providing regular feedback, and recognizing employee achievements, organizations can successfully align individual contributions with overall goals, resulting in increased motivation and productivity among staff members.

Furthermore, by incorporating talent management initiatives such as succession planning, talent acquisition strategies, and competency assessments, banks are able to identify and nurture employees who show exceptional promise. This guarantees a steady flow of future leaders and valuable contributors to the organization's success.

Ferreira, Marques and Azevedo (2011) in their study highlighted the effectiveness of the banking industry heavily relies on the skills and abilities of its employees. Employees demonstrate a wide range of competencies, including knowledge, skills, abilities, and behaviors, which enable them to effectively fulfill their responsibilities (Otoo, 2019). In the banking sector, having certain essential skills and qualities is crucial. These qualities encompass a deep comprehension of finance, a dedication to delivering exceptional customer service, a knack for resolving problems efficiently, strong communication skills, and the agility to embrace technological advancements.

Studies have indicated that the manner in which organizations manage their workforce directly influences the skills and capabilities of employees, consequently impacting the overall performance of the organization (Anwar & Abdullah (2021); Rezaei, Khalilzadeh & Soleimani, 2021). Training and development programs are essential for enhancing employees' technical expertise, customer service skills, and digital literacy (Elnaga & Imran, 2013; Cetindamar Kozanoglu & Abedin, 2021). As a result, they are able to offer clients outstanding financial products and services. Similarly, programs aimed at promoting professional growth provide employees with opportunities to develop their leadership skills, enhance their decision-making abilities, and improve their strategic thinking capabilities. This enables them to encourage innovation and promote organizational change.

Furthermore, performance management systems play a crucial role in recognizing employee strengths and areas that need improvement. This enables targeted development interventions to enhance skills that are in line with the organization's goals. By placing a strong emphasis on

employee development and utilizing effective HRD practices, banks can cultivate a skilled and adaptable workforce. This, in turn, can drive them towards exceptional performance and help them stay ahead in the industry. Moreover, effective recruitment and career development strategies are essential for financial institutions to attract and retain top talent. Studies have shown that career commitment and employee competency significantly influence career management, which underscores the importance of fostering these attributes within the workforce (Risal et al, 2023). Additionally, Dhakal et al. (2023) highlighted the streamlined hiring process in any private organizations can enhance organizational efficiency and ensuring the acquisition of highly competent professionals. This, in turn, can drive them towards exceptional performance and help them stay ahead in the industry.

### **Empirical Findings and Theoretical Perspectives**

The empirical findings highlight the crucial role of HRD practices in shaping employee competencies and driving effectiveness in the banking industry. The results of the regression analysis show that there are strong positive connections between various HRD practices, such as training and development, career development, and talent management, and important measures of organizational effectiveness, including customer satisfaction, financial performance, and market share.

In addition, the role of employee competencies in mediating these relationships emphasizes the significance of cultivating a capable and talented workforce as a crucial factor in achieving organizational success. Theoretical perspectives like Human Capital Theory and Social Cognitive Theory offer valuable frameworks for comprehending how HRD practices impact employee competencies and organizational outcomes. The theory suggests that organizations can improve productivity, innovation, and competitiveness by investing in employee training, education, and development. Through the cultivation of employees' knowledge, skills, and abilities, banks have the opportunity to harness the power of their workforce as a valuable asset in driving sustainable growth and achieving excellence in performance. The importance of observational learning, self-efficacy, and goal-setting in shaping employee behavior and performance is emphasized in Social Cognitive Theory. Practices that promote employee growth and development, such as providing role models, feedback, and challenging goals, are crucial for success in the banking industry.

### **Implications for Practice and Policy**

The findings from this discussion have important implications for professionals in HRD, policymakers, and stakeholders in the banking industry. Firstly, it is important for HRD practitioners to develop and implement customized HRD programs that are in line with the strategic priorities and goals of banks. Through the incorporation of HRD practices like training and development, career advancement, and talent management, HRD practitioners have the ability to foster a culture that values ongoing learning, creativity, and exceptional performance. Additionally, policymakers should acknowledge the significance of allocating resources to workforce development initiatives in order to improve the competitiveness and long-term viability of the banking industry. By offering incentives for banks to invest in employee training, education, and development, policymakers can encourage the cultivation of a highly skilled and versatile workforce that can contribute to economic growth and prosperity. In addition, it is crucial for policymakers to work together with industry stakeholders in order to create regulatory frameworks that encourage HRD initiatives and foster a culture of continuous learning and professional growth in the banking industry. Ultimately, it is crucial for stakeholders in the banking industry to recognize the importance of Human Resource Development (HRD) and dedicate the necessary

resources to effectively implement HRD programs. Through the cultivation of a learning and growth-oriented environment, organizations can successfully attract and keep high-performing individuals, boost employee involvement and contentment, and ultimately attain exceptional organizational performance and efficiency.

## **Conclusion and Recommendations**

This study explores the relationship between practices in human resources development, the impact on the banking industry's effectiveness, and the crucial role of employee competencies as intermediaries. Extensive research and established theories highlight the crucial importance of HRD practices, including training and development, career advancement, and talent management, in shaping employee skills and driving organizational success in the banking industry. By strategically investing in HRD initiatives and fostering a highly skilled workforce, banks can not only achieve a long-lasting competitive advantage but also make a substantial contribution to economic prosperity and development. In order to progress, it is crucial for Nepalese commercial banks to pay close attention to the recommendations derived from this study. These recommendations highlight the importance of implementing training and development programs that can improve employee skills. It is also crucial to promote policies that encourage employee involvement and collaboration. Additionally, prioritizing career development pathways and refining specific competencies, such as communication and ethical conduct, through targeted training can be beneficial. Lastly, fostering symbiotic relationships between management and employees can lead to mutual growth. In the banking industry, the study emphasizes the crucial role of HR managers in guiding employee development programs that are vital for the success of the organization.

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