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Factors Affecting Employee Performance in the Business Recovery Process at Listed Banks in Vietnam

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ABSTRACT

Purpose: In recent years, many disruptions have occurred in the Vietnamese economy, which has caused listed banks to suffer many consequences, so listed banks must recognize the factors that promote recovery. Although studies on this issue have been conducted, the amount is quite limited and there is little focus on human resource factors. This empirical study was conducted to demonstrate the factors that affect employee performance and its impact on the recovery of business operations of listed banks.

Design/methodology/approach: In this study, the author used questionnaires to collect data from 850 listed bank employees between 15th August 2023 and 26th December 2023. This study developed a questionnaire that used measures from many previous empirical studies to build a model to measure the impact of human resources on a company's ability to recover performance, using a five-point Likert-style scale (from 1 level equals to totally disagree; to 5 level equals to totally agree). After collecting data, this study used the SPL Smart application, to find the relationship between the role of human resources and the ability to recover business performance. From that analysis, the author will provide an objective perspective on the role of human resources in promoting the recovery performance of listed banks in Vietnam.

Findings: Research results show that performance appraisal variables positively impact employee performance. On the other hand, career development and training and development do not affect employee performance. Finally, the analysis shows that there is a positive relationship between employee performance and business recovery at listed banks.

Research limitations/implications: This study shows that human resources play a very important role in the recovery process of Vietnamese listed banks. Learning about the factors that influence employee performance will help banks align their HR strategies with organizational goals, ensuring that the workforce has the right skills and competencies necessary force. This process will help listed banks in Vietnam increase their ability to recover from disruptions and enhance their competitiveness. However, this study still has limitations including sample size and number of independent variables not large enough to show the importance of human resources in the recovery process of listed banks in Vietnam.

Originality/value: This study contributes to emphasizing that human resources play an important key in the recovery process for Vietnamese listed banks. From an objective perspective, it provides insights into the role of human resources and factors to improve employee performance in listed banks.

Keywords: Listed Banks, Human Resources, Employee performance, Business recovery, Vietnam

I. Introduction

Received: Feb. 23, 2024; Revised: Apr. 3, 2024; Accepted: Apr. 22, 2024

† Corresponding author: Manh Tien Pham E-mail: manhpham@hvnh.edu.vn In any situation, human resources always play an important role in helping an organization achieve



its goals. Currently, when entering a new period of stability, human resources are always the focus for businesses, especially in business recovery. For businesses to be able to develop sustainably, investment in human resource development becomes necessary for the success of the business (Arora et al., 2020). Other research by Davidescu et al (2020) shows that the labor market is always evolving, and the role of workers is crucial. Employees play an important role in the construction and growth of an organization's human and social resources, as well as the primary source of expertise and support for company recovery. Sustainable HR practices are heavily influenced by levels of performance and work satisfaction; thus, in-depth knowledge of these elements is crucial in the success of any firm. In addition, research in the Jordanian Banking Sector suggests that employee-organizational relationships are key organizational requirements as organizations face globalization, competition, and innovative individuals and others, particularly recovering from the worldwide economic downturn to achieve competitive advantage over others (Mahmoud et al, 2018). Besides, Widakdo (2022) suggests that the survival, maintenance, and development of businesses are all affected by the role of human resources. Additionally, employee performance also plays an important role in the progress or regression of companies' operations.

Currently, Vietnam has 40 financial and banking training institutions, including 24 universities (Nguyen et al, 2021). Reality demonstrates that bank personnel can meet the criteria of the banking business with basic training, but the quality of trained human resources remains low, and many students after graduation still have a "gap" in both technical and soft skills. Banks require time to train new staff to satisfy employment criteria. In some specialist industries, recruiting demand is high; for example, numerous commercial banks are currently spending a lot of money to seek foreign professionals for senior management roles, network growth strategies, and risk management. Given the fact that Vietnam's economy is on the way to recovering from the

pandemic, it is, even more, emphasized that to recover businesses, it is necessary to have a deep understanding of personnel training practices as well as the role of resource development (Do, 2020). Therefore, this study was conducted to find out the factors affecting employee performance and the role of human resources in the recovery process of listed banks.

II. Theoretical Background and Hypotheses

A. Performance Appraisal

Performance appraisals, the assessment of a worker's job performance over the previous period by one's supervisor, are common practices in almost every firm (Cappelli et al, 2017). Typically, motivationrelated research and theory have concentrated on how performance assessment influences the appraisee's following work behavior; it focuses on what motivates the performance appraisal activities (Landy et al, 2017). Performance evaluation behaviors are essentially a subset of the whole range of role behaviors that organizational members engage in. Organizations are increasingly recognizing the potential central role of performance appraisal in a larger integrated human resource management system (Heywood et al, 2017). Besides, Cappelli et al (2017) also have the same view on performance assessment, they are an essential part of an effort to solve agency problems, motivate employees to act for the benefit of employers, and therefore, are a central practice in the field of management. In addition, researching and checking to improve employee quality right from the beginning will also help businesses recruit quality employees, which will limit problems that will occur during the process work (Kim et al., 2023).

According to Takemura et al (2018), to analyze and improve performance that helps the company reach its goals, performance appraisal is a process that involves evaluating an individual's or another level of performance. In addition, Weinzimmer et al (1999) also believe that businesses managing and evaluating the quality of employees will have a positive impact on performance. The current study, which influence of performance appraisal on employee motivation and productivity in Turkish, discovered that performance appraisal has a significant effect on employee motivation and productivity (Aydın, 2018). Besides, Dangol (2021) points out that performance appraisal can be considered a method to help improve work performance and motivate employees. Employees can be motivated if their evaluation is based on an accurate and up-to-date job description. This is consistent with the opinions of many other authors who believe that integrated human resource and performance management strategies have a substantial influence on employee engagement and attitudes (Gallardo-Gallardo et al, 2020; Pandita et al, 2018). The following is hypothesized:

H1: Performance appraisal has an impact on employee performance

B. Career Development

Career development combines future training demands with human resource planning (Sugiarti, 2022). From the employee's perspective, career development provides an overview of prospective career options inside the organization and demonstrates the organization's long-term value to its personnel. Besides, a human's professional development, according to Sima et al (2020), is a lifetime process that encompasses maturity and change in childhood, formal vocational education in school, and maturity in adulthood and retirement. In today's employment market, adaptability is becoming increasingly important for career development and success. The concept of career adaptability, which refers to the ability to adjust to changing job-related situations and predict advancement in career development, appears to provide a useful scientific foundation for effective career intervention (Bocciardi

et al, 2017). Additionally, Hidayat et al (2019) found that career maturity is not something that happens naturally to everyone; rather, it is accomplished through a sequence of actions that must be completed by an individual in an organized program. Career development programs can help individuals reach career maturity, particularly at the college level.

According to Bagdadli et al (2019), the career growth of a business is determined by its goals, staff requirements, profit margins, and career service resources. Although the findings of Napitupulu et al (2017) show that career development has a beneficial direct impact on perceived organizational support, motivation, and affective commitment, but career development has no direct impact on performance. On the contrary, the results revealed that career development and the employee work environment had a significant impact on job motivation and performance. In addition, career growth and work environment have a direct impact on performance (Yusuf Iis et al, 2022). Additionally, Kakui and Hazel (2016) found that career development assists organizations and their workers in developing healthy connections, improving their knowledge, skills, and competencies, and demonstrating improved abilities and competencies when doing duties. McGraw (2014) discovered that the successful implementation of employee career development programs may considerably boost employee talents and performance. Examine how career development might improve employee performance through counseling and assistance, assisting them in developing strategies and resolving problems (Katharina et al, 2020). Previous contributions led to the second theory, which is as follows:

H2: Career development influences employee performance

C. Training & Development

According to Nwali and Moses (2021) to thrive in today's competitive business environment, firms must invest extensively in human resources training

and development to stay current on the latest industry business practices from across the world. Moreover, training and development are one way to improve and expand an employee's available skill sets, knowledge, and capacities to meet all of the critical needs of the organization's clients (Nwali et al, 2021). Lee (2018) believes that building common values and standards to encourage employees to learn and improve their skills will be an important basis for improving the quality and services of the organization. Besides, the quality of human resources is an advantage to any firm, so training has become an issue that must be addressed by all organizations (Laing, 2021). The majority of employees believed that training and development were helpful strategies for achieving personal and organizational success. In addition, research by Hoeckesfeld et al (2020) suggests that when faced with an aggressive economic scenario, businesses use Training and Development (T&D) techniques to improve people's performance, develop skills, and pick up new knowledge, increase human capital satisfaction and prepare them to face the challenges and changes that might come their way in the social and work environment.

Given the global saturation of services, firms must keep their employees' knowledge and competencies up to date. As economies become more serviceoriented, competition increases and strengthens by leaps and bounds. Therefore, it is critical to develop strategic and appropriate T&D programs (Imran et al, 2015). Several authors contend that improving employee performance and organizational growth requires training and development (Majid et al, 2018; Mardiyah et al, 2019; Zemburuka et al, 2020). Besides, research by Mohammed (2016) shows that employees who have been well-trained and developed are regarded as the cornerstones of success. These results showed that training and development were favorably connected and had a statistically significant association with employee performance and productivity (Mohammed, 2016). According to Ismael et al (2021) feel that training and development might enhance an employee's knowledge and skills, ultimately resulting in enhanced higher efficiency.

Karim, Wasib and Choudhury (2019a); Yimam (2022b) consider employee development and training to be essential for enhancing organizational performance and industry attractiveness. It is assumed, based on the preceding discussion, the following hypothesis is proposed.

H3: Training and development have an impact on employee performance

D. Employee Performance and Business Recovery

Employee performance is defined in terms of quantity, quality, timeliness, work presence or participation, the efficiency of finished work, and the efficiency of the completed job (Goffar et al, 2022). According to Bulto et al (2017), an individual's entire evaluation and appraisal of the work environment make up their performance as an employee. Besides, Mastrangelo, Erik, and Steven (2014) underline that organizational performance incorporates individual employees' performance. In this paper, the following staff performance assessment indicators were investigated: task efficiency, work planning, originality and invention, and effort (Mastrangelo et al, 2014). (Kim, 2023) also believes that building high-quality human resources is an effective way for businesses to improve business efficiency. Moreover, to get the most out of employee performance, the company must create a suitable working environment that meets the demands of both individual employees and an organization's managers (Hagos et al. 2018).

According to Denyer (2017), the anticipation, planning, response, and adaptation of an organization to unforeseen changes in the environment is called business resilience. It is divided into two main drivers: defensive and progressive, with four approaches: preventive control, conscious action, performance optimization, and adaptive innovation. It has no defined formula, but it is up to leaders to strike a balance between various methods (Denyer, 2017). According to Niemimaa et al (2019), organizations'

business models nearly completely overlook business recovery solutions, therefore when faced with interruptions, these businesses are on the verge of being seriously impacted, if not bankrupt. This study states that, to develop sustainably, each business must have its business recovery plans tailored to its industry or position. Moreover, following the disruption, many firms may cease to exist since they are no longer able to survive in the new time; nevertheless, business recovery strategies will be able to adapt the way enterprises operated before the pause (Caballero-Morales, 2021). As a result, organizations not only recover from interruptions, but also make significant adjustments to their operational techniques, goods, or services to adapt to market developments. This comprehensive transformation has the potential to help many firms expand and succeed in their respective industries.

Workers are the organization's most valuable asset, and the organization's growth, advancement, and success are all dependent on their performance. Employee performance, according to Pradhan et al (2017), encompasses measures such as work quality, quantity, working knowledge, cooperation, dependability, initiative, and competence. Using suitable human resource development approaches to improve employee performance, according to Domsch (2017), can increase emotional commitment to organizational effectiveness. Increasing an individual's knowledge, skills, and competencies to enhance performance, according to Werdhiastutie et al (2020); Krekel, Ward and De Neve (2019), necessitates an effective training

and development program that may also raise organizational effectiveness. Besides, AlHamad et al (2022) found that the application of knowledge, skills, and abilities connected to personnel is necessary for many firms to run efficiently. Human resource development technology may increase employee performance and overall organizational efficiency (Mishra, 2017). Human resource development encourages the acquisition of new skills, abilities, and attitudes that impact employee performance to fulfill organizational objectives (Akdere et al. 2020). Additionally, Human resources development initiatives such as training and development, according to Tan and Nasurdin (2011), promote organizational effectiveness by providing employees with essential information, skills, and competencies. The fourth assumption is based on these contributions:

H4: Employee performance influences business recovery

The proposed model in Figure 1 illustrates the objectives and hypotheses in the given framework

III. Research Methodology

A. Measures

This research developed a questionnaire which uses measures from various previous empirical research to construct the model measuring the impact of human

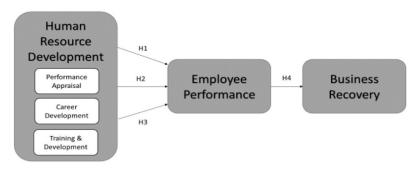


Figure 1. Research model

resources on firm performance recovery, using a five-point Likert-style scale (from 1 level equals to totally disagree; to 5 level equals to totally agree). The questionnaire was designed in English and references can be found in Table 1, and then translated into Vietnamese, the native language of respondents. In the next step, the questionnaire was pre-answered

by 20 bankers and asked to provide feedback. These responses were used to revise the questionnaire structure, the items of which are presented in Table 1.

Table 1. Questionnaire items

Constructs		Item	Reference				
Performance Appraisal	1	Your company provides a written and operational performance appraisal system	1				
	2	Performance is measured based on objective and quantifiable results	Mehrez et al (2020), Lin				
	3	Employees are provided performance-based feedback and counselling	et al (2019), and Cappelli et al (2017)				
	4	Performance review discussions are conducted with the highest quality and care	- ····································				
	1	Your company provides coaching to enhance your career					
Career	2	Your company supported your development strategy	Yu et al (2019), Albrecht et al (2018), Kim et al (2018)				
Development	3	Your company provided unprejudiced career guidance whenever required					
	4	Management team assigns tasks which improve your skills	-				
	1	The skills and knowledge related resources that were used in the training program are available for use on the job					
Training &	2	The activities of the training program provided meet the needs of the employees	Hodzic et al (2018), and				
Development	3	Employees are sponsored by training programs based on relevant training needs	Rahayu et al (2019)				
	4	Adequate and relevant knowledge and skills are acquired through the training program	-				
	1	Your job performance has increased as a result of improvement in you learning skills					
	2	Human Resource Development boosts your learning skills which in turn enhance your performance	Diamantidis et al (2018) Narayanamurthy et al				
	3	You are capable of handling your tasks without much supervision					
Employee Performance	4	You use to complete your tasks on time	(2021),				
Terrormance	5	You know you can handle multiple tasks for achieving your company's goals	Athar et al (2022), and Sudiardhita et al (2018				
	6	Job rotation in your company facilitates your performance development	-				
	7	You believe you perform well in your job situation following the restructuring	-				
	1	There is a clear mission that gives meaning and direction to your work					
	2	Your company has ability to adapt the changing business environment and responding to external environmental factors					
Business Recovery	3	Your company has ability to maintain stability	Denyer (2017), and Ansong (2017)				
Recovery	4	Your company develops human resources according to organizational changes	- Ansong (2017)				
	5						

Table 2.	Respondents'	demographic	characteristics	(n = 850)
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	Demographic Characteristics	Frequency	%
Cities	Big Cities (Hanoi, Ho Chi Minh City, Hai Phong, Quang Ninh)	800	94.1
	Others	50	5.9
Genders	Males	391	46%
	Females	383	45%
	Others	76	9%
Age	<25 years	119	14%
	25-35 years	187	22%
	36-45 years	348	41%
	>45 years	196	23%
Working	< 1 year	255	30%
	1-5 years	225	26.5%
Experience	6-10 years	127	15%
	>10 years	243	28.5%
Job title	Employee	744	87.5%
	Manager	106	12.5%

B. Sample and Data Collection

To find out the relationship between the roles of human resources and firm performance recovery, this research acquired data from respondents who were working in listed banks in Vietnam. According to Hair et al (2013), when applying the structural equation model (SEM), the sample size should be greater than 300 to have more information and stable results. The author used Google Form to send questionnaires and collect data from 15th August 2023 and 26th December 2023 related to 850 employees of listed banks in Vietnam, including 800 people from Big cities such as Hanoi, Ho Chi Minh, Hai Phong and Quang Ninh (94.1%), and 50 people from others (5.9%) as shown in Table 2.

IV. Data Analysis and Results

A. Participant Characteristics

In this study, 391 male participants responded to the questionnaire, accounting for 46% of the total 850 participants. Next were 383 female employees who responded to the questionnaire, making for about 45% of bank employees conducting the survey. Finally, there are about 9% with 76 employees of a different gender.

Besides, Table 2 shows the details of this research article collects information from 850 bank employees of different ages. The age group with the largest number of participants is 36-45 years old, accounting for about 41%. Next are two age groups over 45 years old and 25-35 years old with 196 and 187 employees, making up 24% and 22% respectively. Finally, the group of people under 25 years old had the least number of participating bankers with 119 people.

The demographic question included the bank employees' years of work experience. The group of employees with less than 1 year and more than 10 years of experience had the largest number of participants, 255 and 243 people answering the question, respectively. Followed by the group with 1-5 years of experience with 225 people, accounting for about 26.5%. Finally, the number of participants was at least 127 people in the 6-10 years experience group.

In this survey, more than 87.5% of participants held employee positions at listed banks in Vietnam. In addition, the remaining 12.5% of participants are managers at these banks. Therefore, the results obtained will become objective when including the opinions of managers and employees.

B. Reliability and Validity of the Measurement

Data was collected using the PLS-SEM method and SmartPLS software version 4.0.9.6, which included the PLS algorithm and bootstrapping approach. The model of measurement was evaluated by calculating the internal consistency, convergent, and discriminant validity of the instrument items.

Convergent validity was assessed using factor loadings, Cronbach's α , Composite Reliability (CR), and Average Variance Extracted (AVE) (Hair, 2013) as shown in Table 3.

The data show that the constructs of Performance Appraisal, Career Development, Training & Development, Employee Performance, and Business Recovery have outer factor loading values greater than 0,6, which exceeds the 0,5 criterion for acceptable results (Daskalakis et al, 2008). Cronbach's α values ranged from 0,656 to 0,892, while composite reliability ranged from 0,811 to 0.926, indicating acceptable levels more than 0.70 (Hair, 2013). Lastly, the average variance extracted (AVE) values fluctuated between 0.462 to 0.762, exceeding the lowest acceptable AVE threshold of 0.5 (Hair, 2013).

Table 3. Reliability and convergent validity

	Item	Outer Loading	Cronbach's Alpha	CR	AVE	
	PA1	0.764		0,795	0,494	
D	PA2	0.770	0,656			
Performance Appraisal	PA3	0.679	0,030			
	PA4	0.583				
	CD1	0.642			0,700	
Career Development	CD2	0.904	0,850	0.002		
Career Development	CD3	0.898	0,830	0,902	0,700	
	CD4	0.875				
	TD1	0.952		0,926	0,762	
Training & Development	TD2	0.965	0,892			
Training & Development	TD3	0.881	0,872			
	TD4	0.659				
	EP1	0.473		0,904		
	EP2	0.447			0,655	
	EP3	0.811				
Employee Performance	EP4	0.694	0,865			
	EP5	0.742				
	EP6	0.874				
	EP7	0.906				
	BR1	0.667				
	BR2	0.716		0,811	0,462	
Business Recovery	BR3	0.688	0,716			
	BR4	0.702				
	BR5	0.621				

C. Structural Model

Discriminant validity refers to the degree to which elements are unique and uncorrelated (Hair, 2013). The principle states that variables should be more closely related to their factor than to others. Table 4 yielded values ranging from 0.217 to 0.929, hence the variables were retained. Even though the two variables EP and PA show a significant correlation of more than 0.9, the author continues to include this variable in the model.

Collinearity has been defined as "a phenomenon caused by a strong correlation between independent variables in a linear regression model" (Daskalakis et al, 2008). Many research have found that VIF values less than 2 are non-collinear. With the data from Table 5, the VIF values are all less than 2, indicating that this model does not have multicollinearity.

Path coefficients are defined as the "a regression analysis coefficient of the path model indicating the impact connection among latent variables in the model" (Mohd Dzin et al, 2021). Table 6 contains two associations out of four, all of which have a P value of 0.05 or less, indicating that the connection is significant, whereas the others are not as expected. Furthermore, path coefficient values might have a positive or negative influence. In this analysis, path coefficient values are greater than zero, indicating positive associations.

R square is understood as a measure used in statistics and it tells us the fit of the research model with the meaning of factors (also known as variables) (Mohd Dzin et al, 2021). Besides, R-square of model is 62,5%, so this is acceptable.

Table 4. Discriminant validity

	Business Recovery	Career Development	Employee Performance	Performance Appraisal	Training & Development
Business Recovery	1				
Career Development	0.341	1			
Employee Performance	0.929	0.291	1		
Performance Appraisal	0.882	0.208	0.924	1	
Training & Development	0.217	0.903	0.215	0.122	1

Table 5. Collinearity

	BR1	BR2	BR3	BR4	BR5		
VIF	1.029	1.029	1.029	1.029	1.029		
	CD1	CD2	CD3	CD4			
VIF	1.31	1.31	1.31	1.31			
	EP1	EP2	EP3	EP4	EP5	EP6	EP7
VIF	1.356	1.356	1.356	1.356	1.356	1.356	1.356
	PA1	PA2	PA3	PA4			
VIF	1.164	1.164	1.164	1.164			
	TD1	TD2	TD3	TD4			
	1.047	1.047	1.047	1.047			

Table 6. Results of hypothesis testing

Hypotheses	Relationship	Path coefficients (β)	P values (p)	Results
H1	Performance → employee performance	0.699	0.000	Supported
H2	Career development → employee performance	0.081	0.371	Rejected
Н3	Training and development → employee performance	0.078	0.355	Rejected
H4	Employee performance → Business recovery	0.775	0.000	Supported

V. Discussion and Conclusion

The different studies and observations show that the performance recovery of listed banks in Vietnam is inextricably linked to the critical employee performance. The research model, after being implemented on SPL Smart software, demonstrates that performance appraisal has an impact on employee performance, and employee performance has a favorable impact on business recovery. In reality, staff members play an important role in increasing the flexibility of Vietnam's listed banks. Continuous training initiatives and a learning culture help to foster the agility required to navigate uncertain markets and regulatory changes. Moreover, two variables, career development, and training and development, had no impact on employee performance. However, listed banks must pay attention to these elements as well, because strategic management of human resources, including hiring, instruction, development of talent, talent retention, and staff well-being has emerged as a critical factor in revitalizing and improving listed banks' operational efficiency. Aligning your HR strategy with your organization's goals ensures that your workforce has the essential skills and competencies.

In essence, improving operational effectiveness at Vietnam's listed banks is a human-centered initiative rather than a financial or operational one. Investment in human capital, directed by strategic planning, agility, and a focus on employee well-being, has been critical to the financial institutions' fast revival. As the banking sector evolves, human

resources play an increasingly crucial role in maintaining and enhancing efficiency in operations in this dynamic industry.

A. Theoretical and Practical Implications

To analyze the aforementioned research findings, the authors conducted the following discussion.

Firstly, the study shown that Performance appraisal has a positive impact on employee performance. Analyzing the data revealed a statistically significant link between the two variables ($\beta = 0.699$, p = 0.000 < 0.05). This outcome aligns with the original authors' theory and earlier investigations. Takemura (2018) agrees with this research and argues that performance evaluation is a process that involves measuring a company's level of performance to analyze and enhance performance and assist it in achieving its goals. In practice, the evaluation process frequently includes establishing and reviewing goals. Aligning personal ambitions with corporate goals ensures that employees realize how they contribute to the company's overall success. Furthermore, regular performance reviews allow for open discussion between employees and management. This exchange of information helps to clarify expectations, roles, and duties, decrease misunderstandings, and improve operational efficiency. Additionally, recent research in Turkey indicates that performance appraisals significantly impact employee motivation and productivity (Aydın, 2018). Positive feedback and appreciation can improve employee motivation and morale, resulting in higher job satisfaction. In contrast, a lack of acknowledgment or negative feedback can demotivate staff, reducing their performance. Besides, Dangol (2021) suggests that performance appraisals might be used to increase work performance and inspire staff. Employees might be motivated if their evaluations are based on an accurate and current job description. As noted by banks, performance evaluations give workers constructive criticism about their work while also highlighting strengths and places for improvement. Therefore, recognizing successes and accomplishments during the assessment process can improve the morale and motivation of staff.

The results show that performance appraisal is a key component in increasing employee performance in listed banks. When the item's outer coefficient loading is 0.764, listed banks must assess performance using worker input (Your company provides a written and operational performance appraisal system, PA1). This ensures that evaluations are fair, consistent, and linked to measurable outcomes, with an outer coefficient loading of 0.770 (Performance is measured based on objective and quantifiable results, PA2). This contributes to a straightforward and determined by merit appraisal process. With an outer coefficient loading of 0.679 (Employees are provided performancebased feedback and counseling, PA3), listed banks ought to give regular feedback and advise workers to assist them in understanding their strengths and areas for growth. Improvement and consultation sessions can provide recommendations on how to enhance performance and address difficulties. Finally, the outer coefficient loading of item is 0.583 (Performance review discussions are conducted with the highest quality and care, PA4), demonstrating a commitment to employee welfare and career development. Managers who address these meetings with empathy and constructive feedback help to create a positive work environment.

Secondly, the data analysis results from Table 6 reveal that career development has no impact on employee performance when $\beta = 0.081$ and p = 0.371 > 0.05, contradicting the initial premise. Several research agrees with the author, demonstrating that career development affects on employee performance.

Kakui and Hazel (2016) discovered that career growth helps businesses and people create healthy connections, improve their knowledge, skills, and abilities, and demonstrate their ability to tasks that allow them to enhance their skills and talents. As can be seen, career development frequently includes training programs, workshops, and educational opportunities to assist employees learn new skills. Improved skills lead to greater capacity and effectiveness in a worker's current role. In the same spirit, Wahyuddin et al (2021) discovered that successfully implementing employee career development programs can considerably improve employee talent and performance. Furthermore, career development programs can be tailored to link individual employee objectives with the strategic objectives of the company. This connection ensures workers understand how they may contribute to the listed bank's overall success.

Similar to the study's model's findings, Napitupulu and et al (2017) discovered that career development has a direct positive impact on organizational support, inspiration, and psychological commitment, but has no immediate effect on performance. However, the author believes that banks' involvement in professional growth will improve employee performance. Employees' existing job performance is likely to increase as they obtain new skills and information through career development efforts. They are better prepared to face problems and can contribute more effectively to their teams. Furthermore, when staff members are aware of prospects for growth, they are more likely to perform well. They are more inclined to be engaged at work if they see a clear path to personal and professional development.

Third, Table 6 indicates that training and development have no impact on employee performance ($\beta = 0.078$, p = 0.355 > 0.05). This is in direct opposition to the author's original hypothesis. However, there are much research supporting the concept that training and development influence employee performance. As countries become more service-oriented, competitiveness will increase and get stronger by enormous amounts. Thus, it is vital to design strategic and appropriate T&D

initiatives (Imran et al., 2015). Continual training helps staff remain up to date with current developments and best practices. Their capacity to adjust to evolution and innovation might positively affect their ability to provide creative solutions and ideas to their profession. Moreover, Mohammed (2016) demonstrates that well-trained and developed people are regarded as the foundation of success. Certain types of training, such as compliance instruction or safety training, assist reduce the risks associated with failing to comply or workplace accidents. Workers who have received enough training in these areas are less likely to make errors that have a detrimental impact on performance.

Additionally, boosting employee performance and organizational growth involves training and development (Majid et al, 2018). It can be observed that training programs can be built depending on the specific data of each bank. This allows firms to track the efficacy of training and its effect on employee performance through measurable results. In keeping with prior studies, the author argues that training and development influences employee performance, as trained individuals often operate more successfully and productively. Learning new techniques or technologies helps expedite operations, minimize errors, and enhance capacity, which contributes to boosting overall performance. Meanwhile, training in areas such as communication skills or team building can promote communication and collaboration within the team. This favorably influences performance by providing a more engaged and productive work atmosphere.

Finally, Hypothesis 4 with the result $\beta = 0.775$, p = 0.000 > 0.05, shows that employee performance has a positive influence on business recovery. This is in agreement with the hypothesis that the author initially proposed and previous studies. Employee performance is crucial in corporate recovery during challenging periods such as a recession, crisis, or disruption. According to Pradhan et al (2016), employee performance comprises measures that include work quality, quantity, working knowledge, cooperation, dependability, initiative, and competence.

Employees who can adapt to alterations and overcome obstacles will make a big contribution to corporate recovery. Their ability to deal with ambiguity will aid companies in navigating challenging times. In addition, Domsch and Lidokhover (2017) propose that employing suitable human resource development approaches to improve worker efficiency can raise organizational efficiency and commitment. During recovery, organizations frequently need to optimize their operations for efficiency. Employees who regularly perform well will assist to streamline processes, cut expenses, and increase overall operational efficiency. Additionally, human resource development promotes the acquisition of new skills, abilities, and attitudes that influence employee performance to achieve corporate goals (Akdere et al, 2020). Employees who can effectively carry out recovery plans are required for effective execution. High-performing individuals are more likely to support the objectives of the organization and make contributions to the successful implementation of recovery measures.

It is clear that staff performance has a significant impact on the business recovery of publicly traded banks. With an outer coefficient loading of 0.906 (You believe you perform well in your job situation after the restructuring, EP7), employees' belief in performing a good job after the restructuring indicates that bank employees wanted to succeed with changes. The ability to adapt is a valuable skill in a fast-paced workplace. Furthermore, employment rotation within the organization has established advantageous conditions for employee performance improvement. With an outer coefficient loading of 0.874, this means that exposure to different jobs and responsibilities broadened employee skills and contributed to career progress (Job rotation in your company facilitates your performance development, EP6). With an outer coefficient loading of 0.716 (Your company can adapt the changing business environment and respond to external environmental factors, BR2), it is clear that adaptability is a critical aspect for long-term success. long. Listed banks that can effectively respond to external influences such as market trends, technology improvements, and economic upheavals will be in a better position for long-term growth. Additionally, the ability of banks to develop human resources in response to shifts in organization is a proactive approach to managing staff. With an outer coefficient loading of 0.702 (Your company develops human resources according to organizational changes BR4), this ensures that personnel have the appropriate skills and expertise to satisfy the company's developing needs.

B. Limitations and Future Research

This research article has provided valuable analysis on the role of human resources in the recovery process of listed banks in Vietnam. However, this study still has some limitations such as:

First, the data set used for analysis is still limited to 850 samples. It can be seen that for deeper analysis of factors affecting employee performance and employee performance affecting business recovery, there must have a data set collected with more samples. In addition, during the collection process, the person answering the question may not have provided factually accurate information, which may affect the analysis results of the research article. Therefore, the author hopes that subsequent studies will spend more time collecting data to produce a larger data set and ensure the objectivity of the data to provide an in-depth analysis of the issue.

On the other hand, despite great efforts in finding information and analyzing previous research, the authors are still very limited in finding the factors that affect employee performance; and the factors that employee performance affects the business recovery of listed banks. Moreover, the author tried to research and add other variables besides factors related to human resources into the research model. In the future, the author hopes that future researchers can add more elements to complete the research model and provide a more comprehensive view.

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