



**IMPACT OF JOB STRESS ON EMPLOYEE TURNOVER INTENTION  
IN NEPALESE COMMERCIAL BANK  
INSIDE KATHMANDU VALLEY**

**Babita Bhattarai**

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**Abstract**

*The main purpose of the study is to examine the impact of job stress on employee intention to turnover in Nepalese commercial banks inside Kathmandu Valley. This study is based on descriptive and causal-comparative research design. This study includes 3660 approximate employees from 21 commercial banks as a population and 360 respondents as a sample of the study. The primary data were used to extract the information from the employees. For data collection, Convenience sampling is used to track the respondents for the study. Correlation and regression analysis is used to analyze the data. The study shows that work overload, work ambiguity and work life conflict are positively correlated to employee turnover intention. However, working environment, job insecurity and peer relationship are negatively correlated to employee turnover intention. The study also shows that work overload and work life conflict have positive and significant and work ambiguity, working environment, job insecurity and peer relationship have negative and insignificant impact on employee turnover intention in Nepalese commercial banks inside Kathmandu valley. Further, overall regression model is significant. This Study concluded that there is positive impact of job stress on employee turnover intention.*

**Keywords:** *Job Stress, Employee Turnover Intention, Work Load, Work Life Conflict*

## **1. INTRODUCTION**

### **1.1 General Background**

Job stress is a kind of stress which is caused by poor conditions in the workplace of the worker that negatively affects an individual's performance furthermore, overall well-being of his body and mind. Work-related stress is the outcome of a conflict between the role and needs of an individual employee and the demands of the workplace. Due to the job stress to the individual, employee in an organization turns over, resulting in higher employee turnover rate.

In banking sector, there is a certain level of stress on the employees work life and the more stress arise from the work pressure that bank employees face on the job. Many employees cannot cope with such rapid changes taking place in the jobs due to role conflict, service for customer, contribution, rapid technological change, and lack of customer response. There is high a degree of long time working hours, role of conflict and political pressure and occupational work stress amongst the private and public sector bank employees.

Johnson (2005) defined stress as person experiences at work is likely to be a result of the interaction of a number of factors such as the type of work they are doing, the presence of work stressors, the amount of support they receive both at work and home and the coping mechanism they use to deal with stress.

Zunaidah and Hadjri (2019) determined the influence of work stress and job satisfaction on employee turnover intention. The results showed that work stress has a positive influence on employee turnover intention. The results of the study also showed that job satisfaction has a negative influence on employee turnover intention.

Pathak (2018) found that work life balance had always been an important issue in social sciences due to its significant influence on career choice, time management, stress management and other important aspects of day to day life of human beings. The study found the inverse relationship between the work life balance and number of children in the banking sector of Nepal. Family-to-work conflict occurs when experiences in the family interfere with work life primary responsibility for children, elder care responsibilities, interpersonal conflict within the family unit and unsupportive family members. Madan and Bajwa (2016) found that employees working in banks face huge amount of stress specifically in private banks due to late working hours, superior-subordinate relationship, manager's attitude and financial rewards.

Similarly, Manandhar (2011) found that social supports from family and social supports from work place have significant positive effect on work life balance of employees. Rayamajhi (2016) concluded that there is no significant difference between position regarding the impact of organizational role of stress on their mental and physical health. Shrestha (2012) revealed that there are significant practical implications for improving organizational performance by

providing appropriate stress management interventions to reduce employees' job stress and psychological strain, and enhance their job satisfaction and reduce the intent to turnover.

The above discussion shows that studies related to the job stress are of greater importance. Though there are these findings in the context of different countries, no such findings using the more recent data exist in the context of Nepal. Hence, the study focuses on analyzing the impact of job stress on employee turnover intention in Nepalese commercial banks.

## **1.2 Statement of the Problem**

Zahra (2018) aimed is to uncover the relationship among work overload, work ambiguity and supervisory support, and employee turnover intentions. The twelve companies are selected out of 23. A structured questionnaire was distributed among the sample that consisted of 412 employees of this sector. Quantitative techniques were used to measure the results and statistical analyses were applied to confirm the research hypothesis. The job stress has a positive and significant impact on employees' turnover intention.

Pradana and Salehudin (2013) analyzed how work overload influences turnover intentions of newly hired public accountants. Job satisfaction, work related stress and work life conflicts are used as mediating variable between work overload and turnover intention. Sample size for this study is 141 samples collected out of 160 questionnaires distributed. This study employed 141 auditors from several accounting firms operating in the Greater Jakarta region. Six proposed hypotheses were tested using Structural Equation Modeling (SEM). Results showed that work overload has significant effect in increasing turnover intention through both job satisfaction and work related stress.

In context of Nepal, Bishwokarma (2015) revealed the employees job engagement and its relationship, impact and demographic mediation towards employee's turnover intentions in Nepalese private banking industry context. The study concluded that the negative effects of employees' job engagement on the turnover behavioral decision of an employees in banking industry in Nepal.

Shrestha (2012) found significant practical implications for improving organizational performance by providing appropriate stress management interventions to reduce employees' job stress and psychological strain, and enhance their job satisfaction and reduce the intent to turnover. Basically, employee turnover is caused by job stress, pay, work overload, work environment. Majority of the study found that job stress is major factor that causes employee

turnover intention. Due to employee turnover intention caused by job stress factors, Organization faces various consequences like Low profitability, low workplace morale, deteriorating product or service quality, loss of valuable knowledge and experience.

Though there are above mentioned empirical evidences in context of other countries, no such evidences using more recent data exist in the context of Nepal. Thus, this study will try to cover job stress status in Nepalese commercial bank in context of Nepal. This study deals with following issues in context of Nepalese commercial banks.

- i. Is there any relationship among work ambiguity, job insecurity, work environment, work life conflict, peer relationship, work overload and employee turnover intention in Nepalese commercial banks?
- ii. Do work ambiguity, job insecurity, work environment, work life conflict, peer relationship and work overload have significant impact on employee turnover intention in Nepalese commercial banks?

### **1.3 Objectives of the Study**

The major objective of the study is to examine the impact of job stress on employee intention to turnover in Nepalese commercial banks. The specific objectives of this study are as follows:

- i. To examine the impact of work ambiguity, job insecurity, work environment, work life conflict, peer relationship, work overload on employee intention to turnover in Nepalese commercial banks.
- ii. To measure the relationship of work ambiguity, job insecurity, work environment, work life conflict, peer relationship, work overload relationship of on employee intention to turnover in Nepalese commercial banks.

### **1.4 Significance of the Study**

This study mainly focuses on analyzing the impact of job stress on employee turnover intention in commercial banks of Nepal. The study also addresses the causes and problems associated with employees' turnover in the Nepalese commercial banks

This study acts as the basis for further investigation in area of bank job stress and employee intention to turnover. It is helpful for future research work.

This study will also help the bank management to know about the factor that causes employee turnover. This study also identifies and analyzes the major determinants of employee turnover that will guide organizations in formulating plans and policies for employee retention.

### **1.5 Hypothesis of the Study**

H<sub>1</sub>: There is a positive relationship between work ambiguity and employee intention to turnover.

H<sub>2</sub>: There is a positive relationship between work life conflict and employee intention to turnover.

H<sub>3</sub>: There is a negative relationship between work environment and employee intention to turnover

H<sub>4</sub>: There is negative relationship between peer relationship and employee intention to turnover.

H<sub>5</sub>: There is positive relationship between job insecurity and employee intention to turnover.

H<sub>6</sub>: There is positive relationship between work overload and employee intention to turnover.

H<sub>7</sub>: There is a positive impact between work ambiguity and employee intention to turnover.

H<sub>8</sub>: There is a positive impact between work life conflict and employee intention to turnover.

H<sub>9</sub>: There is a negative impact between work environment and employee intention to turnover

H<sub>10</sub>: There is negative impact between peer relationship and employee intention to turnover.

H<sub>11</sub>: There is positive impact between job insecurity and employee intention to turnover.

H<sub>12</sub>: There is positive impact between work overload and employee intention to turnover.

## **2. THEORETICAL AND LITERATURE REVIEW**

### **2.1 Theoretical Review**

#### **2.1.1 Person-Environment Fit Theory**

Person-environment fit (P–E fit) is the degree of fit, or match, between you and your work environment. The theory behind person-environment fit is that everyone has a work environment with which they are most compatible. The idea of PE is grounded in Kurt Lewin's maxim; the behavior is a function of person and environment. Person–environment fit is the degree to which individual and environmental characteristics match. Person characteristics may include an individual's biological or psychological needs, values, goals, abilities, or personality, while environmental characteristics could include intrinsic and extrinsic rewards, demands of a job or role, cultural values, or characteristics of other individuals and collectives in the person's social environment. Due to its important implications in the workplace, person–environment fit has maintained a prominent position in Industrial and organizational psychology and related fields. There are four models of Person –Environment Fit Theory. They are: Person–Organization Fit, Person–Job Fit, Person–Group Fit and Person–Person Fit.

#### **Job-Demand-Control-Support Theory**

The Job-Demand-Control-Support model is a well-known theory that explains how job characteristics influence employees' psychological well-being (Karasek & Theorell, 1990). The model illustrates how job demands can cause stress for employees, such as heavy workload, role ambiguity, and job-related strain. The JCD theory suggests that individuals experiencing high demands paired with low control are more likely to experience psychological strain, work-related stress, and, in the long term, poor physical and mental health. The model was later extended to include a social dimension: social support. The JCDS model postulates that social support can moderate the negative impact of job strain on worker's physical and mental health. This model suggests that the most at-risk group of poor physical and mental health are those workers who are exposed to job strain (high demands and low control) paired with low workplace support .

### **Effort-Reward Imbalance Model (ERI model)**

The ERI model was developed by Johannes in the early 1990's. This theory assumes that effort at work is spent as part of a psychological contract, based on the norm of social reciprocity, where effort spent at work is paired with rewards provided in terms of money, esteem, career opportunities. An imbalance (non-reciprocal) relationship between the effort spent and rewards received can result in the emotional distress associated with a stress response, and an increased risk of ill-health.

### **2.2 Empirical Review**

Hang-Yue (2005) examined the effects of several work role stressors (i.e. role ambiguity, role conflict, role overload and work–family conflict) on emotional exhaustion, job satisfaction and intentions to leave. Data were collected from a sample of 887 professional clergies in Hong Kong.. The results of regression analysis showed that role stressors have a significant impact on both emotional exhaustion and job satisfaction, which in turn affect respondents' intentions to leave their organization.

Sheraz (2014) assessed the causes and effect of job stress on employee's behaviors, attitudes and their willingness towards achieving goals and efficiency. A questionnaire (in which scales were consisting of twenty-six items) is prepared to find out the association between role conflicts, role ambiguity, work overload and job stress and furthermore between job stress, turnover intention and job satisfaction on the basis of regression analysis. Samples of 200 respondent of different profession have been taken from Bahawalpur and Ludhran (Pakistan). The results showed that between the variables there are very significant relationships are present. Role ambiguity, role conflict, work overload, and turnover intention have positive correlation with job stress but between job stress and job satisfaction there is negative correlation and there is also a negative correlation among job satisfaction and turnover intention.

Pradana and Salehudin (2013) analyzed how work overload influences turnover intentions of newly hired public accountants. Job satisfaction, work related stress and work life conflicts are used as mediating variable between work overload and turnover intention. Sample size for this study is 141 samples collected out of 160 questionnaires distributed. This study employed 141 auditors from several accounting firms operating in the Greater Jakarta region. Six proposed hypotheses were tested using Structural Equation Modeling (SEM). Results

showed that work overload has significant effect in increasing turnover intention through both job satisfaction and work related stress.

Zahra (2018) aimed is to uncover the relationship among work overload, work ambiguity and supervisory support, and employee turnover intentions. The twelve companies are selected out of 23. A structured questionnaire was distributed among the sample that consisted of 412 employees of this sector. Quantitative techniques were used to measure the results and statistical analyses were applied to confirm the research hypothesis. The job stress has a positive and significant impact on employees' turnover intention.

Meirina (2018) analyzed the influence of the work environment towards turnover intention of 4-star hotel employees in Padang City. The type of research is quantitative descriptive with a causal associative approach. Population of the study is 796 of 4-star hotel employees and the sample size is 252 people. Random sampling technique is used to collect data. The data analysis technique used is simple linear regression analysis. The instrument in this study was to use a questionnaire with a Likert scale. The study found that there is significant influence between the work environments on the turnover intention of 4-star hotel employees in the city of Padang

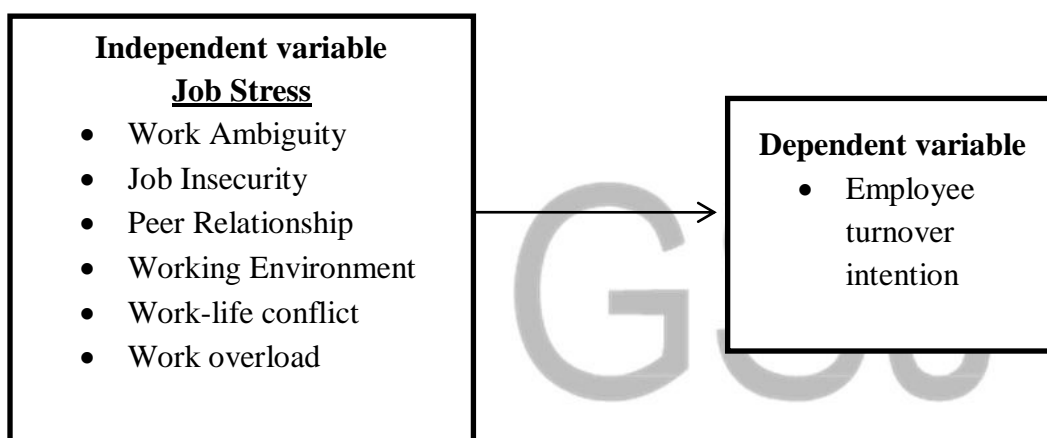
Shakya and Devi (2016) analyzed that inadequate empowerment & insufficient development opportunities, role overload, inadequate time available for himself and his family are the major factors causing work stress for bank employees. It was also found that there is no significant difference in stress level experienced by bank employees in private and public sectors in Nepal. The population for the study comprised of the employees in private and public sector banks in Nepal. The sample includes 180 employees working in public and private banks in Kathmandu and Bhaktapur. 80 employees are selected from public sector banks and remaining 100 from private sector banks using convenience sampling. Questionnaire was developed and then administered to target sample respondents for the sake of collecting data for the study as survey instrument.

Shrestha and Mishra (2012) examined the relationship between job stress and psychological strain and the moderating effects of locus of control, social support and perceived organizational support in this relationship. The study also examined the relationships of variables on outcomes – job satisfaction and turnover intentions. The sample included 153 employees working in nine different Nepali commercial banks. Correlation analysis and moderated multiple regression were used to test the hypothesized relationships. The study



found support for hypothesized direct relationships between job stress and psychological strain, different moderating variables, and outcome variables but none of the variables moderated job stress - psychological strain relationship.

In above review, various international study related with job stress and turnover intention basically focus on variables like work ambiguity, job insecurity, peer relationship, working environment, work life conflict, workload, employee turnover intention, job satisfaction etc. However in Nepalese context, variables like job stress, work life balance, inadequate empowerment, insufficient development opportunities, role overload, inadequate time available for himself and his family, turnover intention are used. In Nepal, there is lack of study in job stress area. So, this study attempts to cover status of job stress in context of Nepalese Commercial Bank.



Research Framework Source: (Sheraz, 2014; Shakya and Devi, 2016; Zahra, 2018)

### 3. RESEARCH DESIGN AND METHODOLOGY

Research methodology set out overall plan associated with the study and also provides a basic framework on which the study is based.

#### 3.1 Research design

This study is based on descriptive research design and causal-comparative research design to deal with fundamental issues associated with the impact of job stress on employee performance in Nepalese commercial banks.

This study adopts descriptive research design to analyze the job stress status which causes employee turnover intention in Nepalese commercial bank. Causal-comparative design is

used to find the cause and effect of relationship between different factors and employee turnover intention.

### 3.2 Population and Sample

Commercial bank employees within Kathmandu Valley are the population of the study. Commercial banks have employed 3660 approximate individuals within Kathmandu Valley. Though the population is finite, this study will use Yamane sample size formula to calculate sample size.

*Table 3.1: Number of Commercial Banks Selected for the study along with Number of Respondents*

| <b>S.N.</b> | <b>Name of the Banks</b>               | <b>Respondent</b> |
|-------------|--|-------------------|
| 1           | Agricultural Development Bank Limited  | 17                |
| 2           | Citizens Bank International Limited    | 17                |
| 3           | Everest Bank Limited                   | 17                |
| 4           | Global IME Bank Limited                | 18                |
| 5           | Himalayan Bank Limited                 | 17                |
| 6           | Kumari Bank Limited                    | 17                |
| 7           | Machhapuchchhre Bank Limited           | 17                |
| 8           | Mega Bank Nepal Limited                | 17                |
| 9           | Nabil Bank Limited                     | 17                |
| 10          | Nepal Bank Limited                     | 17                |
| 11          | Nepal Credit and Commerce Bank Limited | 17                |
| 12          | Nepal SBI Bank Limited                 | 17                |
| 13          | NIC Asia Bank Limited                  | 18                |
| 14          | NMB Bank Nepal Limited                 | 17                |
| 15          | Prabhu Bank Limited                    | 18                |
| 16          | Prime Commercial Bank Limited          | 17                |
| 17          | Rastriya Banijya Bank Limited          | 17                |
| 18          | Sanima Bank Limited                    | 17                |
| 19          | Siddhartha Bank Limited                | 17                |
| 20          | Standard Chartered Bank Limited Nepal  | 17                |
| 21          | Sunrise Bank Limited                   | 17                |
|             |  | 360               |

*Source: Field Survey, 2021*

Thus, the study is based on the 360 respondent.

Though the population is finite i.e. 3660 approximate, this study use Yamane sample size formula to calculate sample size.

$$n = N/[1+N(e)^2]$$

Where,

n = Sample size

N= Population size

e = Sampling error

Sample size for the study is 360 employees approximately .This study includes employees from 21 commercial banks. The level of employees taken as respondents in the study falls under assistant level, officer level, manager level and senior manager level.

### **3.3 Nature and Sources of Data**

The primary data were used to extract the information from the employees regarding the perception of employees on the existing stress and its impact on employee turnover intention in Nepalese commercial banks. Structured set of 5 point likert Scale questionnaires were distributed to the employees of the banks.

### **3.4 Data Collection Procedure**

For data collection, Convenience sampling is used to track the respondents for the study. The convenience sampling was appropriate for this study because this technique is best way to reach the respondents.

### **3.5 Method of Analysis**

For the data analysis, SPSS tool is used to tabulate and analyze the valid responses. Different statistical tools such as frequencies, percentage, and mean, median, standard deviation and correlation and regression are used in this study to measure effect of different factors on employee turnover intention in Nepalese commercial banks. The method of data analysis consists of the descriptive statistics such as mean and weighted average values. Likewise, this

study will use least square regression model to test which of the hypothesis are consistent with data.

### **Basic OLS model of Analysis**

$$EIT = \beta_0 + \beta_1 WA + \beta_2 WE + \beta_3 WLC + \beta_4 PR + \beta_5 JIS + \beta_6 WO + \varepsilon$$

Where,

EIT= Employee turnover intention

WA= Work ambiguity

WE= Working environment

WLC= Work-life-conflict

PR= Peer relationship

JIS= Job insecurity and

WO= Work overload

$\alpha$  = Slope

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$  = Coefficient of variables

$\varepsilon$  = Error term.

## **4. ANALYSIS AND RESULTS**

### **4.1 Demographic characteristics of the respondents**

The descriptive data of the respondents regarding demographic profile is presented in figure. The respondent's profile reveals the personal characteristic of respondents combined on the basis of different personal characteristics such as gender, age group, academic qualification, and designation and work experiences. Demographic characteristic plays a significant role in understanding behavior of the respondents. This section therefore describes the demographic characteristics of the respondents of employees of commercial banks of Nepal. The demographic characteristics of the respondents are presented in Table 4.1.

*Table 4.1: Demographic Characteristics of the Respondent*

| <b>Respondent Characters</b>                   | <b>Number of Respondent</b> | <b>Percent</b> |
|--|-----------------------------|----------------|
| <b>Age Group</b>                               |                             |                |
| below 25                                       | 121                         | 33.6           |
| 26-30  | 169                         | 46.9           |
| 31-35  | 38                          | 10.6           |
| 36-40  | 30                          | 8.3            |
| 41 and above                                   | 2                           | .6             |
| Total  | 360                         | 100.0          |
| <b>Gender</b>                                  |                             |                |
| Male   | 207                         | 57.5           |
| Female   | 153                         | 42.5           |
| Total  | 360                         | 100.0          |
| <b>Academic Qualification</b>                  |                             |                |
| Intermediate                                   | 41                          | 11.4           |
| Bachelor                                       | 205                         | 56.9           |
| Master and above                               | 114                         | 31.7           |
| Total  | 360                         | 100.0          |
| <b>Designation</b>                             |                             |                |
| Assistant level                                | 147                         | 40.8           |
| Officer Level                                  | 149                         | 41.4           |
| Manager Level                                  | 64                          | 17.8           |
| Total  | 360                         | 100.0          |
| <b>Work experience in current organization</b> |                             |                |
| 0-2 years                                      | 151                         | 41.9           |
| 2-4 years                                      | 141                         | 39.2           |
| 4-6 years                                      | 39                          | 10.8           |
| 6-8 years                                      | 25                          | 6.9            |
| 8 years and above                              | 4                           | 1.1            |
| Total  | 360                         | 100.0          |

Source: (Field Survey 2021)

Table 4.1 shows the personal profile of the respondents based on their gender, age group, academic qualification, designation and work experience in current organization of commercial banks they are working. The demographic factors are frequently used as a basis for understanding behaviour of faculties and their characteristics.

Regarding the gender of the respondents, majority of the respondents (57.5 percent) are Males. Females consist of 42.5 percent. The age of the respondents is divided into five groups. The majority of the respondents (46.9 percent) belongs to the age group 26-30. Similarly, 33.6 percent belongs to the age group below 25 years. It is followed by 10.6 percent in age group of 31-35, followed by 8.3 percent of age group 36-40 and 0.6 percent in the age group of above 41 years. In the category of academic qualification, majority of respondents (56.9 percent) are bachelor’s degree followed by master’s degree (31.7 percent) and intermediate level (11.4 percent). Majority of the respondent (41.4 percent) are working in officer level followed by Assistant level (40.8 percent and Manager level (17.8 percent). The Work experience in current organization of respondents is divided into four groups. The majority of the respondents (41.9 percent) have less than 2 years of services followed by 39.2percent has 2-4 years of services. Similarly, 10.8 percent have 4-6 years of service followed by 6.9 percent has 6-8 years of service and 1.1 percent have above 8 years and above of services.

#### 4.2 Correlation Analysis

Correlation is a term that refers to the strength of a relationship between two variables. A strong or high correlation means that two or more variables have strong relationship with each other, while a weak or low correlation means that the variables are hardly related.

*Table 4.7: Pearson correlation coefficients matrix for dependent and independent variables*

| Variables | Mean   | SD     | EIT   | WA    | WLC    | PR    | WE     | JI    | WO |
|-----------|--------|--------|-------|-------|--------|-------|--------|-------|----|
| EIT       | 2.0244 | .60348 | 1     |       |        |       |        |       |    |
| WA        | 2.7506 | .48475 | .027  | 1     |        |       |        |       |    |
| WLC       | 2.3628 | .62631 | .290" | .014  | 1      |       |        |       |    |
| PR        | 1.9856 | .42092 | -.059 | .043  | -.016  | 1     |        |       |    |
| WE        | 1.8767 | .48131 | -.058 | -.011 | -.165" | .040  | 1      |       |    |
| JI        | 2.0267 | .57773 | -.005 | .029  | .127"  | .117' | .032   | 1     |    |
| WO        | 2.4083 | .50912 | .310" | -.003 | .445"  | .013  | -.158" | .146" | 1  |

*Notes: The asterisk signs (\*\*) and (\*) indicate that the results are significant at one percent and five percent level respectively*

This table presents Pearson correlation coefficients between dependent variable and independent variables. The correlation coefficients are based on 360 observations. The dependent variable is ETI (Employee Turnover Intention). The independent variables are WO (Work Overload), JIS (Job Insecurity), WE (Working Environment), PR (Peer Relationship), WA (Role Ambiguity) and WLC (Work–Life Conflict). The result shows that that work ambiguity is positively correlated to employee turnover intention. It indicates that higher the work ambiguity, higher would be the turnover intention. Similarly, work life conflict is positively associated to employee turnover intention indicating that increase in work life conflicts leads to increase in turnover intention. However, peer relationship is negatively related to employee turnover intention indicating that better relationship with peers leads to decrease the turnover intention of the employees. Moreover, working environment is negatively correlated to employee turnover intention indicating that better working environment leads to lower the turnover intention. Likewise, job insecurity is negatively correlated to employee turnover intention. This implies that higher the job insecurity, lower would be the turnover intention. However, work overload is positively correlated to employee turnover intention. This reveals that increase in work overload leads to higher turnover intention.

#### 4.2 Regression Analysis

Regression analysis is a statistical process for estimating the relationships among variables. The regression results were estimated where work ambiguity, work environment, work life conflict, peer relationship, job insecurity and work overload are used as independent variables and dependent variable is employee turnover intention. Here, regression analysis is done by using linear regression model as well as multiple regression model in order to examine the impact of independent variables (work ambiguity, work environment, work life conflict, peer relationship, job insecurity and work overload) on dependent variable (employee turnover intention.) The results are based on 360 observations using regression model. The model is :

$$ETI = \beta_0 + \beta_1 WA + \beta_2 WE + \beta_3 WLC + \beta_4 PR + \beta_5 JIS + \beta_6 WO + \varepsilon$$

Where,

ETI = Employee Turnover Intention

WO =Work Overload

JIS =Job Insecurity

WE = Working Environment

PR = Peer Relationship

WA = Role Ambiguity

WLC =Work Life Conflict

$\alpha$  = Slope

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$  = Coefficient of variables

$\varepsilon$  = Error term.

#### 4.2.1 Linear Regression Model Analysis

The linear regression result of the impact of job stress on employee turnover intention in Nepalese commercial banks is presented in table 4.7

*Table 4.8: Linear Regression Model Result*

| Model | Dependent Variables | Independent Variables | Beta coefficient | R Square | F value | P Value |
|-------|---------------------|-----------------------|------------------|----------|---------|---------|
| 1     | ETI                 | WA                    | .034             | .001     | .269    | .605    |
| 2     | ETI                 | WLC                   | .280             | .084     | 32.978  | .000    |
| 3     | ETI                 | WE                    | -.073            | .003     | 1.203   | .273    |
| 4     | ETI                 | PR                    | -.084            | .003     | 1.238   | .267    |
| 5     | ETI                 | JI                    | -.005            | .005     | .009    | .924    |
| 6     | ETI                 | WO                    | .367             | .096     | 37.995  | .000    |

*(Note: P Value < 0.005, model is significant)*



Table 4.8 shows the regression results of work ambiguity, work environment, work life conflict, peer relationship, job insecurity and work overload on employee turnover intention in Nepalese commercial banks. The linear regression model where employee turnover intention (EIT) is dependent variable and work ambiguity (WA) is independent variable shows that the P Value > 0.05 i.e. 0.605 which means work ambiguity is insignificant with employee turnover intention. It indicates that work ambiguity has a negative impact on employee turnover intention. However, the linear regression model where employee turnover intention (EIT) is dependent variable and work life conflict (WLC) is independent variable shows that the P Value < 0.05 i.e. 0.000 which means work life conflict is significant with employee turnover intention. It indicates that work life conflict has a positive impact on employee turnover intention. Further, the linear regression model where employee turnover intention (EIT) is dependent variable and working environment (WE) is independent variable shows that the P Value > 0.05 i.e. 0.273 which means working environment is insignificant with employee turnover intention. It indicates that working environment has a negative impact on employee turnover intention. Likewise, the linear regression model where employee turnover intention (EIT) is dependent variable and peer relationship (PR) is independent variable shows that the P Value > 0.05 i.e. 0.267 which means peer relationship is insignificant with employee turnover intention. It indicates that peer relationship has a negative impact on employee turnover intention. Similarly, the linear regression model where employee turnover intention (EIT) is dependent variable and job insecurity (JI) is independent variable shows that the P Value > 0.05 i.e. 0.924 which means job insecurity is insignificant with employee turnover intention. It indicates that job insecurity has a negative impact on employee turnover intention. However, the linear regression model where employee turnover intention (EIT) is dependent variables and work overload (WO) is independent variable shows that the P Value < 0.05 i.e. 0.000 which means work overload is significant with employee turnover intention. It indicates that work overload has a positive impact on employee turnover intention.

#### **4.3.2 Multiple Regression Model Analysis**

The multiple regression model result of the impact of job stress on employee turnover intention in Nepalese commercial banks is presented in table 4.8

Table 4.9: Multiple Regression Model Result

| Model | Dependent Variable | Independent Variables | Beta coefficient | R Square | F value | T value | P value |
|-------|--------------------|-----------------------|------------------|----------|---------|---------|---------|
| 1     | EIT                | WA                    | 1.503            | .089     | 6.945   | 5.120   | .000    |
|       |                    | WLC                   | .033             |          |         | .523    |         |
|       |                    | WE                    | .282             |          |         | 5.643   |         |
|       |                    | PR                    | -.073            |          |         | -.991   |         |
|       |                    | JI                    | -.007            |          |         | -.115   |         |
|       |                    | WO                    | -.039            |          |         | -.716   |         |

(Note: P Value<0.005, model is significant)

Table 4.9 shows the regression results of work ambiguity, working environment, work life conflict, peer relationship, job insecurity and work overload on employee turnover intention in Nepalese commercial banks. The multiple regression model where employee turnover intention (EIT) is dependent variable and work ambiguity (WA), work life conflict (WLC), working environment (WE), peer relationship (PR), job insecurity (JI) and work overload (WO) are independent variables. The overall model shows that the P Value<0.05 i.e. 0.000 which means overall model is significant. It means independent variables (work ambiguity, working environment, work life conflict, peer relationship, job insecurity and work overload) have positive impact on dependent variable (employee turnover intention) Similarly, work life conflict and work overload has positive impact on employee turnover intention while other independent variables like work ambiguity, working environment, peer relationship and job insecurity has negative impact on employee turnover intention..

After the entire analysis of the data, it can be concluded that the first hypothesis (H<sub>1</sub>: There is a positive relationship between work ambiguity and employee intention to turnover) has been accepted for employees of Nepalese commercial banks. The second hypothesis (H<sub>2</sub>: There is a positive relationship between work life conflict and employee intention to turnover) has been accepted for employees of Nepalese commercial banks. The third hypothesis (H<sub>3</sub>: There is negative relationship between working environment and employee intention to turnover) has been accepted for employees of Nepalese commercial banks. Likewise, the fourth hypothesis (H<sub>4</sub>: There is negative relationship between peer relationship and employee intention to turnover) has been accepted for employees of Nepalese commercial banks. The fifth hypothesis (H<sub>5</sub>: There is positive relationship between job insecurity and employee

intention to turnover) has been rejected for employees of Nepalese commercial banks. Likewise, the sixth hypothesis (H<sub>6</sub>: There is positive relationship between work overload and employee intention to turnover) has been accepted for employees of Nepalese commercial banks. Similarly, the seventh hypothesis (H<sub>7</sub>: There is a positive impact between work ambiguity and employee intention to turnover) has been rejected for employees of Nepalese commercial banks. The eighth hypotheses (H<sub>8</sub>: There is a positive impact between work life conflict and employee intention to turnover) has been accepted for employees of Nepalese commercial banks the ninth hypotheses. (H<sub>9</sub>: There is a negative impact between work environment and employee intention to turnover) has been accepted for employees of Nepalese commercial banks. The tenth hypothesis (H<sub>10</sub>: There is negative impact between peer relationship and employee intention to turnover) has been accepted for employees of Nepalese commercial banks. Further, the eleventh hypothesis (H<sub>11</sub>: There is positive impact between job insecurity and employee intention to turnover) has been rejected for employees of Nepalese commercial banks. The twelfth hypothesis (H<sub>12</sub>: There is positive impact between work overload and employee intention to turnover) has been accepted for employees of Nepalese commercial banks. Also, the overall model is significant where work life conflict and work overload has significant impact on employee turnover intention while other variables like work ambiguity, working environment, peer relationship and job insecurity have insignificant impact on employee turnover intention.

## **5. DISCUSSION, CONCLUSION AND IMPLICATIONS**

### **5.1 Discussion**

The major objective of the study is to measure the relationship of work ambiguity, job insecurity, work environment, work life conflict, peer relationship, work overload relationship of on employee intention to turnover in Nepalese commercial banks and to examine the impact of work ambiguity, job insecurity, work environment, work life conflict, peer relationship, work overload on employee intention to turnover in Nepalese commercial banks. Also, To evaluate most important factor affecting job stress and to determine impact of job stress on employee intention to turnover on basis of age, gender, and academic qualification in Nepalese commercial banks.

The study is based on descriptive and causal comparative research designs to analyze the impact of job stress on employee intention to turnover in Nepalese commercial banks inside Kathmandu Valley. The independent variables are work ambiguity, job insecurity, working

environment, work life conflict, peer relationship and work overload. The dependent variable is employee intention to turnover. The study is based on the 21 commercial banks of Nepal inside Kathmandu Valley including 360 observations. Convenience sampling, a form of non-probability sampling was used to collect data. The collected data has been processed with the use of SPSS. The non-parametric test such as Pearson's correlation and linear regression were carried out in order to analyze the impact of job stress on employee intention to turnover in Nepalese commercial banks inside Kathmandu valley.

Descriptive analysis shows the demographic characteristics of respondent. In descriptive analysis, number and frequency of respondent based on age, gender, academic qualification, Designation and work experience has been presented using table and figures. The correlation matrixes reveals that work overload, work life conflict and work ambiguity are positively correlated to employee turnover intention. However, working environment, job insecurity and peer relationship are negatively correlated to employee turnover intention. The regression analysis reveals that work overload and work life conflict have positive and significant impact and work ambiguity, working environment, job insecurity and peer relationship have negative and insignificant impact on employee turnover intention of Nepalese commercial banks inside Kathmandu valley. The overall model is significant. It means independent variables (work ambiguity, working environment, work life conflict, peer relationship, job insecurity and work overload) have positive impact on dependent variable (employee turnover intention).

## **5.2 Conclusion**

The study shows that work overload, work ambiguity and work life conflict are positively correlated to employee turnover intention. This reveals that increase in work overload, work ambiguity and work life conflict leads to higher employee turnover intention. Likewise, working environment, job insecurity and peer relationship are negatively correlated to employee turnover intention. This reveals that decrease in working environment, job insecurity and peer relationship increases employee turnover intention. The major conclusion of the study shows that work overload and work life conflict have positive and significant and work ambiguity, working environment, job insecurity and peer relationship have negative and insignificant impact on employee turnover intention in Nepalese commercial banks inside Kathmandu valley. In addition, the most influencing factor affecting employee turnover

intention of employees of Nepalese commercial banks is work life conflict and work overload. Also, overall regression model is significant.

### **5.3 Implications**

The research's suggestion will be useful for all the academic student and researcher who want to study impact of job stress on employee turnover intention in Nepalese Commercial Bank inside Kathmandu Valley. There remains enough ground of scope in terms of data, models and methodology for studies in days to come. Some of the future scopes of this study are listed as below:

- This result is basically from the branch of Kathmandu valley. Thus, the future study may include the branch of outside Kathmandu valley.
- For future researchers it is suggested to test this relationship with increased sample size and better sampling techniques to generalize the findings. Moreover, they are also suggested to check the impact of factors on employee turnover intention among employees in any of the other service sector.
- The sample size and time period taken for the study is limited; so future study can be conducted by taking larger sample size and longer time period.
- The model used in this study is limited to simple linear regression models and multiple regression models. Thus, other models and some advance statistical tools can be used to examine the impact of job stress on employee turnover intention in Nepalese commercial banks. For example, future studies can use non-linear statistical tools and bidirectional causality tools.

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