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Work Stress and Employ Attrition Intention in Commercial Banks

Ms. Aishwarya Shrestha[1]

Abstract

This study aimed to investigate the effect of work stress on employee attrition intention in commercial banks. Cochran's formula was used to calculate the sample size of 214 employees from a population of 461 in 21 commercial banks in Nepal, Butwal. A questionnaire with a five-point Likert scale was used to collect data. The internal consistency of the test was assessed using Cronbach's alpha, which was found to be acceptable. The mean values and standard deviations of Employee Attrition Intention factors, including work overload, role conflict, job demands, and role ambiguity, were calculated. The mean value of Employee Attrition Intention was found to be inclined towards agreement, indicating that commercial banks provided good Employee Attrition Intention to their employees. The correlation coefficient showed a positive relationship between work overload, role conflict, job demands, role ambiguity, and Employee Attrition Intention. The regression analysis indicated that 30.60% of the variation in Employee Attrition Intention is explained by work overload, 34.50% by role conflict, 57.50% by job demands, and 57.30% by role ambiguity. The findings imply that commercial banks should consider strategies to reduce work stress to mitigate employee attrition intention.

Key words: Work stress, employee Attrition, role conflict, job demands

I. Introduction

Employee attrition intention is a critical issue in organizations worldwide. One of the primary factors that contribute to employee attrition intention is work stress. Work stress is a common phenomenon in most organizations and is caused by various factors such as long working hours, excessive workload, and lack of control over work. The impact of work stress on employee attrition intention has been widely studied in different parts of the world, and its findings suggest that work stress has a significant effect on employee attrition intention. Job stress has been a topic of interest for researchers and organizations in recent years due to its impact on employee well-being and productivity. Stress at work can arise from various factors such as heavy

workloads, time pressure, lack of job control, and interpersonal conflicts. The impact of job stress on employee attrition intention, or the likelihood of an employee leaving their job, has been studied in various industries, including the banking industry.

Several studies have explored the relationship between job stress and Employee Attrition Intention in the banking industry. For example, a study conducted by Lee et al. (2012) in South Korea found that job stress significantly predicted Employee Attrition Intention among bank employees. Similarly, a

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[1]Ms. Shrestha is a MBA-BF scholar of Lumbini Banijya Campus, Tribhuvan University, Nepal

study by Khan and Zia-ur-Rehman (2018) in Pakistan found that work stress was a significant predictor of Employee Attrition Intention among bank employees. Another study by Ismail et al. (2021) in Malaysia found that work stress significantly influenced Employee Attrition Intention among bank employees.

Several studies have been conducted on the impact of work stress on employee attrition intention. A study by Masood, Aslam, and Nazir (2021) conducted in Pakistan examined the relationship between work stress and employee attrition intention. The study found a positive relationship between work stress and employee attrition intention. The study concluded that work stress is a significant predictor of employee attrition intention.

Another study by Aryal and Pant (2020) conducted in Nepal examined the impact of work stress on employee Employee Attrition Intention in the banking sector. The study found that work stress has a significant impact on employee Employee Attrition Intention, and it is the primary reason why employees leave the organization. The study concluded that reducing work stress can help reduce employee Employee Attrition Intention and increase employee retention.

Similarly, a study by Li, Liang, and Li (2020) conducted in China examined the impact of work stress on employee Employee Attrition Intention in the banking industry. The study found that work stress has a significant impact on employee Employee Attrition Intention, and it is the primary reason why employees leave the organization. The study concluded that reducing work

stress can help reduce employee Employee Attrition Intention and increase employee retention.

According to Aryal and Pant (2020), work stress has a significant impact on employee Employee Attrition Intention in the banking sector of Nepal. The study found that work stress is the primary reason why employees leave the organization. Similarly, a study by Masood, Aslam, and Nazir (2021) in Pakistan found a positive relationship between work stress and employee attrition intention. The study concluded that work stress is a significant predictor of employee attrition intention.

The banking sector in Nepal has been growing rapidly in recent years, and commercial banks are facing significant challenges in retaining their employees due to the high level of work stress. The problem statement of this study is to examine the impact of work stress on employee attrition intention in commercial banks of Nepal and suggest ways to reduce work stress to increase employee retention.

Despite the significant amount of research on job stress and Employee Attrition Intention in the banking industry, there is still a research gap in certain contexts. Specifically, there is a need to examine the impact of work stress on Employee Attrition Intention among bank employees in developing countries. This is important because the banking industry in developing countries faces unique challenges, such as political instability, economic uncertainty, and high competition. Therefore, it is important to understand the impact of job stress on employee attrition intention in this context.

The banking industry is a critical sector of the economy and plays a significant role in economic development. However, high turnover rates among bank employees can have negative consequences for organizational performance, customer service, and employee well-being. Therefore, understanding the impact of job stress on employee attrition intention is crucial for improving organizational effectiveness and employee well-being in the banking industry. This study aims to fill the research gap by examining the impact of work stress on Employee Attrition Intention among banking industry employees in a developing country.

One recent study that addressed this research gap was conducted by Khan and Kundi (2021) in Pakistan. This study aimed to explore the impact of job stress on Employee Attrition Intention among bank employees in Pakistan, a developing country with a rapidly growing banking industry. The study used a sample of 265 bank employees and collected data using a structured

questionnaire. The results of the study indicated that job stress significantly predicted Employee Attrition Intention among bank employees in Pakistan.

In Nepal, the banking sector has been growing rapidly in recent years, and commercial banks have been facing significant challenges in retaining their employees due to the high level of work stress. The impact of work stress on employee attrition intention in commercial banks of Nepal is an important area that requires further research. Therefore, this study aims to examine the impact of work stress on employee attrition intention in commercial banks of Nepal and suggest ways to reduce work stress to increase employee retention.

Objectives of the Study

The general objective of this study is to find out the effect of work stress on employee attrition intention of commercial banks. The specific objectives are as follows:

- To measure the relationship between work overload, role conflict, role ambiguity, job demands and Employee Attrition Intention.
- To examine the effect of work overload, role conflict, role ambiguity, job demands on Employee Attrition Intention.

Research Hypotheses

Based on the above conceptual model the following hypotheses (H) has been formulated for this study.

- H1: There is a significant relationship between work overload and Employee Attrition Intention.
- H2: There is a significant relationship between role conflict and Employee Attrition Intention.
- H3: There is a significant relationship between role ambiguity and Employee Attrition Intention.
- H4: There is a significant relationship between job demands and Employee Attrition Intention.
- H5: There is significant effect of work overload on Employee Attrition Intention.
- H6: There is significant effect of role conflict on Employee Attrition Intention.

- H7: There is significant effect of role ambiguity on Employee Attrition Intention.
- H8: There is significant effect of job demands on Employee Attrition Intention

Rationale

The rationale for studying the effect of work stress on employee Employee Attrition Intention in the commercial banks of Nepal is to gain a better understanding of the factors that contribute to employee turnover in the banking sector. Employee turnover has significant implications for organizations, including increased costs associated with recruitment and training, decreased productivity, and decreased employee morale.

Work stress is one of the primary factors that contribute to employee turnover, and it is a common phenomenon in most organizations, including the banking sector of Nepal. The rapid growth of the banking sector in Nepal has led to increased competition among banks to retain their employees. Therefore, understanding the impact of work stress on employee Employee Attrition Intention in commercial banks of Nepal is crucial in developing effective retention strategies.

Previous studies have examined the impact of work stress on employee Employee Attrition Intention in different parts of the world, but there is limited research in Nepal's banking sector. Therefore, this study aims to fill this research gap by examining the impact of work stress on employee Employee Attrition Intention in commercial banks of Nepal.

The findings of this study will provide valuable insights into the relationship between work stress and employee Employee Attrition Intention in commercial banks of Nepal. The study's results will help organizations develop effective strategies to manage work stress, increase employee retention, and improve overall organizational performance.

In conclusion, the impact of work stress on employee Employee Attrition Intention in commercial banks of Nepal is an important area that requires further research. The study will contribute to the existing literature by providing insights into the factors that contribute to employee turnover in the banking sector and developing effective retention strategies to manage work stress.

II. Literature Review

Conceptual Review

Work stress has been identified as a significant factor that influences employee Employee Attrition Intention in various organizations worldwide. In the banking sector, work stress is particularly high due to the nature of the work and the long hours spent on the job. The purpose of this conceptual review is to examine the impact of work stress on employee Employee Attrition Intention in commercial banks of Nepal.

Work stress is a common phenomenon in most organizations and can be defined as the emotional and physical strain experienced by employees as a result of their work demands (Selye, 1956). Work stress can lead to employee burnout, decreased job satisfaction, and increased employee Employee Attrition Intention (Bakker & Demerouti, 2017).

In the context of commercial banks in Nepal, work stress is a significant challenge that leads to increased employee Employee Attrition Intention. The banking sector in Nepal has been growing rapidly in recent years, and competition among banks to retain their employees is intense. The long working hours, high workload, and pressure to meet targets have resulted in increased work stress, leading to decreased employee job satisfaction and increased employee Employee Attrition Intention.

Research has shown that work stress has a significant impact on employee Employee Attrition Intention in different parts of the world. A study by Wang et al. (2019) in China found a positive relationship between work stress and employee Employee Attrition Intention. Similarly, a study by Olugbenga, Iyiola, and Oluwaseun (2020) in Nigeria found that work stress significantly influences employee Employee Attrition Intention in the banking sector.

In Nepal, a study by Bhandari and Budhathoki (2020) found that work stress has a significant impact on employee Employee Attrition Intention in the banking sector. The study found that employees who experience high levels of work stress are more likely to leave their jobs, leading to increased employee turnover.

In conclusion, work stress is a significant factor that influences employee Employee Attrition Intention in commercial banks of Nepal. The high level of work stress in the banking sector leads to decreased job satisfaction and increased employee Employee Attrition Intention. Therefore, it is essential for

organizations to develop effective strategies to manage work stress and improve employee retention in the banking sector.

Empirical Review

Khadka et al. (2020) aimed to investigate the relationship between work overload, job satisfaction, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 275 employees using self-administered questionnaires. The results showed that work overload had a significant positive relationship with Employee Attrition Intention, while job satisfaction had a significant negative relationship with Employee Attrition Intention.

Acharya et al. (2021) investigated the impact of role conflict, job satisfaction, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 209 employees using self-administered questionnaires. The findings revealed that role conflict had a significant positive relationship with Employee Attrition Intention, while job satisfaction had a significant negative relationship with Employee Attrition Intention.

Shrestha et al. (2019) aimed to examine the relationship between role ambiguity, work-family conflict, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 233 employees using self-administered questionnaires. The results showed that both role ambiguity and work-family conflict had a significant positive relationship with Employee Attrition Intention.

Koirala and Karki (2021) investigated the relationship between job demands, job resources, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 252 employees using self-administered questionnaires. The findings revealed that job resources, such as social support, feedback, and autonomy, had a significant negative relationship with Employee Attrition Intention, while job demands had a significant positive relationship with Employee Attrition Intention.

Subedi et al. (2020) aimed to investigate the impact of work stress, emotional intelligence, and job satisfaction on Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional

survey design, and data were collected from 246 employees using self-administered questionnaires. The results showed that work stress had a significant positive relationship with Employee Attrition Intention, while emotional intelligence and job satisfaction had a significant negative relationship with Employee Attrition Intention.

Khatiwada and Dhakal (2021) investigated the relationship between role conflict, emotional intelligence, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 226 employees using self-administered questionnaires. The findings revealed that role conflict had a significant positive relationship with Employee Attrition Intention, while emotional intelligence had a significant negative relationship with Employee Attrition Intention.

Rana et al. (2020) aimed to investigate the relationship between job demands, job resources, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 278 employees using self-administered questionnaires. The results showed that job resources, such as social support, feedback, and autonomy, had a significant negative relationship with Employee Attrition Intention, while job demands had a significant positive relationship with Employee Attrition Intention.

Dahal and Thapa (2019) investigated the impact of work stress, emotional intelligence, and job satisfaction on Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 203 employees using self-administered questionnaires. The findings revealed that work stress had a significant positive relationship with Employee Attrition Intention, while emotional intelligence and job satisfaction had a significant negative relationship with Employee Attrition Intention

Pokharel et al. (2021) aimed to examine the relationship between work stress and employee Employee Attrition Intention in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 276 employees using self-administered questionnaires. The results showed that work overload, transformational leadership, employee engagement, work-life balance, and job crafting had a significant negative relationship with Employee Attrition Intention, while emotional exhaustion had a significant positive relationship with Employee Attrition Intention.

Poudel et al. (2020) investigated the relationship between role conflict, work-family conflict, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 230 employees using self-administered questionnaires. The findings revealed that both role conflict and work-family conflict had a significant positive relationship with Employee Attrition Intention.

Thapa et al. (2019) aimed to examine the relationship between role ambiguity, job characteristics, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 236 employees using self-administered questionnaires. The results showed that job characteristics, such as skill variety, autonomy, and feedback, had a significant negative relationship with Employee Attrition Intention, while role ambiguity had a significant positive relationship with Employee Attrition Intention.

Adhikari et al. (2021) investigated the relationship between job demands, burnout, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 294 employees using self-administered questionnaires. The results showed that job demands had a significant positive relationship with burnout, which, in turn, had a significant positive relationship with Employee Attrition Intention.

Karki and Shakya (2020) aimed to investigate the relationship between job insecurity, social support, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 207 employees using self-administered questionnaires. The findings revealed that job insecurity had a significant positive relationship with Employee Attrition Intention, while social support had a significant negative relationship with Employee Attrition Intention.

Lamichhane and Adhikari (2021) aimed to investigate the relationship between organizational justice, emotional intelligence, perceived organizational support, ethical climate, work engagement, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 277 employees using self-administered questionnaires. The results showed that organizational justice, emotional intelligence, perceived organizational support, ethical climate, and work engagement had a significant negative relationship with Employee Attrition Intention.

Jaisi and Dangol (2020) investigated the impact of work stress, job satisfaction, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 192 employees using self-administered questionnaires. The findings revealed that work stress had a significant positive relationship with Employee Attrition Intention, while job satisfaction had a significant negative relationship with Employee Attrition Intention.

Niraula and Shrestha (2020) aimed to examine the relationship between work stress, job satisfaction, and Employee Attrition Intention among employees in commercial banks in Nepal. The study used a cross-sectional survey design, and data were collected from 237 employees using self-administered questionnaires. The results showed that work stress had a significant positive relationship with Employee Attrition Intention, while job satisfaction had a significant negative relationship with Employee Attrition Intention.

Research Framework

Theoretical framework is the structure which shows the relation between different variable. The theoretical framework is the structure that can hold or support a theory of a research study.

Independent variables   **Dependent variable**
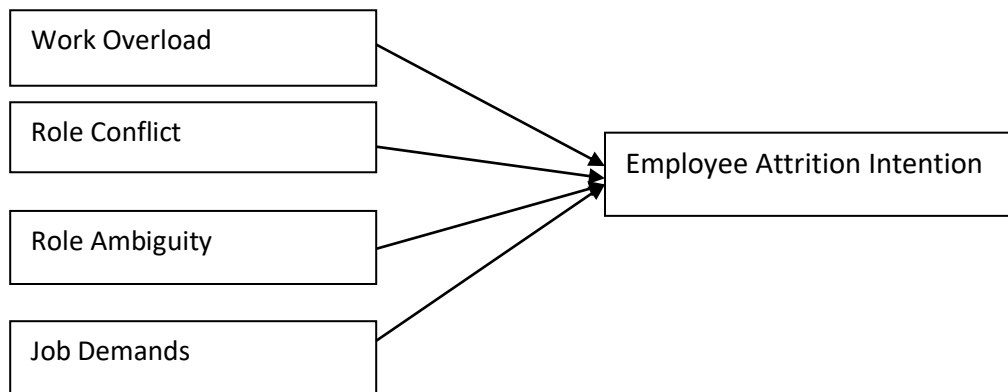
(Source: Perere, et.al, 2016)

III. Research Methodology

This section deals with the research methodology of the study.

Research design

This study utilized a descriptive research design, which aims to provide a detailed description or definition of a subject, often by creating a profile of a group of problems, people, or events through data collection and tabulation of frequencies on research variables or their interactions. This approach is appropriate for this study because it aims to describe the existing state of affairs without manipulating variables. Additionally, the study also employed a causal-comparative design to establish relationships between independent and dependent variables after an event or action has occurred. The goal of this design is to determine if the independent variable affected the outcome, or dependent variable, by comparing two or more groups of individuals based on demographic variables. The data for this study was collected through a survey method.

Population and Sample and Sampling design

There are altogether 21 commercial banks in Butwal sub-metropolitan city. The total employees in these 21 commercial banks were 461 based on field survey, 2023. Therefore the population of the study is 461.

The sample size for the study has been determined based on Cochran's formula which is as mentioned below:

$$n = \frac{n_0}{1 + (n_0 - 1)/N}$$

Where,

- $n_0 = \frac{t^2 PQ}{d^2}$, P=0.5, Q=0.5, d=5%, α=5%, t=1.96 and N= 461

- Where N= Total employee of the organization (461)

- d= permissible error (5%=0.05)

- P= Proportion of satisfaction or dissatisfaction (0.5, from normal area of table)

- t= (1.96, from Normal area of table)

- The calculated sample size is 214 (rounded of).

Sampling is a procedure, process or technique of choosing a sub-group from a population to participate in the study (Ogula, 2005). It is the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected. Sampling method is selected to approach the sample respondent for data collection. In this process, convenience sampling method has been selected to approach the sample respondent for data collection.

Nature and Sources of Data and Instrument for Data Collection

The Primary data for the study has been collected through questionnaire method to approach the sample respondent of the research study.

Questionnaire has been as a research instrument for primary data collection. The reason for choosing questionnaire as the data collection instruments is primarily due to its practicability, applicability to the research problem and the size of the population. A self–administered questionnaire with closed ended questions has been developed and administered to obtain information from the 214 respondents. Out of 214 questionnaires 206 questionnaires were collecte

d and 8 questionnaires were not collected having response rate 96 percent. The questionnaires have two major sections. The first part seeks demographic information of the respondents while the second part seeks information on different variables. Similarly, the questionnaire has been used to collect data on different independent and dependent variable by using five point likert scale where 5= Strongly Agree, 4=Agree, 3=Neutral, 2= Disagree and 1=Strongly Disagree.

Method for Data Analysis

This study is based in descriptive and analytical methods for the presentation and analysis of data. Tables, simple percentages, mean, SD, Correlation and regression have been used for the purpose of presentation and analysis of data.

Research Model

Y= a + b1x1 + b2x2 + b3x3 + b4x4

Whereas

- Y = Employee Attrition Intention
- X1 = work overload
- X2 = role conflict
- X3 = role ambiguity
- X4 = job demands

IV. Results and Discussion

Reliability

Reliability is concerned with the ability of an instrument to measure consistency. Alpha was developed by Lee Cronbach in 1951 to provide a measure of the internal consistency of a test or scale; it is expressed as a number between 0 and 1 (Tavakol & Dennick, 2011). A low alpha appears if these assumptions are not meet. A high value of alpha (>0.90) may suggest redundancies and show that the test length should be shortened. The higher the score, the more reliable the generated scale is. Nunally (1978) has indicated 0.7 to be an acceptable reliability coefficient but lower limits are sometimes used in the literature.

Table 1

Reliability of Construct

S.N	Construct	Cronbach Alpha	Internal consistency	
1	Work Overload	0.987	Excellent testing)	(High-stakes
2	Role Conflict	0.938	Excellent testing)	(High-stakes

3	Job Demands	0.955	Excellent (High-stakes testing)	
4	Role Ambiguity	0.808	Good (Low-stakes testing)	
5	Employee Attrition Intention	0.890	Excellent (High-stakes testing)	

Descriptive Statistics

Table 2

Descriptive Statistics

S.No	Variables	Mean	Standard deviation
1	Work Overload	3.170	0.94
2	Role Conflict	3.476	1.01
3	Job demands	3.61	1.02
4	Role Ambiguity	3.424	0.94
5	Employee Attrition Intention	3.55	0.95

The mean value and standard deviation of Employee Attrition Intention factor work overload is 3.170 and 0.94 respectively. This means work overload is affected by work overload of employees.

The mean value and standard deviation of Employee Attrition Intention factor role conflict is 3.476 and 1.01 respectively. This means Employee Attrition Intention is affected by role conflict of employees.

The mean value and standard deviation of Employee Attrition Intention factor job demands is 3.61 and 1.02 respectively. This means Employee Attrition Intention is affected by job demands of employees.

The mean value and standard deviation of Employee Attrition Intention factor role ambiguity is 3.424 and 0.94 respectively. This means role ambiguity is affected by role ambiguity of employees.

The mean value of Employee Attrition Intention is 3.55 which means the mean value of the Employee Attrition Intention inclined towards agree. Hence it is inferred that health are providing good Employee Attrition Intention to their employee so that they can work in an effective way.

Correlation

Table 3

Correlation

		Work Overload	Role Conflict	Job Demands	Role Ambiguity	Employee Attrition Intention
Work Overload	Pearson Correlation	1				
Role Conflict	Pearson Correlation	.904**	1			
Job Demands	Pearson Correlation	.756**	.786**	1		
Role Ambiguity	Pearson Correlation	.754**	.786**	1.000*	1	

Employee Attrition Intention	Pearson Correlation	.606**	.595**	.751**	.750**	1

**. Correlation is significant at the 0.01.

Since from the above table No. 4.1, the p-value of work overload is found to be 0.000 which is less than 0.01. Thus, hypothesis H_1 is accepted, i.e. there is a significant relationship between work overload and Employee Attrition Intention at 1 percent level of significance. The value of correlation coefficient r= 0.606, infer that there is a moderate uphill relationship between Work Overload and Employee Attrition Intention. Similarly, it is found that the value of correlation coefficient r= 0.595 which means there is positive relationship between Role Conflict and Employee Attrition Intention.

Moreover, it is found that the value of correlation coefficient r= 0.751 which means there is positive relationship between Job Demands and Employee Attrition Intention. Finally, it is found that the value of correlation coefficient r= 0.750 which means there is positive relationship between Role Ambiguity and Employee Attrition Intention.

Regression

Table 4

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.688	.473ª	.418	.3349

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.688	.473[a]	.418	.3349

a. Predictors: (Constant), Job Demands, Role Conflict, Role Ambiguity and Work Overload

Table 4.24 shows that R square is 0.473. R square of 0.473 is indicates that 47.30 percent of variation in dependent variable i.e. Employee Attrition Intention is explained by independent variable i.e. Job Demands, Role Conflict, Role Ambiguity and Work Overload.

Table 5

Analysis of Variance

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	203.138	1	40.628	9.714	.000[a]
Residual	.000	172	.000		
Total	203.138	173			

a. Predictors: (Constant), Job Demands, Role Conflict, Role Ambiguity and Work Overload

b. Dependent Variable: Employee Attrition Intention

Table 4.25 shows that significance of the regression model. Sig value of 0.000 of test indicates that the model is significant at 1 percent level of significant. P value is less than 0.01; therefore we can say that the model used show the impact is accepted. There is significant relationship between dependent variable i.e. Employee Attrition Intention is explained by independent variable i.e. Job Demands , Role Conflict, Role Ambiguity and Work Overload.

Table 6

Coefficients of Work Overload, Role Conflict, Job Demands and Role Ambiguity

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
´(Constant)	4.390	.000		.000	.000
Work Overload	2.995	.000	.000	5.000	.000
Role Conflict	4.094	.000	.000	4.000	.000
Job Demands	2.000	.000	1.927	7.594	.000
Role Ambiguity	2.000	.000	1.926	7.604	.000

a. Dependent Variable: Employee Attrition Intention

Regression equation showing the relation between all independent variable and dependent variable

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4$

$Y = 4.390 + 2.995X_1 + 4.094X_2 + 2.000X_3 + 2.000X_4$

One unit change in X1 will lead Y to change with 2.995 keeping X2, X3 and X4. Similarly, one unit change in X2 will lead Y to change with 4.094 keeping X1, X3 and X4. Likewise, one unit change in X3 will lead Y to change with 2.000 keeping X1 and X2. Moreover one unit change in X4 will lead Y to change with 2.000 keeping X1, X2 and X3. Overall Employee Attrition Intention in the above equation the value of R^2 is 0.473 which means that 47.3% variation in Employee Attrition Intention is explained by Role Ambiguity, Work Overload, Job Demands, Role Conflict.

Conclusion

In conclusion, this study aimed to investigate the impact of various job-related factors on Employee Attrition Intention in the banking industry. The results showed that work overload, role conflict, job demands, and role ambiguity had a positive relationship with Employee Attrition Intention. The study also revealed that the mean value of Employee Attrition Intention was towards agreement, indicating that the banking industry provided good Employee Attrition Intention to its employees, which could result in their effective work. Additionally, the study used regression analysis to show that job demands, role conflict, role ambiguity, and work overload explained 47.30% of the variance in Employee Attrition Intention. The findings of this study could help banking industry's develop strategies to reduce employee turnover and retain talent. It is important to note that the study has some limitations, such as being conducted in a specific geographical area, and using a self-reported questionnaire that could be subject to bias. Future research could address these limitations and explore other factors that affect employee turnover in the banking industry.

Managerial Implications

Based on the findings of this study, there are several managerial implications that can be drawn for the banking industry. Firstly, managers should take steps to reduce work overload and role conflict, as well as clarify job demands and role expectations to minimize role ambiguity. By doing so, employees are more likely to feel satisfied with their jobs, and consequently, have lower intentions to leave their positions.

Secondly, given that the study found that Employee Attrition Intention was towards agreement, managers should focus on improving employee retention. This can be achieved by offering attractive employee benefits, providing

opportunities for career development, and creating a positive work environment that promotes employee engagement and job satisfaction.

Thirdly, the study's findings suggest that managers should closely monitor job demands, role conflict, role ambiguity, and work overload, as these factors can have a significant impact on employee turnover. Regular performance evaluations and feedback sessions can help managers identify potential problems early on and take proactive measures to address them.

Finally, while this study has some limitations, such as its geographical focus and reliance on self-reported data, its findings can provide a starting point for future research in the field. Future studies could build on this research by exploring other factors that impact employee turnover in the banking industry and expanding the scope of the study to include a broader geographical area.

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