

# Factors Affecting to Employee Intention to Leave the Job in Nepalese Commercial Banks

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## Abstract

This study examines factors affecting to employee intention to leave the job in Nepalese commercial banks. Employee intention to leave is the dependent variable. Similarly, the selected independent variables are work environment, training and development, pay level, job satisfaction and job stress. The study is based on primary data of 18 commercial banks with 170 respondents. To achieve the purpose of the study, the structured questionnaire is prepared. The Kendall's tau correlation coefficients and regression models are estimated to test the relationship, significance and impact of determinants of factors affecting to employee intention to leave the job in Nepalese commercial banks.

The study indicates that work environment has a negative impact on employee intention to leave. This implies that more suitable the working environment, lower would be the employee intention to leave. Likewise, training and development has a negative impact on employee intention to leave. This implies that proper training and developments among the employee decreases the employee intention to leave the job in an organization. Similarly, pay level has a negative impact on employee intention to leave. It indicates that proper pay policy reduces the employee intention to leave the job in Nepalese commercial banks. Similarly, job satisfaction has a negative impact on employee intention to leave, indicating that satisfied employee tends to stay in the bank for a longer time. Likewise, job stress has a positive impact on employee intention to leave which indicates that higher the job stress, higher would be the employee's intention to leave job in Nepalese commercial banks.

*Keywords:* employee intention to leave, work environment, training and development, pay level, job satisfaction, job stress.

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## 1. Introduction

Turnover intention is one's behavioral intention to quit. According to Bigliardi *et al.* (2005), intention to leave refers to individuals' perceived likelihood that they will be staying or leaving the employer organization. The process of job turnover can be described as job dissatisfaction is the first step, followed by intention to leave, which finally can result in actual turnover (Mobley *et al.*, 1978). Similarly, Berry (1997) outlined that turnover intention as another dimension and defined it as how long an employee is willing to stay in an organization. The study argued that if an organization desires to be successful for a long period of time, it must ensure to maintain satisfaction

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level of their employees. Hussain *et al.* (2019) indicated that variables namely colleague relationship, institutional commitment, executive justice, company's status, communication, and office politics were significantly associated with employees' intention to quit their jobs.

Bothma and Roodt (2012) identified turnover or intention that is blended with under-identity bracelet with the work is a form of withdrawal behavior. It is further professed that employees aim to quit the company, and this is the end of this acknowledgment. Employee turnover is the cycle of laborers near the artisan booth; between enterprises, jobs and pursuits; and between the condition of being employed and unemployed, states (Ongori, 2007). Intention to leave has been said to be the best predictor and the strongest precursor of turnover and for that reason, researchers often use intention to leave as a proxy for turnover (Castle *et al.*, 2007). Ahmad *et al.* (2016) suggested that employers should not neglect 'how much to pay' and 'how long an employee has been with the organization' to improve nurses' retention.

Rizwan *et al.* (2014) revealed that the lack of organizational commitment, high job stress and lower level of job satisfaction are deduced as the major components that negatively affected employee retention. Alzayed *et al.* (2017) concluded that the factors that influence the employee's intention to leave current employment is crucial for improve the human resources practices in the public organizations particularly the ministry of information in Kuwait. Calisir *et al.* (2011) revealed that employees with high levels of stress have a higher possibility of leaving their job. The job engagement factors such as job stress, job satisfaction and job commitment have a positive impact on employees' intention to leave the company or organization (Firth *et al.*, 2004). The employees with high job stress will have a lower level of motivation to work and not be satisfied with their job (Savery and Luks, 2001). Mustafa *et al.* (2010) conducted a studied to identify the causes of turnover intention and he found that pay satisfaction was the dominant dimension of job satisfaction in terms of effecting turnover intention.

High levels of job satisfaction decrease the number of employees in organizations who intend to leave work (Aghaei *et al.*, 2012). Long and Perumal (2014) revealed that the complexity of the turnover behavior and indicated that there is no one theory to pinpoint that a particular predictor is the cause of all turnover intentions. Tummers *et al.* (2013) revealed that there is a stronger negative relationship between the working atmosphere and the intention to leave than for nurses in extramural care. Khatri *et al.* (2001) revealed that there is a direct negative relationship between satisfaction with pay and intention to quit among employees in the organizations. Luna and

Camps (2008) revealed that organizational commitment plays a full mediating role in explaining the relationship between satisfaction with pay and intention to quit the job among employees. Hellman (1997) revealed that increasing dissatisfaction in employees results in a higher chance of considering other employment opportunities.

Cowin's (2002) revealed that dissonance between pay and level of responsibility may lead to retention issues among employees. Fang (2001) found that there is no statistically significant relation on influence of pay on turnover cognition or turnover intention. Larrabee *et al.* (2003) concluded that the main effect on intent to leave was a decrease in job satisfaction through a lack of empowerment perceived by nurses to be a result of leadership style. Yin and Yang (2001) revealed that there is a negative relationship between stress and job satisfaction on turnover in the meta-analysis of nursing turnover conducted. Islam *et al.* (2016) revealed that there is an inverse relationship between job satisfaction and organizational commitment with employee turnover. Voigt and Hirst (2015) indicated that for high performing employees, combination of motivation in form of promotion focus and commitment significantly reduces their intention to leave the organization.

Kunte *et al.* (2010) revealed that there is a positive relationship between job satisfaction and employee intention to leave. Azeem and Humayon (2017) revealed that there is a significant negative effect of pay satisfaction on turnover intention and there is significant positive effect on both job stress and abusive supervision on turnover intention. According to Falahat *et al.* (2019), there is an inverse relationship of working environment, salary, job enrichment, job stress, and job satisfaction with employee turnover intention in the banking. Tett and Meyer (1993) revealed that job satisfaction has a significant effect on organizational commitment and no direct effect on turnover intention. However, it indirectly affects turnover intention through organizational commitment. Cummings *et al.* (2010) investigated how rewards and compensations influenced the employees' intention to remain employed in a company. The study concluded that there is a strong positive relationship between rewards, compensation and employee's intention to leave or remain.

Zhang *et al.* (2014) revealed that the working environment has a negative association with turnover intention among employees. Johnson *et al.* (2012) investigated the relationship of the working environment on the job satisfaction and proved that a sound working environment has a positive relationship with job satisfaction. Poor and unfavorable working conditions are one of the primary reasons for the high degree of turnover intention (Qureshi *et al.*, 2013). Olegusun (2013) revealed that job satisfaction has a significant

negative relationship with turnover intention. Arshadi and Damiri (2013) found that job stress has a negative relationship with job satisfaction. Lee & Sabharwal (2016) argued that if the company fails to pay an adequate salary, it will cause dissatisfaction on the employee's part, and may even be a catalyst for the turnover. Kim & Stoner (2008) revealed that there is a significant negative relationship between salary and turnover intention. Kumar (2016) found that salary has a positive relationship with job satisfaction. Folger and Konovsky (1989) revealed that the salary level significantly affects the employees' organizational commitment, which in turn, has a significant effect on turnover intention.

In the context of Nepal, Chaudhary (2022) revealed that the finding of the study emphasized that employees tend to leave their current jobs due to the lack of proper environment and facilities provided by the banks. Sthapit & Shrestha (2018) revealed that rewards and compensation help retain entry-level employees, while employer branding is a strong retention measure for those on higher hierarchies. Gautam (2022) revealed that three factors, namely workload (WL), role ambiguity and growth opportunity expectations were identified as the occupational stressors in the banking industry, predicting a positive relation of overall occupational stress to the intention to turnover also there is no significant role of control variables in predicting occupational stress and turnover intention. Baniya (2004) revealed that positive consequences of providing training and development opportunities to employees are improved job performance of employees, increased productivity, and enhanced loyalty toward organizations and decreased turnover of employees. Adhikari (2020) examined employees' turnover intention in Nepalese commercial bank. The study revealed that that employees' turnover intention of Nepalese commercial banks is positively and significantly correlated with compensation, leadership empowerment behavior, organization culture and job stress.

The above discussion reveals that the empirical evidences vary greatly across the studies concerning the factors affecting to employee intention to leave the job in commercial banks. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The main purpose of the study is to analyze the factors affecting to employee intention to leave the job in Nepalese commercial banks. Specifically, it examines the impact of work environment, training and development, pay level, job satisfaction and job stress on employee intention to leave in Nepalese commercial banks.

The remainder of this study is organized as follows. Section two describes the sample, data and methodology. Section three presents the empirical results and the final section draws the conclusion.

## 2. Methodologies aspect

The study is based on primary data. The data were gathered from 170 respondents through questionnaire. The respondents' views were collected on job satisfaction, training and development, work environment, job stress and pay level in Nepalese commercial banks. The study is based on descriptive and causal comparative research designs. Table 1 shows the number of commercial banks along with the number of respondents selected for the study.

Table 1

**List of insurance companies selected for the study along with the number of respondents**

S.N.	Name of commercial banks	Number of respondents
1	Agriculture development bank	11
2	Rastriya banijya Bank	10
4	Citizen Bank international	8
5	Everest bank	10
6	Nepal Investment mega Bank Limited	13
7	Nabil Bank Limited	12
8	Global IME Bank Limited	10
9	Standard Chartered Bank Limited	14
10	Nepal SBI Bank Limited	8
11	Prime Commercial Bank Limited	12
12	Nepal Bank Limited	9
13	Machhapuchchhre Bank Limited	8
14	Laxmi Bank Limited	7
15	Himalayan Bank Limited	8
16	NIC Asia Bank Limited	12
17	Everest Bank Limited	8
18	NMB bank	10
<b>Total number of respondents</b>		<b>170</b>

Thus, the study is based on 170 respondents.

### *The Model*

The model estimated in this study assumes that employee intention

to leave are dependent variables and the independent variables are work environment, training and development, Pay level, job satisfaction and job stress. Therefore, the model to be estimated in this study is stated as follows:

$$EIL = \beta_0 + \beta_1 WE + \beta_2 TD + \beta_3 PL + \beta_4 JS + \beta_5 JST + e$$

Where,

EIL = Employee intention to leave

WE = Work environment

TD = Training and development

PL = Pay level

JS = Job satisfaction

JST = Job stress

Work environment was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “My work environment supports employee wellness and health,” “I am satisfied with the working environment which supports innovation and creativity.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.861$ ).

Training and development was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “My bank conducts training programs at regular intervals,” “All the employees get training opportunities fairly.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.861$ ).

Pay level was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I am satisfied with the pay level of my bank,” “My pay is competitive with other organizations in the same industry.” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.842$ ).

Job satisfaction was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I am satisfied with the level of communication within my organization,” “I am satisfied with the level of recognition that i receive from my work.” and so

on. The reliability of the items was measured by computing the Cronbach's alpha ( $\alpha = 0.809$ ).

Job stress was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include "I feel that my job is generally stressful," "I feel that I have a good balance between work and personal life." and so on. The reliability of the items was measured by computing the Cronbach's alpha ( $\alpha = 0.871$ ).

The following section describes the independent variables used in this study along with hypothesis formulation.

#### *Work environment*

Work environment is the setting, social features and physical conditions in which you perform your job. Dane and Brummel (2014) argued that a good working environment tends to reduce the turnover intention of the employee. Albattat and Som (2013) concluded that the working environment has a negative relationship toward the turnover intention. Kurniawaty (2019) revealed that work environment has a direct negative effect on turnover intention. This means that turnover intention can be reduced through efforts to improve the work environment both physically and non-physically in the form of the availability of adequate supporting facilities, good physical environment and good management practices. Based on it, this study develops the following hypothesis:

H<sub>1</sub>: There is a negative relationship between working environment and employee intention to leave.

#### *Training and development*

Training is a systematic approach towards improving workforce skills, behaviors, attitude and knowledge necessary for effective performance. Cheng and Waldenberger (2013) noted that training is negatively associated with turnover intention, which means employees probably have lower intention to leave if the organization provides more training programs. Newman *et al.* (2011) found that training and development have a negative relationship with employee turnover intentions. Senge (1990) argued that companies that organize effective training for their workers create more turnover intention among their workers. Based on it, this study develops the following hypothesis:

H<sub>2</sub>: There is a negative relationship between training and development and employee intention to leave.



### *Pay level*

Pay Level is fundamental unit in compensation structure of an organization, which is used to denote difference in compensation due to smallest possible change in job specification. Lee (2012) showed that salary didn't have significant relationship with turnover intention. Cao *et al.* (2013) found that compensation is negatively and significant correlated with turnover intention. Singh and Loncar (2010) found that all dimensions of pay satisfaction were correlated negatively with turnover intention. Based on it, this study develops the following hypothesis:

H<sub>3</sub>: There is a negative relationship between pay level and employee intention to leave.

### *Job satisfaction*

Job satisfaction refers to employees' overall feelings about their jobs. Mustafa *et al.* (2010) concluded that pay satisfaction was the dominant dimension of job satisfaction in terms of affecting turnover intention. Hackman and Oldham (1975) stated that higher job satisfaction is associated with increased productivity, lower absenteeism, and lower employee turnover. Ali (2008) revealed that job satisfaction has a significant negative association with turnover intention. Based on it, this study develops the following hypothesis:

H<sub>4</sub>: There is a negative relationship between job satisfaction and employee intention to leave.

### *Job stress*

Job stress refers to a physiological condition in which work-related duties and responsibilities become burdensome and overwhelming to the point that it imposes unhealthy effects on the mental and physical wellness of employees. Reilly *et al.* (2014) found that job stress has a negative influence on job satisfaction. Joul *et al.* (2013) revealed that job stress has a positive relationship toward turnover intention. Applebaum *et al.* (2010) highlighted that stress caused in work surroundings influenced the job satisfaction of workers which leads to worker's intent to leave the job. Based on it, this study develops the following hypothesis:

H<sub>5</sub>: There is a positive relationship between job stress and employee intention to leave.

## **3. Results and discussion**

### *Correlation analysis*

On analysis of data, correlation analysis has been undertaken first and



for this purpose, Kendall's Tau correlation coefficients along with means and standard deviations have been computed, and the results are presented in Table 2.

Table 2

**Kendall's Tau correlation coefficient matrix**

This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 170 observations. The dependent variable is EIL (Employee intention to leave) and the independent variables are WE (work environment), TD (training and development), PL (pay level), JS (job satisfaction) and JST (Job stress).

Variable	Mean	S. D.	EIL	WE	TD	PL	JS	JST
EIL	1.841	0.654	1					
WE	1.888	0.751	-0.739**	1				
TD	1.459	0.559	-0.678**	-0.751**	1			
PL	1.957	0.725	-0.624**	-0.704**	-0.745**	1		
JS	1.854	0.735	-0.684**	-0.734**	-0.739**	-0.729**	1	
JST	1.957	0.725	0.681**	0.661**	0.645**	0.681**	0.721**	1

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

Table 2 shows the Kendall's Tau correlation coefficients of dependent and independent variables for customer relations. The study indicates that work environment is negatively correlated to the employee intention to leave. This means that more suitable the working environment, lower would be the employee intention to leave. Likewise, training and development is negatively correlated to the employee intention to leave. This implies that proper training and developments among the employee decreases the employee intention to leave the job in an organization. Similarly, pay level is negatively correlated to the employee intention to leave. It indicates that proper pay policy reduces the employee intention to leave the job in Nepalese commercial banks. Similarly, job satisfaction is negatively correlated to the employee intention to leave, indicating that satisfied employee tends to stay in the bank for a longer time. Likewise, job stress is positively correlated to the employee intention to leave which indicates that higher the job stress, higher the employee's intention to leave job in Nepalese commercial banks.

*Regression analysis*

Having indicated Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 3.

Table 3

**Estimated regression results of compensation, motivation, job satisfaction,**

**training and development and work environment on employee turnover**

The results are based on 20 Nepalese commercial banks by using linear regression. The model is  $EIL = \beta_0 + \beta_1 WE + \beta_2 TD + \beta_3 PL + \beta_4 JS + \beta_5 JST + e$ , where the dependent variable is EIL (Employee intention to leave) and the independent variable is WE (work environment), TD (training and development), PL (pay level), JS (job satisfaction) and JST (Job stress).

Model	Intercept	Regression coefficients of					Adj. R_bar <sup>2</sup>	SEE	F-value
		WE	TD	PL	JS	JST			
1	0.450 (6.190)**	-0.737 (20.601)**					0.715	0.349	424.391
2	0.450 (5.163)**		-0.930 (17.044)**				0.631	0.397	290.486
3	0.645 (7.234)**			-0.598 (14.490)**			0.553	0.437	209.967
4	0.582 (6.574)**				-0.679 (15.286)**		0.579	0.424	233.652
5	0.428 (4.919)**					0.722 (17.329)**	0.639	0.393	300.291
6	0.338 (4.549)**	-0.522 (8.434)*	-0.346 (4.160)**				0.740	0.333	241.444
7	0.334 (4.469)**	-0.505 (7.476)**	-0.317 (3.370)	-0.040 (0.654)**			0.739	0.334	160.554
8	0.312 (4.170)**	-0.466 (6.734)	-0.279 (2.937)**	-0.018 (0.275)	-0.145 (2.092)**		0.744	0.330	123.960
9	0.229 (4.170)**	-0.229 (7.027)	-0.455 (1.938)*	-0.062 (0.982)*	-0.014 (0.189)*	0.326 (4.976)**	0.776	0.390	118.402

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (\*\*) and (\*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Employee intention to leave is dependent variable.

The regression result show that beta coefficients for work environment are negative with employee intention to leave. This indicates that work environment has a negative impact on employee intention to leave. This finding is consistent with the findings of Kurniawaty (2019). Similarly, the beta coefficients for training and development are negative with employee intention to leave the job in Nepalese commercial banks. This indicates that training and development programs has a negative impact on employee intention to leave. This finding is similar with the findings of Cheng and Waldenberger (2013). Likewise, the beta coefficient for pay level is negative with employee intention to leave which implies that pay level has a negative impact on employee turnover. This finding is similar with the findings of Lum *et al.* (1998). Likewise, the result reveals that the beta coefficients for job satisfaction are negative with employee intention to leave. This indicates that job satisfaction among employees has a negative impact on employee intention to leave. This finding is consistent with the finding of Ali (2008). Moreover, the beta coefficients for job stress are positive with employee intention to leave which implies that job stress has a positive impact on

employee intention to leave. This finding is similar with the findings of Jou *et al.* (2013).

#### 4. Summary and conclusion

This study can provide valuable insights on career adaptability and how it can impact employees' turnover intention. It will also be helpful for the banks as it gives a clearer picture to them regarding employees' concern about turnover. It can also be helpful to generate useful ideas during human resources planning that could be used to increase career adaptability and decrease employees' turnover intention.

This study attempts to examine the impact of the determinant of turnover intention on employee turnover in the context of Nepalese commercial banks. The study is based on primary data collected from 18 commercial banks with 170 respondents. This study hypothesizes the employee intention to leave depends on several factors such as work environment, training and development, pay level, job satisfaction and job stress.

The study showed that work environment, training and development, pay level and job satisfaction has negative relationship with the employee intention to leave and job stress has positive relationship with the employee intention to leave and job. The study also concluded that the most influencing factor is work environment followed by job stress and training and development that explains employee intention to leave the jobs in Nepalese commercial banks.

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