



# Psycho-Social Behaviour and Employee Absenteeism: An Evidence from Nepalese Commercial Banks

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## Abstract

*This study examines the key behavior of employee absenteeism in Nepalese commercial banks by integrating organizational, psychological, and socio-cultural factors. It seeks to identify the most influential predictors affecting employee attendance and provide actionable recommendations to improve organizational performance and productivity.*

*A quantitative research design was employed using primary data from 420 employees across 20 commercial banks in Nepal. Data were obtained through a structured questionnaire using a 5-point Likert scale. Descriptive statistics, correlation, and multiple regression analyses were applied to examine the relationship between employee absenteeism and its determinants. Reliability was confirmed using Cronbach's alpha.*

*The study found that job stress, workplace policies, socio-cultural obligations, job satisfaction, work environment, and organizational support significantly influence absenteeism. Socio-cultural obligations and job satisfaction emerged as the strongest predictors, while commuting distance showed no significant effect. The results support the Job Demands–Resources (JD-R) model and the Process Model of Absenteeism.*

*The practical implication of the study is that banks can reduce absenteeism by introducing stress management programs, flexible workplace policies, and improved organizational support to enhance job satisfaction and employee well-being.*

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*Similarly, reducing absenteeism improves service quality, strengthens employee well-being, and contributes to social stability and economic productivity in Nepal's financial sector.*

*Thus, this study provides one of the first integrated analyses of organizational, psychological, and socio-cultural determinants of absenteeism in Nepalese commercial banks, offering a holistic understanding and practical insights for managers and policymakers.*

**Keywords:** *Employee absenteeism; Job satisfaction; Job stress; Organizational support; Socio-cultural obligations; Workplace policies*

## **Introduction**

Employee absenteeism, broadly defined as the habitual or frequent failure to report to work without legitimate cause, is a critical issue in human resource management worldwide. Absenteeism leads to reduced productivity, higher operational costs, lower morale among coworkers, and disruption in organizational performance (Patton & Johns, 2007). In the banking industry, which is highly service-oriented and customer-focused, absenteeism not only affects internal efficiency but also the quality-of-service delivery to clients. Globally, research has highlighted multiple determinants of absenteeism. Job stress and work overload are among the most frequently cited predictors. Bakker and Demerouti (2007) study on Job Demands Resources (JD-R) model suggests that high demands such as time pressure, workload, and role conflict significantly increase strain, which in turn predicts absenteeism. Similarly, Darr and Johns (2008) found that job stressors were consistently associated with higher levels of sickness absence across industries. These findings underline that stress is a universal driver of absenteeism.

Workplace policies and organizational support also play a central role in explaining attendance behavior. Research in European organizations indicates that strict but fair absence policies reduce absenteeism by setting clear expectations, while supportive policies such as flexible work schedules can mitigate unnecessary absences (Mitra et al., 1992). A supportive organizational climate can buffer employees against stress and health problems, leading to improved attendance (Eisenberger et al., 2001). Job satisfaction has long been linked to absenteeism. Steers and Rhodes (1978) study on Process Model of Absenteeism, suggests that attendance is influenced by two broad factors: motivation to attend (job satisfaction, commitment, organizational culture) and

the ability to attend (health, family obligations, commuting). Empirical evidence from the U.S., Europe, and Asia consistently shows that higher job satisfaction is negatively correlated with absenteeism (Hausknecht et. al., 2008).

Health-related issues are another dominant cause of absenteeism globally. The World Health Organization (WHO, 2020) has identified both physical illnesses and mental health problems, such as depression and anxiety, as leading contributors to workplace absence. Studies in the UK and Australia show that chronic conditions like musculoskeletal disorders, cardiovascular diseases, and stress-related illnesses account for the majority of long-term absences (Hemp, 2004). Socio-cultural obligations also influence absenteeism patterns. In developing economies, cultural ceremonies, religious festivals, and family duties are major reasons for employee absence (Booth et. al., 2002). Similarly, commuting distance and transport difficulties are well-documented external factors leading to frequent absenteeism, especially in countries with weak infrastructure (Nguyen & Taylor, 2003). Hence, employee absenteeism is higher in developing economies due to cultural tides, family functions and duties, additional earning expectation, and behavioral factors.

In the South Asian context, absenteeism has been studied with respect to both formal and informal sectors. Studies in India and Bangladesh reveal that high workload, poor working conditions, low pay, and family responsibilities are significant predictors of absenteeism in banking and service industries (Chaudhury & Ng, 1992). These findings resonate with Nepal, where similar socio-economic and cultural dynamics exist.

In Nepal, research on absenteeism is limited but growing. Ojha (2020) found that job satisfaction, health issues, family responsibilities, and transportation were the most significant determinants of absenteeism among employees of Nepalese commercial banks. Adhikari (2020) further emphasized the importance of job satisfaction dimensions—such as empowerment, performance appraisal, and training—on overall employee attitudes, which indirectly influence absenteeism. More recently, Rayamajhi (2024) highlighted how work stress and poor work–life balance affects job satisfaction among female bankers in Nepal, suggesting stress as a hidden driver of absence.

Taken together, among international and Nepalese studies there is still limited empirical research in the Nepalese banking sector that integrates these factors like job stress, workplace policies, socio-cultural obligations, job satisfaction, work

environment, organizational support, health issues and distance from work into a single comprehensive framework. Moreover, few studies have quantitatively compared the relative influence of these variables, particularly in the post-COVID context where flexible working, digital banking, and changing employee expectations may alter absenteeism patterns. Therefore, this study aims to fill these gaps by investigating the major factors influencing employee absenteeism in commercial banks of Nepal, drawing on international theories and evidence while grounding the analysis in Nepal's unique socio-cultural and organizational context.

The major objectives of the study are (1) To examine the relationship between job stress, workplace policies, socio-cultural obligations, job satisfaction, organizational support, work environment, health issues and distance from work on employee absenteeism in Nepalese commercial banks, (2) To identify the most influential factors among the selected independent variables that significantly contribute to variations in employee absenteeism, (3) To provide practical recommendations for reducing absenteeism by improving organizational policies, work environment, and employee well-being based on the findings of the study.

### **Literature Review**

The problem of employee absenteeism has been studied extensively in organizational psychology and human resource management because of its persistent negative effects on productivity, team functioning and service quality. Major theoretical frameworks underpinning contemporary absenteeism research include the Job Demands Resources (JD-R) model and the Process Model of Absenteeism; these frameworks explain how job demands (e.g., workload, role conflict) and resources (e.g., supervisor support, flexible policies) jointly determine strain, motivation to attend, and the ability to attend work (Bakker & Demerouti, 2007).

Bakker and Demerouti (2007) found that excessive job demands deplete employee resources, leading to burnout and health problems, which in turn increase sickness absence and withdrawal behaviors. Darr and Johns (2008) confirmed through meta-analytic evidence that work strain, whether psychological or physical, has a small but consistent positive association with absenteeism across industries and countries, indicating that stress is a robust predictor of employee absence. In the banking sector, which involves high customer contact and strict performance targets, stress levels

and stress-related absenteeism are often elevated, with Giorgi and Arcangeli (2017) study demonstrating increased anxiety, burnout, and illness among bank employees internationally. Collectively, these studies highlight that job stress and work strain are significant determinants of absenteeism, particularly in service-oriented and high-demand occupational settings.

Lee and Eriksen (1990) found that both overly punitive and excessively generous sick-leave policies can influence absenteeism depending on their design, monitoring, and fairness. Shifrin and Michel (2021) study revealed that family-friendly policies and flexible working arrangements often reduce unplanned absenteeism by helping employees manage health and caregiving responsibilities. Civilidag and Durmaz (2024) study demonstrated that flexible working arrangements, including telework, generally improve employee health and reduce absenteeism, particularly when supported by managerial trust and clear guidance.

Larson and Fukami (1985) found that family responsibilities, religious festivals, local ceremonies, seasonal agricultural duties, and transport disruptions are significant predictors of short-term and event-driven absenteeism across South Asia and other developing regions. They further highlighted that inadequate transport infrastructure and commuting hazards, such as strikes, landslides, and poor road conditions, frequently disrupt attendance in contexts with weak public transportation. These findings suggest that models of absenteeism in countries like Nepal should incorporate external, branch-level contextual variables alongside organizational and individual factors.

Classic models treat job satisfaction as a key motivator to attend: dissatisfied employees have weaker motivation to be present and greater propensity for withdrawal behaviours (absenteeism, turnover). Large multisector studies and the work-unit absenteeism literature find negative relationships between satisfaction/commitment and absence at both individual and unit levels, while also showing that macro factors (local labour market conditions, time) moderate these links (Hausknecht et. al., 2008). In banking, facets of satisfaction such as pay, supervisor support, career opportunities and working conditions are consistently associated with lower absence and improved retention (Giorgi et. al., 2017). Hence, banking sectors having lower employee absenteeism due to satisfactory compensation, career opportunities, performance-based rewards, and effective working environment.

Panaccio and Vandenberghe (2009) found that perceived organizational

support (POS) and supervisor support significantly reduce employee absenteeism, improve return-to-work outcomes, and enhance organizational citizenship behaviour. Their meta-analytic and longitudinal evidence indicates that these positive effects are strongest when supportive practices are visible and applied with procedural fairness. This underscores that employees who feel valued and supported by their organization and supervisors are more likely to reciprocate with constructive behaviors, including better attendance.

Both physical working conditions (ergonomics, air quality, noise, safety) and psychosocial work environment (role clarity, autonomy, team climate) affect health and attendance. Intervention studies in health and service workplaces show that improving the physical environment and reducing psychosocial risks can lower sickness absence; accordingly, the work environment is an important antecedent for absenteeism in branches where customer pressure, poor ergonomics or overcrowding exists (Giorgi et. al., 2017).

Internationally, physical illnesses (respiratory, musculoskeletal, cardiovascular) and mental-health conditions (depression, anxiety) are leading causes of both short- and long-term absence. The World Health Organization and recent guidelines emphasize that workplace mental-health interventions reduce absence and aid return-to-work, while untreated health problems and lack of occupational health services increase absenteeism rates (WHO, 2024).

In the context of Nepal, Ojha (2020) found that job satisfaction, health status, family responsibilities, working conditions, employee relations, occupational stress, and transportation are significant predictors of absenteeism, emphasizing the multi-dimensional factors influencing employee absence in Nepalese commercial banks. Adhikari (2020) reported that empowerment, training, performance appraisal systems, and workplace environment significantly enhance job satisfaction, which in turn indirectly affects absenteeism by shaping employees' motivation to attend work. Rayamajhi (2024) revealed that elevated work stress among bank employees, including gender-specific stressors, negatively impacts job satisfaction, while factors such as work–life balance, peer support, and managerial practices play a crucial role in influencing attendance.

Despite these contributions, several gaps remain in Nepalese literature. First, few studies integrate the full set of predictors (job satisfaction, health status,

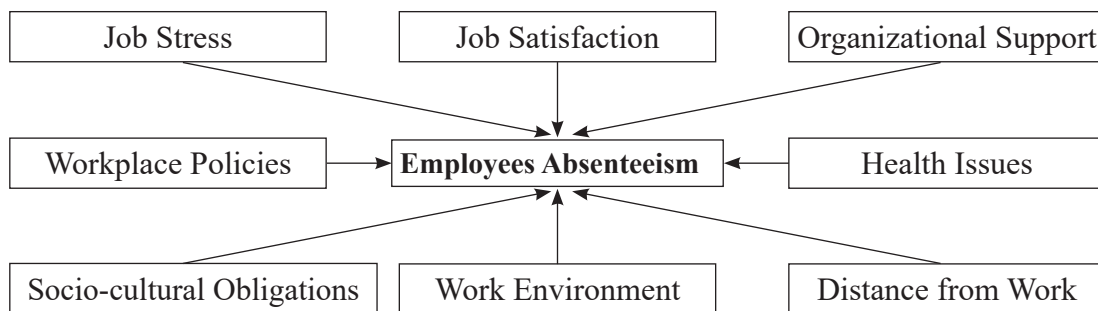
family responsibility, working conditions, employee relation, occupational stress and transportation problems) into a single multivariate model to estimate relative effect sizes (Ojha, 2020). Second, branch- and region-level contextual factors (festival calendars, transport risk, air pollution) are rarely modelled using multilevel techniques, which limits understanding of localized spikes in absenteeism (Giorgi et. al., 2017). Third, post-COVID changes (remote/hybrid work, technostress, altered leave practices) and growing interest in FWAs have not been systematically examined in the Nepalese banking literature with respect to absence outcomes (Civilidag & Durmaz, 2024).

### Conceptual Framework

A conceptual framework provides a structured theoretical foundation that highlights the key variables and the interrelationships among them within a study. This research explores the determinants of employee absenteeism in Nepalese commercial banks by systematically examining the linkages between independent and dependent variables, thereby clarifying their influence on absenteeism patterns which is shown in Figure 1.

**Figure 1**

*Conceptual Framework of the Study*



### Methodology

This study adopts a dual methodological approach, combining descriptive and causal-comparative research designs to investigate the influence of psycho-social behavior on employee absenteeism in Nepalese commercial banks. The descriptive design provides a comprehensive account of existing patterns and characteristics of absenteeism, while the causal-comparative design allows for a systematic examination of potential cause-and-effect relationships between key psycho-social factors and absenteeism. By integrating these complementary approaches, the study ensures a

rigorous and holistic analysis of the cognitive, behavioral, and emotional dimensions underlying employee absenteeism.

The present study is grounded on primary data obtained through survey research, utilizing self-administered structured questionnaires comprising closed-ended items measured on a 5-point Likert scale to assess respondents' perceptions. The total 600 questionnaires were distributed to the 30 staffs of each bank to all 20 commercial banks. Hence, data were collected from 20 commercial banks representing all provinces of Nepal, yielding a total of 420 valid responses. The list of sampled commercial banks along with the number of responses gathered from each bank across the various provinces of Nepal is presented in Table 1.

**Table 1**

*No. of Selected Commercial Banks, Questionnaire Distribution and Responses of the Study*

S. N.	Name of Commercial Bank	Questionnaires	Responses
1	Agriculture Development Bank Limited	30	18
2	Citizens Bank International Limited	30	19
3	Everest Bank Limited	30	19
4	Global IME Bank Limited	30	18
5	Himalayan Bank Limited	30	17
6	Kumari Bank Limited	30	24
7	Laxmi Sunrise Bank Limited	30	28
8	Machhapuchhre Bank Limited	30	15
9	Nabil Bank Limited	30	18
10	Nepal Bank Limited	30	22
11	Nepal Investment Mega Bank Limited	30	19
12	Nepal SBI Bank Limited	30	25
13	NIC Asia Bank Limited	30	24
14	NMB Bank Limited	30	19
15	Prabhu Bank Limited	30	24
16	Prime Commercial Bank Limited	30	22
17	Rastriya Banijya Bank Limited	30	21
18	Sanima Bank Limited	30	28
19	Siddhartha Bank Limited	30	18
20	Standard Chartered Bank Nepal Limited	30	22
<b>Total</b>		<b>600</b>	<b>420</b>

## Model Specifications

The collected questionnaire data underwent systematic statistical analysis to ensure robustness. A pilot test was first conducted to validate the research instrument, eliminating problematic items (those with missing values or bias) and refining the questionnaire. Subsequently, various statistical techniques including Cronbach's Alpha, descriptive statistics, correlational analysis, and regression analysis were applied. This comprehensive approach ensured rigorous evaluation of the instrument and meaningful interpretation of the findings.

An econometric model was developed and applied to examine the relationship between dependent and independent variables. This regression-based framework serves as the empirical foundation for hypothesis testing, enabling rigorous assessment of the proposed relationships between study variables. The model facilitates quantitative analysis of how independent variables influence the dependent variable while controlling for potential confounding factors.

The specified model is as follows:

$$EA = \beta_0 + \beta_1 JS + \beta_2 WP + \beta_3 SCO + \beta_4 JSTIS + \beta_5 WE + \beta_6 OS + \beta_7 HI + \beta_8 DW + \epsilon$$

Where:

$\epsilon$  = Error term, accounting for unobserved factors affecting the dependent variable.

$\beta_0$  = Constant term, representing the intercept of the regression model.

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7$  and  $\beta_8$  represents coefficients of the explanatory variables, reflecting the magnitude and direction of their effects on the dependent variable.

This model provides a framework for evaluating how these factors significantly influence employee absenteeism.

## Job Stress

Abadi et al. (2011) found a non-significant (neutral) relationship between job stress and absenteeism. Dwyer & Ganster (1991) reported a positive relationship, showing that higher job stress, especially under low job control, increases absenteeism. Jacobson et al. (1996); Gupta and Beehr (1979) found a positive link between stress and absenteeism. Arsenault and Dolan (1983) observed that job content stress negatively affects absenteeism, but job context stress positively contributes to it. Based on it, the study develops the following hypothesis:

H<sub>1A</sub>: There is A significant relationship between job stress and employee absenteeism.

## **Workplace Policies**

Zia-ud-Din et al. (2017) found a positive relationship, where workplace incivility increases employee absenteeism, with organizational commitment partially mediating this effect. Medina-Garrido et al. (2020) reported a non-significant (neutral) effect of work–family policies on absenteeism. Dionne and Dostie (2005) found a positive influence of specific work arrangements on reducing employee absence rates. Based on it, the study develops the following hypothesis:

H<sub>1B</sub>: There is a significant relationship between workplace policies and employee absenteeism.

## **Socio-cultural Obligations**

Boise and Neal (1996) found a positive relationship, where caregiving responsibilities increase absenteeism due to role overload. Xie and Johns (2000) reported a negative association. Parboteeah et al. (2005) highlighted a positive influence of national culture on absenteeism. Ogbozor and Omwujekwe (2020) confirmed that socio-cultural obligations and cultural events positively contribute to increased absenteeism. Based on it, the study develops the following hypothesis:

H<sub>1C</sub>: There is a significant relationship between socio-cultural obligations and employee absenteeism.

## **Job Satisfaction**

Scott and Taylor (1985) found a negative relationship between job satisfaction and employee absenteeism, indicating that higher job satisfaction reduces absenteeism. Ojha (2020) also reported a weak negative relationship between job satisfaction and absenteeism among employees in Nepalese commercial banks. Singh & Singh (2021) identified a negative relationship between job satisfaction and absenteeism, suggesting that greater job satisfaction leads to improved attendance and lower turnover in the banking sector. Based on it, the study develops the following hypothesis:

H<sub>1D</sub>: There is a significant relationship between job satisfaction and employee absenteeism.

## **Work Environment**

Leblebici (2012) found a negative relationship between a supportive workplace environment and absenteeism, indicating that better working conditions reduce

absenteeism and turnover. Noah and Steve (2012) reported a positive relationship between poor workplace conditions and absenteeism, showing that unfavorable environments increase employee absence. Similarly, Ogega and Ndegwa (2025) identified a negative relationship between a conducive work environment and absenteeism. Based on it, the study develops the following hypothesis:

H<sub>1E</sub>: There is a significant relationship between work environment and employee absenteeism.

### **Organizational Support**

Imran et al. (2022) found a negative relationship between supervisor support and absenteeism, indicating that higher organizational support reduces absenteeism among bank employees. Bhatti et al. (2016) reported a positive relationship between lack of supervisor support and absenteeism through increased job stress. Similarly, Rana et al. (2020); Khan et al. (2024); Sheikh et al. (2023) found a negative relationship between organizational support and absenteeism, suggesting that greater support from the organization leads to lower employee absenteeism. Based on it, the study develops the following hypothesis:

H<sub>1F</sub>: There is a significant relationship between organizational support and employee absenteeism.

### **Health Issues**

Ojha (2020) found that poor health, including smoking, drinking, low back pain, and migraines, positively increases absenteeism in Nepalese commercial banks. Kaur and Singh (2023) reported that stress-related health issues, such as headaches, back pain, sleep disturbances, and anxiety, positively contribute to higher absenteeism among Indian bank employees. Ajayi (2018) confirmed that health problems, including anxiety, depression, headaches, and cardiovascular issues, positively lead to increased absenteeism in Nigerian banks. Serxner et al. (2001) showed that reducing health risks in mental health, stress, and back problems negatively affects absenteeism, decreasing absence rates. Based on it, the study develops the following hypothesis:

H<sub>1G</sub>: There is a significant relationship between health issues and employee absenteeism.

## Distance from Work

Van Ommeren and Gutiérrez-i-Puigarnau (2011) found a positive relationship, where longer commuting distances increase absenteeism. Ojha (2020) also revealed a positive effect of transportation problems on absenteeism in Nepalese commercial banks.

Based on it, the study develops the following hypothesis:

H<sub>1H</sub>: There is a significant relationship between distance from work and employee absenteeism.

## Results and Discussion

In this section, result from data analysis and discussions are incorporated.

### Reliability Test

Cronbach's alpha is a commonly used measure in behavioral and social science research to assess internal consistency of measurement scales (Liu et al., 2010). Cronbach's alpha was used in this study to check the internal consistency of all the multi-item constructs measured in the survey on a five-point Likert scale. The details of the results of the Cronbach alpha are presented into Table 2.

**Table 2**

#### *Inter Item Reliability Analysis of the Constructs*

Constructs	Items	Cronbach's Alpha
Employee Absenteeism	5	0.742
Job Stress	5	0.788
Workplace Policies	5	0.761
Socio-Cultural Obligations	5	0.747
Job Satisfaction	5	0.795
Work Environment	5	0.752
Organizational Support	5	0.768
Health Issues	5	0.732
Distance from Work	5	0.767

*Notes: Researcher's Collection*

Table 2 shows the internal reliability of the constructs having Cronbach alpha larger than 0.70 (Saunders et al., 2019). Hence, this study fulfills the reliability criteria and proceeded for further analysis.

### Demographic Profile of the Respondents

In this section, Demographic variables i.e., Gender, Age, Academic Qualification, Marital Status, Job level/ Position and Family Income are presented to overview the characteristics of the respondents. The detailed of the demographic profile of the respondents were presented in Table 3.

**Table 3**

*Demographic Profile of the Respondents of the Study*

Dimensions	Characteristics	Frequency	Percentage
Gender	Female	251	59.76
	Male	169	40.24
Age	20 to 30	110	26.19
	30 to 40	158	37.62
	40 to 50	88	20.95
	50 & Above	64	15.24
Academic Qualification	Higher Secondary	80	19.05
	Under Graduate	195	46.43
	Post Graduate	145	34.52
Marital Status	Single	208	49.52
	Married	212	50.48
Job Level / Position	Managerial	105	25
	Non- Managerial	315	75
Family Income	Up to 20,000	50	11.90
	20,001 to Rs. 30,000	60	14.29
	Rs. 30,001 to Rs. 40,000	49	11.67
	Rs. 40,000 to Rs. 50,000	86	20.48
	Rs. 50,000 and above	175	41.66

*Notes: Researcher's Collection*

### Descriptive Statistics

In this section, Descriptive statistics i.e., minimum values, maximum values, mean and standard deviation are presented. The detailed of the descriptive statistics of the respondents were presented in Table 4.

**Table 4***Descriptive Statistics of the Variables of the Study*

Variable	Minimum	Maximum	Mean	Std. Deviation
JS	1.0	5.0	3.671	0.544
WP	1.0	5.0	3.843	0.626
SCO	1.4	5.0	3.882	0.624
JSATIS	1.2	5.0	3.744	0.530
WE	1.0	5.0	3.610	0.542
OS	1.0	5.0	3.881	0.604
HI	2.2	5.0	3.864	0.447
DW	1.0	5.0	3.680	0.509
EA	1.0	5.0	3.731	0.626

Notes: Researcher's Collection

**Correlational Analysis**

Having indicated descriptive statistics, Pearson's correlation coefficients are computed and the result are presented in Table 5.

**Table 5***Pearson's Correlation Coefficient Matrix between Pair of Study Variables*

Constructs	EA	JS	WP	SCO	JSATIS	WE	OS	HI	DW
EA	1								
JS	.462**	1							
WP	.475**	.568**	1						
SCO	.777**	.496**	.589**	1					
JSATIS	.819**	.723**	.556**	.604**	1				
WE	.462**	.865**	.742**	.503**	.596**	1			
OS	.507**	.574**	.895**	.746**	.562**	.620**	1		
HI	.169**	.218**	.166**	.221**	.203**	.207**	.208**	1	
DW	-0.05	0.061	-0.012	-0.052	-0.009	0.025	-0.014	.144**	1

\*\* Correlation is significant at the 0.01 level (2-tailed).

Notes: Researcher's Collection

Table 5 depicts the relationships between employee absenteeism and the various factors considered in the study. The findings reveal that employee absenteeism

is positively and significantly associated with job stress, working policies, socio-cultural obligations, job satisfaction, working environment, organizational support, and health issues. This implies that as these factors intensify, the level of absenteeism among employees also tends to increase. Among these, socio-cultural obligations and job satisfaction show particularly strong associations, suggesting that personal and job-related attitudes play an influential role in determining attendance behavior. In contrast, distance from work shows a weak and statistically insignificant relationship with absenteeism, indicating that commuting distance does not substantially affect employees' tendency to be absent. Overall, the results emphasize that organizational, psychological, and socio-cultural factors collectively contribute to absenteeism in Nepalese commercial banks, whereas geographic factors appear to exert minimal influence.

### **Multiple Regression Analysis**

Having indicated the Pearson's correlation coefficient, the regression analysis has been performed and the results are presented in Table 6. More Specifically, it presents regression result of job stress, workplace policies, socio-cultural obligations, job satisfaction, work environment, organizational support, health issues and distance from work.

**Table 6***Estimated Regression Results on Employee Absenteeism*

Model	Constant	JS	WP	SCO	JSATIS	WE	OS	HI	DW	R <sup>2</sup>	SE	F- Ratio
1	1.78** (9.61)	0.532** (10.65)								0.213	0.56	113.379
2	1.91** (11.39)		0.475** (11.03)							0.225	0.55	121.58
3	0.703** (5.79)			0.78** (25.26)						0.604	0.39	638.27
4	0.115 (0.92)				0.97** (29.20)					0.671	0.36	852.86
5	1.802** (9.85)					0.534** (10.66)				0.214	0.56	113.53
6	1.69** (9.81)						0.53** (12.04)			0.257	0.54	144.958
7	2.82** (10.72)							0.24** (3.51)		0.029	0.62	12.29
8	3.96** (17.70)								-0.06 (-1.03)	0.003	0.63	1.050
9	1.33** (6.93)	0.33** (5.63)	0.31** (6.21)							0.280	0.53	81.068
10	0.49** (3.28)	0.13** (2.85)	-0.02 (-0.49)	0.74** (18.88)						0.612	0.39	218.94
11	-0.076 (-0.82)	-0.35** (-10.76)	-0.08** (-3.33)	0.51** (19.86)	0.92** (26.05)					0.853	0.24	601.27
12	-0.17 (-2.00)	-0.77** (-15.99)	-0.28** (-9.76)	0.52** (22.72)	1.02** (31.36)	0.55** (10.86)				0.885	0.21	640.13
13	-0.12 (-1.45)	-0.62** (-10.89)	-0.04 (-0.66)	0.61** (20.22)	0.97** (28.16)	0.38** (6.18)	-0.27** (-4.52)			0.891	0.21	561.92
14	-0.032 (-0.3)	-0.63** (-10.92)	-0.05 (-0.77)	0.61** (20.26)	0.97** (28.21)	0.39** (6.26)	-0.27** (-4.40)	-0.03 (-1.24)		0.891	0.21	482.48
15	-0.084 (-0.67)	-0.63** (-10.94)	-0.04 (-0.79)	0.61** (20.27)	0.97** (28.19)	0.39** (6.29)	-0.26** (-4.3)	-0.03 (-1.34)	0.02 (0.79)	0.80	0.28	421.86

Note(s): Two \*\* and one \* asterisks indicate statistical significance at 5% and 10% level respectively.

Notes: Researcher's Collection

The regression results in Table 6 shows that most of the key behavioral factors - especially job stress, working policies, socio-cultural obligations, job satisfaction, work environment, and organizational support, have a significant impact on employee absenteeism among Nepalese commercial banks. The findings indicate that when employees experience higher job stress, poor working conditions, weak organizational

support, or conflicting family and cultural obligations, they are more likely to be absent from work. Conversely, when employees are satisfied with their jobs, supported by their organization, and work in a positive environment, absenteeism tends to decrease. These outcomes are broadly consistent with the findings of earlier studies such as Dwyer and Ganster (1991), Gupta and Beehr (1979), and Giorgi et al. (2017), who also found that stress and poor working conditions contribute to absenteeism. Likewise, the results align with the work of Panaccio and Vandenberghe (2009) and Imran et al. (2022), who emphasized that strong organizational and supervisor support lowers absence rates. The observed negative link between job satisfaction and absenteeism also supports the conclusions of Scott and Taylor (1985), Ojha (2020), and Singh & Singh (2021). However, the study's results differ slightly from Abadi et al. (2011) and Medina-Garrido et al. (2020), who found neutral relationships between stress or workplace policies and absenteeism. Similarly, the insignificant impact of commuting distance contradicts findings by Van & Gutiérrez-i-Puigarnau (2011) and Ojha (2020), suggesting that in Nepal's context, distance may not be a strong enough reason to miss work, possibly due to improved transportation facilities or employees' commitment despite travel challenges. Overall, the results support most international and Nepalese studies that emphasize job-related, organizational, and personal factors as major drivers of absenteeism.

## **Conclusion**

This study investigates the key determinants of employee absenteeism in Nepalese commercial banks by combining organizational, psychological, and socio-cultural factors into a single analytical framework. Data from 420 employees across 20 commercial banks were analyzed using descriptive, correlational, and regression techniques.

The results indicate that job stress, workplace policies, socio-cultural obligations, job satisfaction, work environment, and organizational support significantly influence absenteeism. Higher job stress, poor workplace policies, and conflicting socio-cultural duties increase absenteeism rates. In contrast, greater job satisfaction, strong organizational support, and a positive work environment help reduce absenteeism. Health issues also have a moderate but significant impact, highlighting the importance of employees' physical and psychological well-being. However, commuting distance

does not significantly affect absenteeism, likely due to improved infrastructure or stronger work commitment. The findings support the Job Demands–Resources (JD-R) model and the Process Model of Absenteeism, emphasizing the balance between job demands and available resources. The study concludes that absenteeism is mainly driven by organizational and psychosocial factors rather than geographical ones. It recommends that banks implement stress management programs, flexible policies, and supportive leadership to enhance employee attendance and productivity.

### **Limitations**

A key limitation of this study is its reliance on self-reported data collected through questionnaires, which may be subject to response bias and social desirability effects. Additionally, the study focuses exclusively on employees from commercial banks in Nepal, limiting the generalizability of the findings to other sectors or countries. The cross-sectional research design also restricts the ability to infer causal relationships between the identified factors and employee absenteeism. Furthermore, certain variables, such as organizational culture, managerial styles, or external economic conditions, were not included, which may also influence absenteeism. Future research could address these limitations by employing longitudinal designs, incorporating additional contextual factors, and expanding the sample to include diverse industries.

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