

# **JOB SATISFACTION OF EMPLOYEE AND TURNOVER INTENTION IN NEPALESE DEVELOPMENT BANKS**

A Dissertation submitted to the Office of the Dean, Faculty of Management in partial  
fulfillment of the requirements for the Master's Degree

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## **CERTIFICATION OF AUTHORSHIP**

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “Job Satisfaction of Employee and Turnover Intention in Nepalese Development Banks”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degree nor has it been proposed and presented as part of requirements for any other academic purposes. The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declared that all information sources and literature used are cited in the reference section of the dissertation.

Kushmakar Khadka

November, 2023

## REPORT OF RESEARCH COMMITTEE

Mr. Kushmakar Khadka has defended research proposal entitled “Job Satisfaction of Employee and Turnover Intention in Nepalese Development Banks“, successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Asso. Prof. Dr. Kapil Khanal and submit the thesis for evaluation and viva voce examination.

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Any remaining errors are mine.

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## **ABBREVIATIONS**

ANOVA	:	Analysis of Variance
CD	:	Career Development
CL	:	Compensation Level
JBB	:	Joti Bikash bank
MLBB	:	MahaLaxmi Bikash bank
NRB	:	Nepal Rastra Bank
OP	:	Organization Policy
S	:	Supervision
SD	:	Standard Deviation
SDB	:	Sangrila Development bank
SPSS	:	Statistical Package for the Social Sciences
TC	:	Task Clarity
TI	:	Turnover Intention

## ABSTRACT

The objectives are set and they are to explore the current status of the job satisfaction factors in Nepalese Development banks, to analyze the association between satisfaction and employee turnover intention and to examine the impact of job satisfaction factor toward the turnover intention. Based on these research problem the literature review of the research is mainly based on articles and thesis of previous scholars. In this research the dependent variable is the Turnover Intention and independent variables are organization policy, compensation level, supervision, task clarity and career development. The descriptive and casual comparative research design is used. The population 18 development bank in NEPSE. Out of 18 development bank, three taken under studies. Using questionnaire 450 employee of the development bank will response to the research question, they are primary data. Descriptive analysis, correlation analysis and regression analysis is done for the research. Tools for analysis are excel and SPSS 23 version. The finding of the research is that the current status of the research variable are consistence in nature and the relationship between all the independent variable to the dependent variables called the dependent variable is the Turnover Intention and independent variables are organization policy, compensation level, supervision, task clarity and career development are positive and significant. The impact of the independent and dependent variables called the dependent variable is the Turnover Intention and independent variables are organization policy, supervision, task clarity and career development not significant and compensation level to the turnover intention is positive and significant.

Keywords: *Turnover Intention and Independent Variables Are Organization Policy, Compensation Level, Supervision, Task Clarity and Career Development*

# CHAPTER –I

## INTRODUCTION

### 1.1 Background of the Study

Employees are considered a crucial asset for any organization, with their satisfaction being a top priority. Job satisfaction, identified as a key determinant influencing the intention to leave (Poudyal, 2019), plays a pivotal role. Worker attitudes significantly impact turnover, with both positive and negative implications for the industry. An increased intention to leave negatively affects the operational efficiency and profitability of banks. Salary is a critical factor influencing job satisfaction, providing internal contentment and capable of improvement through promotions, incentives, and task alignment with employee demands.

Various studies have delved into employee turnover intention, identifying reasons behind the desire to leave. Employee culture contributes to job satisfaction, offering better opportunities and a conducive environment. Many employees, particularly in the banking sector, are akin to professionals like doctors. Despite performing numerous duties, bank staff often feel inadequately compensated, affecting their satisfaction with pay. Such dissatisfaction can lead to financial crises for individuals and impact organizational performance.

High employee intention to leave negatively impacts the overall performance of a bank. To counteract this, providing better opportunities for employees to excel and achieve organizational tasks is crucial. Job satisfaction plays a vital role, especially in sectors like healthcare where employee turnover could have catastrophic effects on patients. The shortage of employees in the banking sector, resulting from intentions to leave, has detrimental consequences. Human Resource management should ensure good pay roles to retain employees, focusing on factors that contribute to job satisfaction.

Establishing a positive culture in the banking sector involves providing benefits to workers, assigning manageable tasks, and fostering growth opportunities within the company. Working conditions, including supervisor attitudes, workplace policies, and the overall environment, significantly impact employee satisfaction. Tailoring working conditions to fit the organization's needs helps mitigate turnover intention? This study aims to explore

factors influencing employee satisfaction and examine their relationship with turnover intention in Nepalese banks.

## **1.2 Problem Statement**

Sahadev and Keyoor (2008) emphasized that job satisfaction among employees is a complex concept with multiple dimensions, making it crucial to examine the specific aspects that influence turnover intention. They posit that job satisfaction is the most significant predictor of turnover intention. In their study on salespersons, job satisfaction is categorized into seven types: supervision, fellow workers, the nature of the job, pay, organizational policies, advancement opportunities, and promotions. Positive relationships with colleagues and a conducive work environment are identified as contributors to enhanced job satisfaction. Organizations fostering a positive work environment and supporting harmonious relationships among coworkers can effectively boost job satisfaction.

While the level of salary and job satisfaction may not directly impact turnover intention, Sahadev and Keyoor suggest that these factors indirectly influence employee turnover. A higher salary level correlates with increased job satisfaction, leading to greater organizational commitment. This heightened organizational commitment, in turn, reduces the intention to quit. Therefore, the study underscores the indirect relationship between salary, job satisfaction, organizational commitment, and turnover intention, highlighting the importance of understanding these intricate dynamics in the workplace.

When an employee has intention or willingness to move physically from the current organization, it is termed as the intention to leave. We have taken the relation between satisfaction with job and the intention to quit into consideration. Job satisfaction is taken as the independent variable and turnover intention is taken as the dependent variable.

This research raises a question as –

- What are the current status of the job satisfaction factor in Nepalese Development banks?
- Whether any association between satisfaction and employee turnover intention?
- What is the impact of job satisfaction toward the turnover intention?

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

The general objective of the study is to analyze the employees' turnover intention caused by job satisfaction in Nepalese Development banks. Further, the study has the following specific objectives:

- To explore the current status of the job satisfaction factors in Nepalese Development banks.
- To analyze the association between satisfaction and employee turnover intention.
- To examine the impact of job satisfaction factor toward the turnover intention.

### **1.4 Hypotheses**

An assumption or concept is given as a hypothesis for the purpose of debating it and testing if it could be true. In the scientific process, the hypothesis is developed before any pertinent research—aside from a basic background review—has been conducted.

Hypothesis 1

There is significant impact of organization policy toward the turnover intention.

Hypothesis 2

There is significant impact of compensation level toward the turnover intention.

Hypothesis 3

There is significant impact of supervision toward the turnover intention.

Hypothesis 4

There is significant impact of task clarity toward the turnover intention.

Hypothesis 5

There is significant impact of career development toward the turnover intention.

### **1.5 Rationale of the Study**

This study focuses on evaluating job satisfaction and its correlation with turnover intention within the banking sector, specifically among bank staff in various banks operating in Kathmandu. While similar research has been conducted globally, there is a scarcity of studies in Nepal that specifically measure job satisfaction and its impact on the intention to leave. The significance of this research lies in providing valuable insights for policymakers and bank managers to understand the needs of employees, especially in a country where a considerable portion of the population belongs to lower income levels.

Furthermore, this study serves as a valuable resource for bank managers in developing strategies to train new bank staff effectively. The research is structured around five key aspects of job satisfaction: satisfaction with HR policies and strategies, compensation, supervisory behavior, task clarity, and career development. The implications derived from the study suggest that managers should formulate HR policies that contribute to employee retention and mitigate the risk of staff leaving the organization. Effective compensation policies that not only attract but also retain bank staff are recommended.

Additionally, the study underscores the critical role of leadership in the banking sector, emphasizing the importance of supervisors in inspiring bank staff and creating a positive workplace environment. Providing clear guidance to bank staff in their regular responsibilities is essential, and opportunities for career growth should be made available. These factors collectively contribute to the satisfaction and motivation of bank staff, ultimately fostering retention in their current positions. Overall, the findings of this research offer practical insights for enhancing job satisfaction and reducing turnover intention among bank employees.

### **1.6 Limitation of the Study**

The research is following limitations;

- Data are primary in nature for study.
- Time related limitation and budget related limitation for study.
- Study is for the academic degree of master of business studies in TU.
- Data were taken from the survey using questioner and answer is filled by the respondent, information is based on provided by the respondent and it's limiting the accuracy to the respondent honesty.
- Only Development bank is taken from inside valley working.
- The study is based on historical figure.
- Only five independent variables are taken for study and relation is with turnover intention.
- Excel and SPSS 22 version is the tools for data presentation, different statistical calculation and analysis.

## **CHAPTER-II**

### **LITERATURE REVIEW**

This chapter constitutes the core of the research effort, reflecting a comprehensive exploration of the topic from various angles. Most researchers possess an in-depth understanding of the subject, encompassing all its variables. The researcher engages in primary theoretical and conceptual development, ensuring a thorough grasp of the variables. Without a comprehensive understanding of every notion related to the issue, it becomes challenging to conduct subsequent work effectively and straightforwardly.

A crucial component of this chapter is the literature review, which involves a meticulous examination of a segment of the published literature. This review encompasses a summary of existing research, theoretical studies, categorization, and comparison of earlier works, providing a comprehensive overview of the relevant literature. The literature review is structured around three key components: the identification of research gaps, an empirical review, and the development of a conceptual framework. The empirical review is further divided into two sections: one focusing on an international context and the other on a national context. This division enables a nuanced exploration of the topic across different geographical and contextual dimensions

#### **2.1 Theoretical Review**

##### **Employee Satisfaction**

Employee satisfaction serves as a metric to gauge individuals' enjoyment and contentment in their work. It can be seen as an emotional orientation towards one's job, encompassing a range of attitudes towards different facets of employment and reflecting an individual's sentiments about their work (Spector, 1997). According to Priarso et al. (2019), the level of enjoyment experienced by individuals varies based on personal preferences, with activities aligned more closely to personal inclinations being deemed more enjoyable. Employees who find satisfaction in their roles tend to be more motivated to contribute to the organization's goal attainment efforts (da Cruz Carvalho, 2020).



Furthermore, job satisfaction, as per organizational research, is often defined as an internally developed attitude at work influenced by interactions, procedures, rules, and routines within the workplace (Robertson & Kee, 2017). It is crucial for organizations to recognize that job satisfaction plays a pivotal role in enhancing employee performance, primarily by fostering increased engagement with their roles (Fidyah & Setiawati, 2020). Understanding and addressing factors that contribute to job satisfaction can, therefore, have a positive impact on overall employee engagement and organizational success.

### Organization Policy

The Organization Policy Service provides a centralized and programmatic approach for managing cloud resources within your company. As the organization policy administrator, you have the capability to establish limits across your entire resource hierarchy. This approach offers several advantages:

**Centralized Control:** The Organization Policy Service allows you to set limits on the utilization of resources across your company, providing centralized control over resource management. This ensures a cohesive and uniform approach to resource allocation and usage.

**Compliance Adherence:** By defining boundaries and guidelines through the Organization Policy Service, you can ensure that your development teams adhere to compliance requirements. This is particularly important in industries with regulatory standards, as it helps maintain the integrity and security of your cloud resources.

**Efficient Work Processes:** Encouraging project owners and their teams to work swiftly is facilitated by the Organization Policy Service. By implementing predefined policies and limits, teams can operate without the concern of inadvertently violating any regulations, promoting efficiency and productivity in cloud resource management.

By leveraging the Organization Policy Service, companies can streamline their cloud resource management processes, enhance compliance, and foster a more efficient and secure working environment for development teams. (Source: Google Cloud)

### **Compensation Level**

Companies provide compensation to their employees for the work they perform. While many people mistakenly consider pay and compensation to be interchangeable,

compensation encompasses more than just the financial aspects offered by a company. According to Milkovitch and Newman in "Compensation," it is defined as "all forms of financial returns and tangible services and benefits employees receive as part of an employment relationship." The components of compensation include:

**Financial Returns:** This encompasses the basic pay of an individual as well as both short- and long-term incentives. It refers to the monetary rewards employees receive for their contributions.

**Tangible Services and Benefits:** This category includes non-monetary benefits and services provided to employees as part of their employment relationship. Examples are health insurance, paid time off for work and illness, pension schemes, and employee discounts.

In essence, compensation goes beyond a simple paycheck and incorporates a comprehensive package of both financial and non-financial rewards, aiming to attract, retain, and motivate employees within the organization (Source: Reference for Business).

### Supervision

To put it simply, supervision is the technique of working together with others to complete a task. The interaction between supervisors and their subordinates is outlined in this definition of supervision. This does not, however, account for how mentors, coaches, and teachers inspire individuals to assume leadership roles for the first time in their lives. Recently hired managers must swiftly adapt to new duties, responsibilities, and interpersonal dynamics as they take on the new responsibility of organizing individual efforts toward a team's goal. They must advance their administrative, technological, and people abilities in order to be regarded as an effective supervisor (<https://www.tutorialspoint.com>).

### Task Clarity

Clarity about roles removes uncertainty and tension from the situation. Giving your staff a clear understanding of their primary duties at work and providing context helps them understand how their specific roles fit into the larger picture of your company. Organization is the cornerstone of company, and clarity is an essential component of it. By placing a strong emphasis on clarity, staff members are able to understand how their work benefits

the organization as a whole, which motivates them to perform better (<https://www.zavvy.io>).

### Turnover Intention

Turnover intention, as defined by Chin (2018), represents an employee's behavioral inclination to quit their job. This phenomenon poses a significant challenge for organizations, impacting their progress and prompting managers to seek strategies for maintaining, enhancing, and maximizing workforce productivity (Molahosseini et al., 2020). Instances of turnover intentions often coincide with factors such as a lack of trust among employees and job dissatisfaction, leading to a heightened likelihood of swift departures from the company. This trend is concerning for organizations, as the associated costs, both evident and hidden, can be substantial.

The manifestation of a high percentage of employees expressing their intention to leave is typically regarded as an unfavorable indicator for a firm. Notably, recent research in various Malaysian education-related sectors, particularly in the private sector, has uncovered a notable surge in the desire to leave. Employee turnover intention is essentially the likelihood of employees departing from the organization, as suggested by Laulié and Morgeson (2021). Consistent with findings from Park and Johnson (2019), turnover intentions tend to increase when employees' workplace experiences fall short of their expectations.

Understanding and addressing the factors contributing to turnover intention is crucial for organizations aiming to mitigate potential disruptions and losses associated with employee departures. It underscores the importance of creating a positive work environment that aligns with employees' expectations, thereby reducing the likelihood of turnover intentions.

## **2.2 Empirical Reviews**

### **2.2.1 Article Reviews in International Content**

Soliman, Elsaed, and Emam (2023) conducted a survey-based study to examine the influence of the working environment on job satisfaction and employee turnover intentions in Egyptian resorts. Out of the questionnaires distributed to workers in three- and four-star resorts, 89.11% (401) were considered valid for statistical analysis. The results indicated a significant positive correlation between workload and compensation (WP) and corporate

support (CS) with job satisfaction (JS). However, JS was not affected by relationships with coworkers. Additionally, employee turnover intentions were significantly influenced by JS, with WP exerting the most substantial impact on resort workers' intention to leave.

Akhtar, Shakeela Shah, and Tatlal (2023) explored the impact of organizational justice on employee turnover intention, with employee job satisfaction acting as a mediator. The study focused exclusively on teacher educators affiliated with state universities in Punjab, Pakistan. A new questionnaire, modified from three existing ones, was designed to measure work satisfaction, desire to leave, and organizational fairness. The study employed structural equation modeling (SEM) and found a direct connection between teacher educators' decision to leave and organizational justice, encompassing distributive, interactive, and procedural justice. However, a robust mediating role was identified in the relationship between an employee's decision to leave and organizational justice.

Widodo (2023) formulated research hypotheses within the realm of Human Resource Management, exploring the impact of variables to be used in subsequent research. Utilizing a library research approach with information gathered from academic websites like Mendeley and Google Scholar, the study revealed three key findings: 1) Leadership style influences job satisfaction; 2) Leadership style affects turnover intention; and 3) Turnover intention impacts job satisfaction.

Orpina, Jaliland, and Ting (2022) investigated the predictive role of job satisfaction on turnover intentions and examined how perceived organizational support moderates the relationship between job satisfaction and turnover intention among academics in Malaysian private universities. Employing a quantitative methodology, the study used three surveys: the Turnover Intention Scale (TIS-6), the Minnesota Satisfaction Questionnaire (MSQ), and the Survey of Perceived Organizational Support (SPOS). Through multistage cluster random sampling, 327 respondents provided accurate data, and SPSS Process Macro Version 3.5 was used for evaluation. The study found a negative correlation between the intention to leave and job satisfaction, and perceived organizational support was identified as influencing the relationship between job satisfaction and the desire to leave.

Pratama, Suwarni, and Handayani (2022) conducted a quantitative and descriptive study to analyze the impact of job satisfaction and organizational commitment on turnover intention, with person-organization fit acting as a moderating variable among employees at PT Febri Dharma Mandiri. Using data from 123 responses to a questionnaire, the

researchers processed 109 data points after removing outlier data. Multiple Linear Regression Analysis and Moderated Regression Analysis (MRA) were employed for data analysis. The results of the multiple linear regression analysis revealed that organizational commitment and job satisfaction significantly and partially negatively influenced the intention to leave the company. However, the MRA results indicated that while person-organization fit could moderate job satisfaction's impact on turnover intention, it could not moderate organizational commitment's effect on turnover intention.

Berber, Gasi, Kati, and Borocki (2022) focused on the growing challenges faced by human resource management (HRM) due to factors like the COVID-19 pandemic, the Y and Z generations, and various political, social, and economic issues. Employee turnover intentions have become a significant concern for HRM, and the study investigated the relationship between intentions to leave jobs and flexible working arrangements (FWAs), considering the mediating role of job satisfaction. The literature review formed the basis for the theoretical exploration, and the empirical section involved an examination of 219 workers from Serbian organizations. The PLS-SEM approach and descriptive statistics were used to analyze the suggested relationships. The results indicated positive effects of both job satisfaction and FWAs on intentions to leave. Furthermore, FWAs had an indirect impact on intentions to leave through job satisfaction. FWAs were found to enhance job satisfaction, subsequently reducing intentions to leave employment. This relationship was mediated by job satisfaction, suggesting that employees with FWAs who are satisfied in their roles are less likely to have plans to leave.

Mawardi (2022) conducted a study to analyze the impact of alternative work arrangements, work environment, and job stress on job satisfaction among millennial bankers. Data was collected from 120 workers through an online survey, and Structural Equation Modeling (SEM) using AMOS was employed for data analysis. The study found that work environment, work stress, and alternative work arrangements positively and significantly influenced job satisfaction. Additionally, job satisfaction had a positive and significant impact on turnover intention. Furthermore, work environment, work stress, and alternative work arrangements had a negative and significant impact on turnover intention. Although work stress had a positive but insignificant impact on turnover intention, it had a negative significant effect on turnover intention through job satisfaction. Alternative work arrangements and work environment also had negative significant effects on turnover intention through job satisfaction. The study emphasizes the importance of aligning

employee capabilities with their sector of work to reduce turnover and create a positive work environment.

Quek, Thomson, Houghton, Bramley, Davis, and Cooper (2021) investigated the influence of distributed leadership via the Shared Governance program on employee engagement, empowerment, job satisfaction, and turnover intentions among direct care nursing staff in a large UK hospital. With rising turnover rates and a shortage of healthcare workers in the UK, interventions to enhance employee engagement and job satisfaction have become imperative. The study, involving 116 direct care nursing staff members, utilized an explanatory sequential design with mixed approaches. Higher levels of distributed leadership were found to predict reduced intentions to leave the company and improvement in work satisfaction and employee engagement. Despite challenges in implementing the Shared Governance concept, staff members felt more devoted and empowered. The study suggests that distributed leadership is beneficial in fostering employee empowerment and engagement, enhancing work satisfaction and organizational commitment, and reducing intention to leave in the UK healthcare system. Fostering dispersed leadership practices may lead to increased organizational commitment, job satisfaction, and retention rates among healthcare employees.

Mullins, Charbonneau, and Riccucci (2021) investigated the impact of family responsibilities discrimination (FRD) on work satisfaction and intentions to leave the public service, and explored how flexible work schedules influence employees' intentions to leave and their job satisfaction. Utilizing the Canadian Public Sector Employee Survey and employing Mahalanobis Distance Matching, the study found evidence that FRD based on family status can decrease employees' desire to remain in the public sector and reduce work-related happiness. Additionally, federal employees perceiving a negative impact on career advancement from work and personal duties tend to be less satisfied with their work setups and are more likely to contemplate quitting.

Li, Liu, van Der Heijden, and Guo (2021) delved into the moderating role of reciprocal filial piety (RFP) and authoritarian filial piety (AFP) in the relationship between work stress and turnover intention. Through a moderated mediation model, the study proposed and confirmed that RFP and AFP moderate the mediating effect of job satisfaction on the link between work stress and turnover intention. The dual filial piety model and the stress-moderation model were aligned with the hypothesized model, and data from 506 workers

in China's industrial sector supported the findings. The study suggested that RFP and AFP, as contextualized personality constructs, positively mitigate the direct association between work stress and turnover intention, as well as the indirect effect through job satisfaction.

Vizano et al. (2020) explored the impact of compensation on work satisfaction, the influence of organizational commitment on work satisfaction, and the relationships among compensation, organizational commitment, work satisfaction, and turnover intention. Employing a quantitative approach, the study surveyed 221 Indonesian pharmaceutical industry managers. The findings indicated that compensation negatively impacted turnover intention, organizational commitment positively influenced work satisfaction, work satisfaction negatively affected turnover intention, and compensation and organizational commitment had negative impacts on work satisfaction and turnover intention.

Alam and Ashim (2019) examined job satisfaction and turnover intention among nurses in Karachi. The study focused on the effects and relationships between job clarity, career growth, remuneration levels, supervisor satisfaction, organizational policies, and tactics on turnover intention. Using a literature review-based instrument, data were gathered from 400 nurses working in various Karachi hospitals. The results revealed a significant negative association between overall job satisfaction and turnover intention, along with satisfaction with organizational policies and strategies, supervision, compensation levels, task clarity, and career development.

Jabeen, Friesen, and Ghoudi (2018) investigated the impact of quality of work life (QoWL) on job satisfaction and turnover intention among Emirati women working in various public sector organizations in the United Arab Emirates. The study utilized partial least squares structural equation modeling for data analysis, employing a structured questionnaire derived from the literature. The results indicated that QoWL positively influenced job satisfaction and negatively affected turnover intention. The study emphasized the limited applicability of its findings due to the specific focus on Emirati women employed by government agencies in Abu Dhabi. Nevertheless, the research provides insights for policymakers in a collectivistic culture, highlighting factors that could enhance the quality of work life for Emirati female employees and reduce their inclination to leave their jobs. Implementation of a localization approach addressing elements directly impacting Emirati women's QoWL and work satisfaction could potentially lead to reduced staff turnover in public sector organizations.

Hongvichit (2015) explored the management of employee turnover as a crucial aspect of human resource management, emphasizing the need to effectively control and predict employee turnover. The study focused on the desire to leave as a direct antecedent of employee turnover behavior. The author examined the objectives behind employee turnover, the significance of antecedent variables and measurement, and the future direction of research in analyzing the propensity for employee turnover.

Trivellas, Gerogiannis, and Svarna (2013) investigated the impact of emotional intelligence (EI) in the workplace on job satisfaction (JS) and turnover intentions (TI) among nursing staff in hospitals. The study utilized measures of emotional intelligence, including self-emotional appraisal (SEA), others' emotional assessment (OEA), use of emotion (UOE), and regulation of emotion (ROE), modified from the Wong and Law Emotional Intelligence Scale (WLEIS). The field study conducted in five private healthcare facilities in the Greek city of Larisa validated strong correlations between EI, JS, and TI through the Partial Least Squares (PLS) technique based on 145 valid surveys. Specifically, two of the four EI dimensions—SEA and UOE—positively affected workers' contentment with personal growth while negatively impacting their intentions to leave. Notably, the other two EI components, OEA and ROE, did not show a clear connection between JS and TI.

Yang, Treadway, and Stepina (2013) investigated the impact of ambiguity and conflict related to employees' job specifications on their dissatisfaction and intentions to withdraw from the workplace. The proposed model underscored the importance of judgments of procedural fairness and organizational politics as crucial mediators in the relationship between role ambiguity and conflict, and subsequent intentions to resign, supervisor satisfaction, and pay satisfaction. The study utilized a sample of 782 full-time workers from a national retail company to assess the proposed model. The results indicated that the association between role ambiguity and conflict and the three outcome measures was mediated by perceptions of procedural fairness and organizational politics. The study also explored future research directions and their implications.



Table 1  
*Summary of Article Review*

Author/ date	Article	Objectives	Methodology	Finding
Soliman, Elsaed and Emam/ (2023)	The Impact of Working Environment in Resorts on Job Satisfaction and Employee Turnover Intention: A Case of Egypt.	To investigate the impact of the working environment on job satisfaction and employee turnover intentions (TI) in Egyptian resorts.	This study relied on survey methodology. Questionnaires were distributed to employees in three and four-star resorts with 401 (89.11%) questionnaires being valid for statistical analysis.	The findings revealed a notable positive correlation between job satisfaction (JS) and the variables of workload and pay (WP) as well as company support (CS). In contrast, co-worker relationships did not have an impact on JS. Additionally, JS exhibited a noteworthy negative influence on employee turnover intention (TI).
Akhtar, Shakeela Shah and Tatlah/ (2023)	Effect Of Organizational Justice On Turnover Intention Through Job Satisfaction Among Teacher Educators In Public Universities.	To explored organizational justice effects towards employee's turnover intention while considering employee's job satisfaction as a mediator.	For this purpose, a questionnaire was employed, adapting three previously established instruments designed to measure organizational justice, turnover intention, and job satisfaction. The study utilized Structural Equation Modeling for data analysis.	Organizational justice, encompassing procedural, distributive, and interactive components, directly impacts turnover intention among teacher educators. Nevertheless, job satisfaction has been identified as a significant mediator in the relationship between organizational justice and employees'

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					turnover intention.
Widodo/ (2023)	The Effect of Leadership Style on Turnover Intention and Job Satisfaction.	To build a research hypothesis on the influence of variables to be used in further research, within the scope of Human Resource Management.	The method of writing this Literature Review article is the library research method, which is sourced from online media such as Google Scholar,		1) Leadership Style influences Turnover Intention; 2) Leadership Style influences Job Satisfaction; and 3) Turnover Intention affects Job Satisfaction.
Orpina, and Jalil Ting/(2022)	Job Satisfaction and Turnover Intention among Malaysian Private University Academics: Perceived Organizational Support as a Moderator	The present research examines the extent to which job satisfaction predicts turnover intentions and examines the extent to which perceived organizational support.	The Turnover Intention Scale, Minnesota Satisfaction Questionnaire, and Survey of Perceived Organizational Support questionnaires were administered. Multistage cluster random sampling was used in this study.		Job satisfaction was found to be a negative predictor of turnover intention. The association between job satisfaction and turnover intention was shown to be moderated by perceived organizational support.
Berber, Kati and Borocki/(2022)	The Mediating Role of Job Satisfaction in the Relationship between FWAs and Turnover Intentions	The main aim of this paper is to investigate the relationship between FWAs and turnover intentions of employees, and the mediating	The empirical part of the paper is based on the analysis of a sample of 219 employees from organizations in Serbia. The authors used descriptive statistics and the PLS-SEM method to investigate		The results pointed to the positive effects of FWAs and job satisfaction on turnover intentions. In addition, there is an indirect effect of on turnover intentions through job satisfaction.

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		effect of job satisfaction	proposed relations.		
Mawardi/ (2022)	Alternative Work Arrangements, Work Environment, and Job Stress on Job Satisfaction and Turnover Intention	This study was conducted to analyze the influence of Alternative work arrangements, work environment, and job stress on job satisfaction.	Data were analyzed using Structural Equation Modeling	were using	The study's results indicate that alternative work arrangements and job stress have a negative and significant impact on job satisfaction, whereas the work environment positively and significantly affects job satisfaction. Furthermore, job satisfaction shows a positive and significant association with turnover intention.
Pratama, Suwarni and Handayani/ (2022)	The Effect Of Job Satisfaction And Organizational Commitment On Turnover Intention With Person Organization Fit As Moderator Variable	This study aims to examine and analyze the effect of job satisfaction and organizational commitment on turnover intention with person organization fit as a moderating variable on Employees of PT Febri Dharma Mandiri.	This research is a descriptive research with a Quantitative approach. In this study, data were collected using a questionnaire as many as 123 Respondents. The results of multiple linear regression analysis		Multiple linear regression analysis reveals that job satisfaction and organizational commitment partially have a negative and significant impact on turnover intention. Moderated Regression Analysis (MRA) indicates that Person-Organization Fit is not able to moderate job satisfaction

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Li, Liu, van der Heijden, and Guo / (2021)	The Role of Filial Piety in the Relationships between Work Stress, Job Satisfaction, and Turnover Intention: A Moderated Mediation Model	An important effect in the relationship between work stress and turnover intention.	In accordance with the dual filial piety model and the stress-moderation model, our hypothesized model predicted that the mediating.	Positively moderated the direct relationship between work stress and turnover intention as well as the corresponding indirect effect through job satisfaction.
Quek, Thomson, Houghton, Bramley, Davis and Cooper / (2021)	Distributed leadership as a predictor of employee engagement, job satisfaction and turnover intention in UK nursing staff	To examine the impact of distributed leadership through the Shared Governance program on employee engagement, empowerment, job satisfaction, and turnover intentions among direct care nursing staff in a large UK hospital..	Direct care nursing staff were sampled in a mixed-methods explanatory sequential design	Despite encountering some challenges in implementing the Shared Governance program, staff also reported feeling more empowered and committed to the organization.
Mullins, Charbonneau, and Riccucci / (2021)	The Effects of Family Responsibilities on Public Employees' Satisfaction and Turnover Intentions	This study assesses the degree to which family responsibilities discrimination (FRD) can diminish work satisfaction and lead to intentions of leaving the public service.	Applying Mahalanobis Distance Matching, we examined the Canadian Public Service Employee Survey and find evidence that family status discrimination.	Discrimination has an impact on employees' intention to leave the public service and can reduce satisfaction with work arrangements. Additionally, federal public servants who perceive that work and family/personal obligations

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					negatively affect their career progression are found to be affected.
Vizano, (2020)	Al/	Effect of Compensation and Organization Commitment on Turnover Intention with Work Satisfaction as Intervening Variable in Indonesian Industries	The purpose of this study is to analyze the effect of compensation on work satisfaction, the effect of organization commitment on work satisfaction, the effect of compensation on turn over intention, and the effect of organization commitment on turn over intention.	The method used in this research is quantitative method. Collecting data by distributing questionnaires to 221 managers of the pharmaceutical industries in Indonesia.	The study's results indicate that compensation has a positive and significant effect on work satisfaction, organizational commitment has a positive and significant effect on work satisfaction, and compensation has a negative and significant effect on turnover intention.
Alam and Ashim/ (2019).		Relationship Between Job Satisfaction And Turnover Intention	The objectives of this study is to examine the impact and relationship of satisfaction with organizational policies and strategies, satisfaction with supervision, compensation levels, task clarity, and career development on turnover intention.	For this purpose data were collected from 400 nurses working in different hospitals of Karachi.	Organizational policies and strategies, satisfaction with supervision, compensation levels, task clarity, and career development all exhibit a significant negative correlation with turnover intention, and overall job satisfaction was found to have a significant negative association.

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Jabeen, Friesen, and Ghoudi/(2018)	Quality of work life of Emirati women and its influence on job satisfaction and turnover intention: Evidence from the UAE	The study examines the quality of work life (QoWL) and its influence on job satisfaction and turnover (job-leaving) intention of Emirati women employed in various Public sector organizations in the United Arab Emirates.	Data were collected through a structured questionnaire gleaned from literature, and were analyzed through partial least squares structural equation modeling.	Quality of work life was discovered to have a significant relationship with all variables in the model, and as hypothesized, it exhibited a positive effect on job satisfaction and a negative effect on turnover intention.
Hongvichit/ (2015)	The Research Progress and Prospect of Employee Turnover Intention	Employee turnover management is an important aspect of human resource management, how to effectively control and predict employee turnover becomes an important content of academic research.	This research is a descriptive research with a Quantitative approach.	Each scale representation varies, but typically includes items related to turnover intention, perceived opportunities to work, and the likelihood of seeking other employment, among other factors.

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Trivellasa, Gerogiannisb, and Svarnab/(2013)	Exploring workplace implications of Emotional Intelligence (WLEIS) in hospitals: Job satisfaction and turnover Intentions	This paper investigates the impact of Emotional Intelligence (EI) at the workplace on Job Satisfaction (JS) and Turnover Intentions (TI) of nursing staff working in hospitals.	The PLS approach based on 145 valid questionnaires, a field survey conducted in five private health care organizations.	Confirmed strong relationships among Emotional Intelligence (EI), job satisfaction (JS), and turnover intention (TI). Specifically, among the four EI dimensions, only Self-Emotional Appraisal (SEA) and Use of Emotion (UOE) exert significant positive impacts on employee satisfaction with personal development, while they also have a negative influence on turnover intentions.
Yang, Treadway & Stepina/(2013)	Justice and politics: mechanisms for the underlying relationships of role demands to employees' satisfaction and turnover intentions	The present study examines the influence of ambiguity and conflict surrounding employees' job specifications on their dissatisfaction and withdrawal intentions in the workplace.	The model is tested using a sample of 782 full-time employees of a national retail organization.	The findings provided support for the mediating role of procedural justice and perceptions of politics in the association between role ambiguity and conflict and the three outcome measures.

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### **2.2.2 Reviews of Article and Thesis in Nepalese Context**

Lama (2022) investigated the impact of human resource practices on employee satisfaction in Nepalese development banks, focusing on recruitment and selection, development and training, compensation policies, and performance evaluation. The study, based on a sample of 389 individuals in Kathmandu, revealed a positive association between employee satisfaction and the mentioned HR practices. The findings provide valuable insights for decision-makers in development banking institutions, offering a foundation for addressing employee-related issues and enhancing overall satisfaction. Future research may expand on these findings by incorporating additional variables related to HR strategies and exploring potential long-term effects.

Shah (2021) explored the relationship between career adaptability and turnover intention among employees in Nepalese private development banks. The quantitative study, with a sample of 310 respondents, revealed a significant correlation between career adaptability and employees' intention to leave. Interestingly, the study found that different dimensions of career adaptability had varying impacts on turnover intention. Career adaptability, especially concerns about career flexibility, emerged as a crucial factor influencing employees' decisions to leave their jobs. The study's outcomes offer valuable insights for private development bank management to understand and address employees' intentions to leave, with gender playing a mediating role in the association.

Adhikari (2020) investigated factors influencing employee turnover intention in Nepalese development banks, considering compensation, organizational justice, organizational culture, leadership empowerment behavior, and work stress. The study, using a causal-comparative methodology with 300 valid surveys, employed multiple regression models and correlation analysis. The findings contribute to the literature on employees' intentions to leave the banking sector, offering insights for addressing turnover issues. Managers and policymakers can benefit from these findings to enhance HR practices and create a work environment that reduces turnover intentions.

Khadka (2018) conducted a case study examining women's perceptions of empowerment in the context of a rural women economic empowerment project in Sindhuli, Nepal. The study, based on ten selected households, explored various dimensions of empowerment,



including decision-making, mobility, well-being, and community involvement. The results indicated that the project positively impacted women's empowerment, fostering their ability to speak out, control resources, engage in community activities, and support family well-being. The findings provide valuable insights for policymakers and organizations aiming to empower women in rural contexts.

Baniya and Adhikari (2018) analyzed factors influencing turnover intention of employees after mergers and acquisitions in Nepalese organizations. The study's conceptual framework included procedural justice, utility with the merger, non-monetary and monetary benefits, trust with the merger, and adequate authority delegation. The results indicated that satisfaction with the merger was strongly predicted by utility, trust, and pre-merger organization identity. Post-merger organizational identity was found to significantly predict turnover intention, emphasizing the importance of organizational identity in preventing employee attrition during mergers and acquisitions.

Biswakarma (2016) explored the direct effect of organizational career growth on employees' turnover intention in Nepalese private development banks. The study, based on a sample of 290 bank workers, identified four dimensions of organizational career growth. The findings revealed a negative relationship between turnover intention and organizational career growth characteristics, with career growth progress having the most significant impact. Demographic variables, including gender, age, education, marital status, and position, did not significantly moderate this relationship. The study highlights the importance of career advancement and pay growth in retaining employees in the Nepalese banking sector.

### **2.3 Research Gap**

The research is conducted from the Nepalese development Bank banks; all the data are collected from the employees of Development bank in Nepal which are running in Kathmandu valley. Data are summarized and analyzed using SPSS tools and regression and correlation statistical methods. Questionnaire is prepared and provided to the respondent for giving information as asked by the agent. This research is based on the employee satisfaction and turnover intention in Nepalese Development banks. Turnover intention is the dependent variable and employee satisfaction such as organization policy, compensation level, supervision, and task clarity and career development.

Previous research is based on various research is based on more than three Development bank of sample banks and they are context of Nepal and in nation level of international researches. The sample is very small or large. They are basically based .After coming days researcher may use different form of data variable and number of variable may more than this research.

## **CHAPTER-III**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

The research employs a combination of descriptive and causal relationship (casual comparative) research design. Descriptive research design provides a detailed exploration of the research problem, elucidating its intricacies without necessarily explaining causation. On the other hand, causal relationship research design, also known as explanatory research design, delves into understanding the relationships between variables within the sample.

#### **3.2 Nature and Source of Data**

The nature and source of data pertain to the type and origin of the data. In this research, the data are categorized as primary, obtained directly from the respondents. Primary data are firsthand information collected specifically for the study. Secondary data, which are not utilized in this research, typically come from sources such as annual reports, publications from authorities like the Nepal Rastra Bank (NRB), and other relevant publications.

#### **3.3 Population and Sample**

The population of the research comprises all 18 development banks in Nepal, as identified by the Nepal Rastra Bank. For the purpose of the study, three specific development banks—Mahalaxmi Bikash Bank, Sangrila Development Bank, and Joti Bikash Bank—have been selected as the focus. The total employee base of these three banks constitutes the sample for the research, with a total of 450 respondents participating in the study. The questionnaire, serving as the data collection tool, is administered to gather insights from employees across the selected banks.

Table 2

*Population and Sample*

Populations	18 development banks in Nepal.
Sample	Three development banks namely MahaLaxmi Bikash bank, Sangrila Development bank and Joti Bikash bank. Using questionnaire 450 employee of the development bank will response to the research question.
Variables	Organization Policy, Compensation Level, Supervision, Task Clarity , Career Development and Turnover intention

**3.4 Instrument of Data Collection**

In the primary nature of data, the instrument selected for data collection is the questionnaire. The questionnaire serves as the tool for collecting firsthand information from the respondents.

**3.5 Methods of Analysis**

The data collected through the questionnaire is subjected to various analysis methods to derive meaningful insights. To ensure the appropriateness of the questions, the Crobbach's alpha test is employed. The analysis includes descriptive statistical analysis, correlation analysis, and multiple regression analysis, conducted using SPSS and Excel tools.

**3.5.1 Statistical Analysis****3.5.1.1 Descriptive Statistics Analysis**

This section presents descriptive statistics, offering insights into the factors examined in the research. Descriptive statistics, including maximum, minimum, mean, and standard deviation values, provide a comprehensive understanding of the variables under consideration.

**Mean**

The mean represents the average value of the data, providing an overall perspective on the respondents' views reflected in the questionnaire. It calculates the average of responses ranging from strongly disagree to strongly agree, offering an overview of the variable's position. The mean is computed using the following formula:

$$\text{Mean } (\bar{X}) = \frac{\sum X}{n}$$

Where,

$\sum X$  = Sum of all the variable X

n = Variables

### **Standard Deviation**

Standard deviation is a metric that gauges the variability in the data, providing insights into the similarity or dissimilarity among responses. A higher standard deviation indicates greater variability in the study data, signifying a broader range of responses. Conversely, a lower standard deviation suggests less variability, indicating a more consistent set of responses.

The level of fluctuation in the research data impacts its predictability. If the standard deviation is low, the data is considered more predictable, and if it is high, the predictability diminishes. Therefore, the reliability of the calculated trends in the research data is contingent on the standard deviation, whether it is less or more.

$$\text{Standard Deviation S.D } (\sigma) = \sqrt{\frac{1}{n} (X - \bar{X})^2}$$

Where,

$\bar{X}$  = Mean

n = Variable involved

### **Minimum and Maximum**

The minimum, or lowest quarter of the provided data, represents the smallest value within the dataset for the study variable. It is the lowest value among all the data points and holds a unique position within the dataset. When arranging the data in ascending order, the minimum is the first or initial value.

On the other hand, the maximum, or highest quarter of the provided data, signifies the largest value within the dataset for the study variable. It is the highest value among all the data points and holds a unique position within the dataset. When organizing the data in ascending order, the maximum is the last or final value.

It's important to note that while the minimum and maximum values can be repeated within the dataset, each represents a singular integer. Additionally, there can only be one maximum value in a given dataset, as it is the largest among all the data points.

### 3.5.1.2 Correlation Analysis

Correlation refers to the association between two variables, indicating the degree of relationship, whether it is a perfect correlation, low correlation, or something in between. The correlation coefficient ranges from -1 to +1, providing insights into the strength and direction of the relationship. A correlation value close to +1 suggests a perfect positive correlation, while a value near -1 indicates a perfect negative correlation. When the correlation is close to 0, it implies a low correlation between the variables, which can be either positive or negative.

The calculation of the correlation is based on the formula, and here the researcher take the following correlation methods called Karl Pearson coefficient of correlation and is usually denoted by 'r'.

$$\text{Correlation Coefficient (r)} = \frac{n\sum XY - \sum X \sum Y}{\sqrt{[n\sum x^2 - (\sum X)^2][n\sum Y^2 - (\sum Y)^2]}}$$

Where,

N = number of of X and Y

$\sum XY$  = Sum of the product of the in series X and Y

$\sum X$  = Sum of the in series X

$\sum Y$  = Sum of the in series Y

$\sum X^2$  = Sum of the square of the in series X

$\sum Y^2$  = Sum of the square of the in series Y

### 3.5.1.3 Regression Analysis

Multiple regression is utilized in regression analysis to examine the relationship between independent and dependent variables. In this study, regression models will be employed to analyze the determinants of corporate dividend payout, which are considered explanatory variables. The relationship between these explanatory variables and the dependent variable will be expressed in the following form:

Model

$$TI = \beta_0 + \beta_1 \times OP + \beta_2 \times CL + \beta_3 \times S + \beta_4 \times TC + \beta_5 \times CD + e$$

Where,

OP= Organization Policy

CL=Compensation Level

S=Supervision

TC=Task Clarity

CD=Career Development

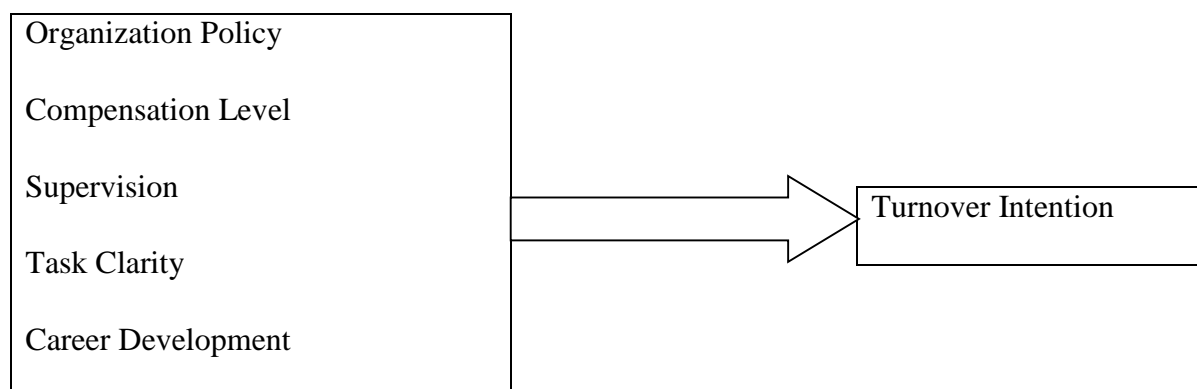
TI= Turnover Intention

### 3.6 Conceptual Framework

Conceptual framework is the clear understanding of the dependent and independent variables. The research is mostly surrounding over the dependent and independent variables. The variables are explain following figure and definition.

Independent Variables

Dependent Variable



Source: *Alamand and Ashim (2019)*

*Figure 1* Conceptual Framework

### 3.7 Definition of Variables

#### Organization Policy

The Organization Policy Service affords programmatic and centralized control over your organization's resources. As the administrator of the organization policy, you gain the capability to set restrictions across the entire resource hierarchy. This central control empowers you to impose constraints on the usage of your organization's resources, ensuring compliance with guidelines. It provides a mechanism to establish safeguards, promoting adherence to compliance standards by your development teams. This enables teams

engaged in projects to operate efficiently without concerns about violating regulations (source: <https://cloud.google.com>).

### **Compensation Level**

When an employee fulfills their responsibilities for a company, they receive compensation. While many people mistakenly equate compensation solely with salary, it actually encompasses a broader spectrum of benefits provided by the company. Milkovitch and Newman, in their book "Compensation," define compensation as "all forms of financial returns and tangible services and benefits employees receive as part of an employment relationship." The term "financial returns" includes the individual's base pay, along with immediate and long-term incentives. "Tangible services and benefits" encompass elements such as insurance, paid time off (including vacation and sick days), pension plans, and employee discounts (source: <https://www.referenceforbusiness.com>).

### **Supervision**

In simple terms, supervision is the approach of collaborating with others to accomplish a task. This definition of supervision outlines the interaction between managers and their employees. However, it doesn't delve into how coaches, teachers, and mentors motivate individuals to take on leadership responsibilities for the first time in their lives. Newly appointed managers are tasked with organizing individual efforts for a team's cause, necessitating a rapid adjustment to new positions, responsibilities, and connections. To be recognized as a competent supervisor, one must enhance their skills in management, technology, and social interaction (source: <https://www.tutorialspoint.com>).

### **Task Clarity**

Clarity of roles eliminates uncertainty and tension from a situation. Offering employees comprehensive clarity regarding their primary responsibilities at work and providing context illustrates how their specific roles align with the overall strategy of the organization. Organization stands as the cornerstone of business success, and clarity plays a pivotal role in organizational structure. Prioritizing clarity aims to assist employees in understanding how their individual roles contribute to the overall success of the business, thereby motivating them to enhance their performance (source: <https://www.zavvy.io>).

### **Employee Satisfaction**



Employee satisfaction refers to the extent to which individuals appreciate their work. It can also be viewed as an affective orientation toward one's job, encompassing employees' sentiments about work or a combination of attitudes related to various aspects of employment (Spector, 1997). Priarso et al. (2019) highlight that the satisfaction level varies among individuals, emphasizing that greater enjoyment of activities results when the appraisal of tasks aligns with individual preferences.

### **Turnover Intention**

Turnover intention pertains to an employee's voluntary choice to resign from their position (Chin, 2018). This issue poses a challenge for managers who consistently seek strategies to maintain, improve, and enhance workforce productivity, as turnover intentions represent a significant organizational challenge affecting the success of the organization (Molahosseini et al., 2020).

## CHAPTER-IV

### RESULT AND DISCUSSION

The outcomes of the data analysis are presented to facilitate the prompt dissemination of results in alignment with the study's objectives. The research methodology outlined in the third chapter has been employed to scrutinize the data and derive optimal findings. This chapter serves the purpose of providing an insight into the methodologies employed for data analysis and comprehension. The presentation is structured according to the diverse approaches and strategies implemented to discern the significance and relationships within the data, aligning them with the research objectives. The focus of this chapter is on unveiling the outcomes of the analysis carried out on primary data.

#### 4.1 Result Analysis

##### 4.1.1 Reliability Analysis

In this context, the dependability of the data is evaluated through the application of the Cronbach's alpha technique. This method utilizes the Likert scale to gauge the reliability of surveys incorporating multiple-choice questions. The interpretation of the alpha Likert scale is guided by the following criteria:

Table 3

##### *Reliability Statistics*

Variables	Cronbach's Alpha	N of Items	Internal Consistency
Turnover Intention	0.995	5	Excellent
Organization Policy	0.992	4	Excellent
Compensation Level	0.993	4	Excellent
Supervision	0.994	4	Excellent
Task Clarity	0.987	4	Excellent
Career Development	0.989	4	Excellent

Source: *Field Survey-2023*

Table 3 displays all of the factors, including the number of questions asked and their good degree, on a Likert scale. Thus, the research's questions are highly pertinent, and the analysis derived from the data gathered from the questionnaire is trustworthy.

### 4.1.2 Demographic Characteristics

Demographics variables include the different personal detail of the respondent. They are organization, marital status, and education, involved in this organization and **comfort in Organization** where they are recently working. Following is the table which shows the detail of the respondent.

Table 4

#### *Demographics Variables*

Variables	Detail	Frequency	Percent
Organization	MahaLaxmi Bikash bank Ltd	150	37.5
	Sangrila Development bank Ltd	152	38.0
	Joti Bikash bank Ltd	98	24.5
Total		400	100.0
Marital Status	Married	204	51.0
	Unmarried	196	49.0
Total		400	100.0
Education	Bachelor	184	46.0
	Bachelor and above	216	54.0
Total		400	100.0
involved in this organization	5 years below	138	34.5
	5-10 years	204	51.0
	15 above	58	14.5
Total		400	100.0
comfort in Organization	Yes	356	89.0
	No	44	11.0
Total		400	100.0

Source: *Field Survey-2023*

Table 4 show the number of the each variables and sub demographical variables of total 400 respondent of the research. It also shows the percentage of the demographical variables and sub variables. The organization are three MahaLaxmi Bikash bank Ltd, Sangrila Development bank Ltd and Joti Bikash bank Ltd and the employee of each development bank are in number is 150, 152 and 98 respectively out of 400. In a percentage the employee of the organization are 37.5, 38.0 and 24.5 percent respectively out of 100 percent. The marital status of the research respondent are 204 and 196 respectively of married and unmarried respectively of total 400. In percentage of 51 and 49 percent respectively of married and unmarried. The education level of the research respondent are 184 and 216 respectively of Bachelor and Bachelor and above respectively of total 400. In percentage

of 46 and 54 percent respectively of Bachelor and Bachelor and above respectively. The involvement of the organization of the respondent are 5 years below, 5-10 years and 15 above are 138, 204 and 58 respectively of in the number. In the percentage involvement of the organization of the respondent are 138, 204 and 58 respectively. The comfort in Organization are where they are yes or no is provided they are in number 356 and 44 respectively. In the percentage are 89.0 and 11.0 percentage total of 100 comfort and UN comfort.

#### 4.1.3 Descriptive Statistics Analysis

Using various statistical computations, such as minimum, maximum, mean, and standard deviation, descriptive statistics analyzes each dependent and independent variable. The manufacturing businesses' present state for each variable is indicated by the minimum, maximum, mean, and standard deviation.

Table 5

#### *Descriptive Statistics*

	N	Minimum	Maximum	Mean	Std. Deviation
Turnover Intention	400	4.00	5.00	4.43	.5
Organization Policy	400	4.00	5.00	4.37	.48
Compensation Level	400	4.00	5.00	4.37	.49
Supervision	400	4.00	5.00	4.37	.48
Task Clarity	400	4.00	5.00	4.38	.477
Career Development	400	4.00	5.00	4.37	.478
Valid N (listwise)	400				

Source: *Field Survey-2023*

Table 5 shows the descriptive statistics of the research. Here the total number of the respondent are 400 and they are the employee of the different three development bank in Nepal. The minimum, maximum, mean and standard deviation are calculated. The current status of the research variables are calculated using descriptive research statistics. The turnover intention of the research are 4.00, 5.00, 4.43 and 0.5 respectively of minimum, maximum, mean and standard deviation. The Organization Policy of the research are 4.00, 5.00, 4.37 and 0.48 respectively of minimum, maximum, mean and standard deviation. The Compensation Level of the research are 4.00, 5.00, 4.37 and 0.49 respectively of minimum, maximum, mean and standard deviation. The Supervision of the research are 4.00, 5.00,

4.37 and 0.48 respectively of minimum, maximum, mean and standard deviation. The Task Clarity of the research are 4.00, 5.00, 4.38 and 0.477 respectively of minimum, maximum, mean and standard deviation. The Career Development of the research are 4.00, 5.00, 4.37 and 0.478 respectively of minimum, maximum, mean and standard deviation. The data are provided minimum, maximum, mean and standard deviation of the research are in the table the minimum is 4 and maximum is 5 of all the variables. The mean is more of the 4 of each of the variables. The standard deviation of the research is low of the 0.5. The output of the given descriptive statistics shows the current status of the research are consistence or very low fluctuating nature.

#### 4.1.4 Correlation Analysis

Correlation analysis involves investigating the relationship between dependent and independent variables. In this study, we conducted a correlation analysis to assess the correlation between the dependent variable, Turnover Intention, and the independent variables, namely organization policy, compensation level, supervision, task clarity, and career development.

Table 6

*Correlation of the Variables*

		Turnover Intention	Organization Policy	Compensation Level	Supervision	Task Clarity	Career Development
Turnover Intention	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	400					
Organization Policy	Pearson Correlation	.875**	1				
	Sig. (2-tailed)	.000					
	N	400	400				
Compensation Level	Pearson Correlation	.878**	.995**	1			
	Sig. (2-tailed)	.000	.000				
	N	400	400	400			
Supervision	Pearson Correlation	.876**	.995**	.995**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	400	400	400	400		
Task Clarity	Pearson Correlation	.874**	.990**	.991**	.992**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	400	400	400	400	400	
Career Development	Pearson Correlation	.869**	.988**	.990**	.990**	.991**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	

Sig. (2-tailed)	.000	.000	.000	.000	.000	
N	400	400	400	400	400	400

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

Source: *Field Survey-2023*

Table 6 show the correlation between the independent and dependent variables. In this research the dependent variable is the Turnover Intention and independent variables are organization policy, compensation level, supervision, task clarity and career development. The objective two of the research is to analyze the relationship between independent and dependent variables is calculated in this table.

The relationship between turnover intention and organization policy is positive and significant. The value shows by the correlation of 0.875 between turnover intention and organization policy. The correlation value is significant because the significant value is less than 0.01, i.e. 0.000.

The relationship between turnover intention and compensation level is positive and significant. The value shows by the correlation of 0.878 between turnover intention and compensation level. The correlation value is significant because the significant value is less than 0.01, i.e. 0.000.

The relationship between turnover intention and Supervision is positive and significant. The value shows by the correlation of 0.876 between turnover intention and Supervision. The correlation value is significant because the significant value is less than 0.01, i.e. 0.000.

The relationship between turnover intention and Task Clarity is positive and significant. The value shows by the correlation of 0.874 between turnover intention and Task Clarity. The correlation value is significant because the significant value is less than 0.01, i.e. 0.000.

The relationship between turnover intention and Career Development is positive and significant. The value shows by the correlation of 0.869 between turnover intention and Career Development. The correlation value is significant because the significant value is less than 0.01, i.e. 0.000.

Overall all the independent variables to the dependent variables are positive relationship with significantly.

#### 4.1.5 Multiple Regression Analysis

The multiple regression findings can be utilized to assess the predictive validity of the regression model. Another perspective is to consider the percentage of variance in the dependent variable that the regression equation is able to account for; this is often referred to as multiple determination.

Table 7

##### *Model Summary of the Regression*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 <sup>a</sup>	.773	.770	.235

a. Predictors: (Constant), Career Development , Organization Policy, Task Clarity, Compensation Level, Supervision

Source: *Field Survey-2023*

Table 7 shows the model summary of 400 observations of three development bank in Nepal and respondent of each. Here  $R^2=0.773$  means 77.3% of total variations in turnover intention is explained by independent variable i.e. Career Development , Organization Policy, Task Clarity, Compensation Level, Supervision but 22.7% of total variation on turnover intention is explained by other factors.

Table 8

##### *ANOVA of the Regression*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	74.296	5	14.859	267.885	.000
	Residual	21.854	394	.055		
	Total	96.150	399			

a. Dependent Variable: Turnover Intention

b. Predictors: (Constant), Career Development , Organization Policy, Task Clarity, Compensation Level, Supervision

Source: *Field Survey-2023*

Table 8 shows the ANOVA of three development bank of 400 observations. Here dependent variable turnover intention called predictor and independent variable Career Development, Organization Policy, Task Clarity, Compensation Level, Supervision. Here regression is significant because significant value is 0.000 which is less than 5%. Its mean the regression is strong.

Table 9  
*Coefficient of the Variables*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.500	.109		4.579	.000
	Organization Policy	.053	.277	.051	.190	.850
	Compensation Level	.696	.293	.681	2.370	.018
	Supervision	.130	.302	.127	.429	.668
	Task Clarity	.256	.227	.249	1.127	.261
	Career Development	-.235	.212	-.229	-1.110	.267

a. Dependent Variable: Turnover Intention

Source: *Field Survey-2023*

Table 9 shows the coefficient of development bank. The coefficient of different three development bank total 400 respondents of questionnaire. Here dependent variable turnover intention called predictor and independent variable Career Development, Organization Policy, Task Clarity, Compensation Level, Supervision. Here coefficient table shows the individual variable variation to the dependent variable, their accuracy, significant level.

The impact of the organization policy to the turnover intention is positive which shows by the beta value of 0.053. The beta value shows 1 percent change in to organization policy than 0.053 percentage change in to turnover intention of the employee. The standard error calculated is very low i.e. 0.277 which mean high level of accuracy of calculated value. The significant value is more than 0.05 so the impact is not significant i.e. 0.85.

The impact of the Compensation Level to the turnover intention is positive which shows by the beta value of 0.696. The beta value shows 1 percent change in to Compensation Level than 0.696 percentage change in to turnover intention of the employee. The standard error calculated is very low i.e. 0.293 which mean high level of accuracy of calculated value. The significant value is less than 0.05 so the impact is significant i.e. 0.018.

The impact of the Supervision to the turnover intention is positive which shows by the beta value of 0.13. The beta value shows 1 percent change in to Supervision than 0.13 percentage



change in to turnover intention of the employee. The standard error calculated is very low i.e. 0.302 which mean high level of accuracy of calculated value. The significant value is more than 0.05 so the impact is not significant i.e. 0.668.

The impact of the Task Clarity to the turnover intention is positive which shows by the beta value of 0.256. The beta value shows 1 percent change in to Task Clarity than 0.256 percentage change in to turnover intention of the employee. The standard error calculated is very low i.e. 0.227 which mean high level of accuracy of calculated value. The significant value is more than 0.05 so the impact is not significant i.e. 0.261.

The impact of the Career Development to the turnover intention is negative which shows by the beta value of 0.235. The beta value shows 1 percent change in to Career Development negative than 0.235 percentage change in to turnover intention of the employee. The standard error calculated is very low i.e. 0.212 which mean high level of accuracy of calculated value. The significant value is more than 0.05 so the impact is not significant i.e. 0.267.

## **4.2 Discussion**

The first objective of the research is to explore the current status of the job satisfaction factors in Nepalese Development banks. It's a found that the mean is more of the 4 of each of the variables. The standard deviation of the research is low of the 0.5. The output of the given descriptive statistics shows the current status of the research are consistence or very low fluctuating nature. The result is consistence with the result of (Adhikari, 2020; Shah, 2021; Khadka, 2018).

The second objective of the research is to analyze the association between satisfaction and employee turnover intention. It's a found that the relationship between turnover intention and organization policy is positive and significant. The result is consistence with the result of the (Orpina, Jaliland & Ting, 2022). The relationship between turnover intention and compensation level is positive and significant. The result is consistence with the result of (Mawardi, 2022). The relationship between turnover intention and Supervision is positive and significant. The result is differed with the result of (Akhtar, Shakeela Shah & Tatlal, 2023). The relationship between turnover intention and Task Clarity is positive and significant. The result is differed with the result of (Vizano et al., 2020). The relationship

between turnover intention and Career Development is positive and significant. The result is consistent with the result of (Alamand & Ashim, 2019).

The third objective of the research is to examine the impact of job satisfaction factor toward the turnover intention. It's found that the impact of the organization policy to the turnover intention is positive and the impact is not significant. The result is consistent with the result of (Li, Liu, van Der Heijden & Guo, 2021). The impact of the Compensation Level to the turnover intention is positive and so the impact is significant. The result is differed with the result of (Soliman, Elsaed & Emam, 2023). The result is consistent with the result of (Mawardi, 2022). The impact of the Supervision to the turnover intention is positive and so the impact is not significant. The result is differed with the result of (Akhtar, Shakeela Shah & Tatlah, 2023). The impact of the Task Clarity to the turnover intention is positive and so the impact is not significant. The result is consistent with the result of (Quek, Thomson, Houghton, Bramley, Davis & Cooper, 2021). The impact of the Career Development to the turnover intention is negative and so the impact is not significant. The result is consistent with the result of (Mullins, Charbonneau & Riccucci, 2021).

## CHAPTER- V

### SUMMARY AND CONCLUSION

This chapter is the final chapter of the dissertation. Here, the researcher presented the summary, conclusion and implication of the research. Summary included the detail of the research, conclusion included the finding of the research and implication is the uses of the research is present.

#### 5.1 Summary

Employees are regarded as a crucial asset for any organization, with their satisfaction being a top priority. Job satisfaction serves as a significant factor influencing the intention to leave. Despite performing various responsibilities within banking institutions, employees often feel that their compensation does not meet their financial needs. Satisfaction with pay becomes a fundamental objective for employees in addressing financial challenges, impacting both individual and organizational performance. Job satisfaction plays a pivotal role in retaining employees. The intention to leave, especially in healthcare settings, could have detrimental consequences for patients. Numerous researchers are actively exploring key factors contributing to the intention to leave in their research endeavors. On the basis of the given background the research is conducted on “Job Satisfaction of Employee and Turnover Intention in Nepalese Development Banks”.

The research are conducted because of the various problem they are what are the current status of the job satisfaction factor in Nepalese Development banks? Whether any association between satisfaction and employee turnover intention? And what is the impact of job satisfaction toward the turnover intention? The problem are solved because of the meeting the certain objectives and they are set to explore the current status of the job satisfaction factors in Nepalese Development banks, to analyze the association between satisfaction and employee turnover intention and to examine the impact of job satisfaction factor toward the turnover intention. Based on these research problem the literature review of the research is mainly based on articles and thesis of previous scholars. The articles are international context and taken from Google scholar. Nepalese context articles and thesis are review and they are from shanker dev library and T.U. library are the source. In this research the dependent variable is the Turnover Intention and independent variables are organization policy, compensation level, supervision, task clarity and career development.

The descriptive and casual comparative research design is used. The population 18 development bank in NEPSE. Out of 18 development bank, three taken under studies. MahaLaxmi Bikash bank, Sangrila Development bank and Joti Bikash bank are the development bank for the research sample. Using questionnaire 450 employee of the development bank will response to the research question, they are primary data. Descriptive analysis, correlation analysis and regression analysis is done for the research. Tools for analysis are excel and SPSS 23 version. The finding of the research is that the current status of the research variable are consistence in nature and the relationship between all the independent variable to the dependent variables called the dependent variable is the Turnover Intention and independent variables are organization policy, compensation level, supervision, task clarity and career development are positive and significant. The impact of the independent and dependent variables called the dependent variable is the Turnover Intention and independent variables are organization policy, supervision, task clarity and career development not significant and compensation level to the turnover intention is positive and significant.

## **5.2 Conclusion**

The first objective of the research is to explore the current status of the job satisfaction factors in Nepalese Development banks. It's a found that the output of the given descriptive statistics shows the current status of the research are consistence or very low fluctuating nature. The conclusion is that the current status of the research variables is consistence in nature.

The second objective of the research is to analyze the association between satisfaction and employee turnover intention. It's a found that the relationship between turnover intention and organization policy is positive and significant. The relationship between turnover intention and compensation level is positive and significant. The relationship between turnover intention and Supervision is positive and significant. The relationship between turnover intention and Task Clarity is positive and significant. The relationship between turnover intention and Career Development is positive and significant. In conclusion the relationship between dependent and independent variables is positive and significant.

The third objective of the research is to examine the impact of job satisfaction factor toward the turnover intention. It's a found that the impact of the organization policy to the turnover intention is positive and the impact is not significant. The impact of the Compensation

Level to the turnover intention is positive and so the impact is significant. The impact of the Supervision to the turnover intention is positive and so the impact is not significant. The impact of the Task Clarity to the turnover intention is positive and so the impact is not significant. The impact of the Career Development to the turnover intention is negative and so the impact is not significant. In conclusion the impact of employee satisfaction is positive but not significant to the employee turnover intention.

### **5.3 Implication**

This study assesses job satisfaction and its influence on turnover intention within the banking sector, encompassing employees from various banks in Kathmandu. While similar research has been conducted globally, there is a scarcity of such studies in Nepal. The study emphasizes the importance of providing clear guidance to bank staff in their daily duties and ensuring avenues for future career growth. These factors contribute to the satisfaction and motivation of bank staff, ultimately fostering retention in their current positions. The research carries implications across various sectors, including:

- This study helps the policy makers and managers of banks to determine the needs of employees.
- Another important aspect of this study is that this study is conducted in a country where most of the people belong to lower income level.
- This study is also helpful for the managers of the banks to train new bank staff. This research is based on five aspects of job satisfaction which include satisfaction with HR policies and strategies, with compensation, with supervisory behavior, with task clarity and with career development and their implication are that the managers should develop HR policies.
- The research is helpful to the management to know that the factors of job satisfaction which affect the employee turnover intention.
- It's also helpful to them the employee satisfaction factor how impacted tot the turnover intention. The relationship between them also know by the management.
- The owner and board of director also need to be know the relationship and impact of job satisfaction factor and e turnover intention. The research helpful to each manufacturing where all the management is run by the single owner and partners.
- The research is helpful to the future researcher who are research in the same topic and different topic, they are taken this research for them reference.

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# APPENDIXES

## APPENDICES

### Appendix 1: Survey Questionnaire

July- October, 2023

Dear Respondent,

I am conducting this questionnaire survey for an academic research as required by the MBS program. The title of my research is “Job Satisfaction of Employee and Turnover Intention in Nepalese Development Banks”. I would like to state that this research is purely for an academic propose and I am simply interested in yourself and honest answer. I assure you that strict confidentiality will be maintained and the information furnished by you will be used only for academic purpose.

Thank you for your cooperation.

Kushmakar Khadka

MBS Student

Shanker Dev Campus, Kathmandu

### Part I: BIO DATA

1. Your Full Name

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2. Organization

- MahaLaxmi Bikash bank Ltd
- Sangrila Development bank Ltd
- Joti Bikash bank Ltd

3. Marital Status

- Married
- Unmarried

4. Education ( select 1 for under bachelor and 2 for bachelor and above)

- Bachelor

- Bachelor and above
5. How long you have been involved in this organization?
- Below 5 years
- 5-10 years
- More than 10 years
6. You have been comforts on your job?
- Yes
- No

## Part II

Below are several statements about you with which you may agree or disagree. Using the response scale below, indicate your agreement or disagreement with each item by choosing the appropriate number. Please give your responses as follows

(1 = strongly Disagree, 2= Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree)

### 7. Turnover Intention

Questions	1	2	3	4	5
Organization policy impacts the turnover intention to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Turnover intention has a relation to the compensation level to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supervision is the one of the factor of turnover intention reduce to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Task clarity helps the employee for work at same job to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee are stay on a job due to career development option to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 8. Organization policy

Questions	1	2	3	4	5
Organization policy is the importance for employee turnover reduces to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee of the organization wants Organization policy to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Organization policy impacted to the turnover intention to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Turnover intention and Organization policy have relation to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 9. Compensation Level

Questions	1	2	3	4	5
Compensation level is the importance for employee turnover reduces to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee of the organization wants Compensation level to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Compensation level impacted to the turnover intention to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Turnover intention and Compensation level have relation to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 10. Supervision

Questions	1	2	3	4	5
Supervision is the importance for employee turnover reduces to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee of the organization wants Supervision to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Supervision impacted to the turnover intention to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Turnover intention and Supervision have relation to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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### 11. Task Clarity

Questions	1	2	3	4	5
Task Clarity is the importance for employee turnover reduces to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee of the organization wants Task Clarity to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Task Clarity impacted to the turnover intention to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Turnover intention and Task Clarity have relation to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 12. Career Development

Questions	1	2	3	4	5
Career Development is the importance for employee turnover reduces to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee of the organization wants Career Development to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Career Development impacted to the turnover intention to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Turnover intention and Career Development have relation to your company.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Thank you for your participation. Hope you have a great day!!!

## Appendix 2: Calculations

**Organization**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MahaLaxmi Bikash bank Ltd	150	37.5	37.5	37.5
	Sangrila Development bank Ltd	152	38.0	38.0	75.5
	Joti Bikash bank Ltd	98	24.5	24.5	100.0
	Total	400	100.0	100.0	

**Marital Status**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	204	51.0	51.0	51.0
	Unmarried	196	49.0	49.0	100.0
	Total	400	100.0	100.0	

**Education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	184	46.0	46.0	46.0
	Bachelor and above	216	54.0	54.0	100.0
	Total	400	100.0	100.0	

**involved in this organization**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 5 years	138	34.5	34.5	34.5
	5-10 years	204	51.0	51.0	85.5
	More than 10 years	58	14.5	14.5	100.0
	Total	400	100.0	100.0	

### confort in Organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	356	89.0	89.0	89.0
	No	44	11.0	11.0	100.0
	Total	400	100.0	100.0	

### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Turnover Intention	400	4.00	5.00	4.4350	.49089
Organization Policy	400	4.00	5.00	4.3794	.48016
Compensation Level	400	4.00	5.00	4.3781	.48050
Supervision	400	4.00	5.00	4.3775	.48083
Task Clarity	400	4.00	5.00	4.3819	.47719
Career Development	400	4.00	5.00	4.3781	.47788
Valid N (listwise)	400				

### Correlations

		Turnover Intention	Organization Policy	Compensation Level	Supervision	Task Clarity	Career Development
Turnover Intention	Pearson Correlation	1	.875**	.878**	.876**	.874**	.869**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	400	400	400	400	400	400
Organization Policy	Pearson Correlation	.875**	1	.995**	.995**	.990**	.988**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	400	400	400	400	400	400
Compensation Level	Pearson Correlation	.878**	.995**	1	.995**	.991**	.990**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	400	400	400	400	400	400
Supervision	Pearson Correlation	.876**	.995**	.995**	1	.992**	.990**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	400	400	400	400	400	400



	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	400	400	400	400	400	400
Task Clarity	Pearson Correlation	.874**	.990**	.991**	.992**	1	.991**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	400	400	400	400	400	400
Career Development	Pearson Correlation	.869**	.988**	.990**	.990**	.991**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	400	400	400	400	400	400

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

#### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 <sup>a</sup>	.773	.770	.23552

a. Predictors: (Constant), Career Development , Organization Policy, Task Clarity, Compensation Level, Supervision

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	74.296	5	14.859	267.885	.000 <sup>b</sup>
	Residual	21.854	394	.055		
	Total	96.150	399			

a. Dependent Variable: Turnover Intention

b. Predictors: (Constant), Career Development , Organization Policy, Task Clarity, Compensation Level, Supervision

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.500	.109		4.579	.000
Organization Policy	.053	.277	.051	.190	.850
Compensation Level	.696	.293	.681	2.370	.018
Supervision	.130	.302	.127	.429	.668
Task Clarity	.256	.227	.249	1.127	.261
Career Development	-.235	.212	-.229	-1.110	.267

a. Dependent Variable: Turnover Intention