

**FACTORS AFFECTING EMPLOYEES' PERSONAL DECISION
TO LEAVE EMPLOYMENT FACTORS**

**A Dissertation Submitted to the Office of the Dean, Faculty of Management in partial
fulfillment of the requirements for the Master of Business Studies (MBS)**

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CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled "**Factors Affecting Employees' Personal Decision to Leave Employment Factors**". The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees 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 declare that all information sources and literature used are cited in the reference section of this dissertation.

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LIST OF CONTENTS

LIST OF CONTENTS	v
LIST OF TABLES	vii
LIST OF FIGURES.....	viii
ABBREVIATIONS.....	ix
ABSTRACT	x
CHAPTER-I.....	1
INTRODUCTION	1
1.1 Background of the Study	1
1.2 Problem Statement	6
1.3 Objectives of the Study.....	8
1.4 Rationale of the Study.....	8
1.5 Limitation of Study	9
CHAPTER II.....	10
LITERATURE REVIEW	10
2.1 Introduction	10
2.2 Theoretical Review	10
2.3 Empirical Review	16
2.4 Research Gap.....	23
CHAPTER III	24
RESEARCH METHODOLOGY.....	24
3.1 Introduction	24
3.2 Research Design.....	24
3.3 Population and Sample, and Sampling Design	24
3.4 Nature and Sources of data, and the instrument of data collection	24
3.5 Data Collection Method	24
3.7 Methods of analysis.....	25
3.7 Research Framework and Definition of Variables	27
CHAPTER IV	31
RESULTS AND DISCUSSION	31
4.1 Introduction	31
4.2 Demographic Analysis	31
4.3 Descriptive Statistics	33
4.4 Correlation.....	34

4.5 Regression Analysis	35
4.6 Results of Study	37
4.7 Discussion	38
CHAPTER V	41
SUMMARY AND CONCLUSION	41
5.1 Summary	41
5.2 Conclusion	42
5.3 Implications.....	43
REFERENCES	1
APPENDIX.....	1

LIST OF TABLES

Table:2 Demographic Information of Respondents.....	32
Table:3 Mean value of total response value by Respondent of Statement	43
Table:4 Correlation between EPL, EPD, EPO, EPC and EPS.....	44
Table:5 Model Summary	45
Table:6 ANOVA Analysis.....	45
Table:7 Regression Coefficient Analysis of Independent variables	46

LIST OF FIGURES

Figure 1 Research Framework and Definition of Variables 27

ABBREVIATIONS

- C.V: Coefficient of Variation
- CSR: Corporate social Responsibility
- ED: Employee decision to leave employment
- EPD: Employee's perception about demography
- EPEO: Employee's perception about external opportunities
- EPS: Employee's perception of Commitment
- HR: Human Resource
- HRD: Human Resource Development
- HRM: Human Resource Management
- IME: International Money Exchange
- OI: Organizational Identity
- r: correlation
- S.D: Standard deviation
- SBI: State bank of India
- SPSS: Statistics Package for Social Science

ABSTRACT

The study on Factors Affecting Employees' Personal Decision to Leave Employment completed by scholars. The objectives of study were to analyze the factor which influences employee's personal decision to leave job, examine the relationship between job, leave as dependent variable and independent variable job satisfaction, commitment, personal fit or stress and examine factors impact on employee's personal decision to leave job. The research was completed under the descriptive and analytical research design taking sample size 400 by convenience techniques out of the bank's employees in Kathmandu valley. Similarly, the sample banks were Global IME, Mega bank limited, Prabhu bank limited, Sanima bank limited, NMB bank limited, SBI bank limited, and Sunrise bank limited out of 21 commercial banks in Nepal. The secondary nature and source of data were used collected through the structural questionnaire as convenience sampling, where data were analyzed through the descriptive statistical tools such as mean, standard deviation, coefficient of variation, correlation and regression model. The finding of the study was there significant correlation among the dependent variable employee's personal decision to leave employment and independent variables employee perception, external opportunities, commitment, support etc. and the EPD, EPO, EPS, and EPC significantly influences the personal decision of employees to leave employment at 0.05 level. The conclusion of study that banks should consider the factor which influences the personal decision to leave job in banks. Which helps to minimize the requirement cost of banks and max the productivity.

Key Word: Employee's Personal Decision to Leave employment, Employee's perception, Employee's perception of Commitment, Employee's perception about external opportunities, Employee's perception about demography.

CHAPTER-I

INTRODUCTION

1.1 Background of the Study

The job is one of the most important parts of human life and economy, there exist large number of factors influencing the job of employees to leave employment. External factors such as the availability of jobs and unemployment levels. Organizational factors like supervisory style, pay, job content, rewards system and work environment, individual non-work-related personal career move, family consideration. Employees' intention towards quitting their job is a major challenge to the organization. There are many factors that arise in the process of decision making of an employee about job leave of an organization. Behind the turnover the job of an employees within organization. The employee's turnover in an organization influences the performance of the organization. The productivity of employees was also affected by it. The status of the organization depends on the employee's turnover. Employees are active, happy and have a good interest with their work which includes work environment, supervisor behavior, work appraisal, job commitment can lead organization to better results. If the performance of an organization is good, then it is just because of the better performance of the employees and their better coordination with each other while working together. The coordination among the employees and staff, it is beneficial for the organization (Shafique et al, 2018).

There are some variables affecting employees' decision to leave jobs in an organization like controllable, uncontrollable, and demographic. The controllable variable playing significant role than uncontrollable variables to leave job of employees. Some of the sources of turnover are bad management policies. It can also be predicted that if some employees quit their jobs in an organization, increased amount of turnover will cause lower productivity of an organization. Work environment of organization influences behavior of employees towards turnover of employees. Similarly, the demographic variable affects the employee's personal decision about leaving the job (Alzayed & Murshid, 2017).

Employee turnover is a critical issue for organizations, impacting their performance, productivity, and overall status. Several factors contribute to an employee's decision to leave their job, and these can be broadly categorized into external, organizational, and individual factors. External factors include the availability of jobs and the unemployment levels in the market. When there are many available jobs, employees may be more inclined to leave their current positions. Conversely, higher unemployment levels might discourage employees from leaving their current jobs due to the difficulty of finding new employment. Organizational factors play a significant role in employee retention (Hussain et al, 2020).

Kamalaveni et al. (2019) the supervisory style within an organization can greatly influence employee satisfaction and their decision to stay. Pay is another crucial factor, as competitive compensation is essential for retaining employees. Additionally, the content of the job itself must be engaging and meaningful to keep employees motivated and less likely to leave. A well-designed rewards system that recognizes and rewards good performance can also enhance employee loyalty. The overall work environment, including how supportive and positive it is, contributes significantly to employee satisfaction and retention. Individual factors also affect an employee's decision to leave. Personal career moves, such as seeking opportunities for advancement or changes in career direction, can lead employees to look for new jobs. Family considerations, including the need to relocate and balance work with family responsibilities, can also influence this decision. The impact of employee turnover on organizations is profound. High turnover rates can disrupt organizational performance, leading to decreased productivity and increased costs related to hiring and training new employees. The productivity of remaining employees can also be affected, as they may need to take on additional responsibilities or deal with uncertainty about their own job stability. A high turnover rate can damage an organization's reputation, making it less attractive to potential new hires and clients. Enhancing employee retention is crucial for organizational success. Active engagement of employees, where they have a genuine interest in their work, increases their likelihood of staying with the organization. Creating a supportive and positive work environment further enhances employee satisfaction and reduces turnover. Effective supervision, characterized by clear communication, support, and recognition, fosters a more committed workforce. Encouraging strong coordination

and teamwork among employees not only improves organizational performance but also enhances employee satisfaction. The various factors that influence employee turnover are essential for maintaining organizational performance and achieving better results. Organizations must strive to create a work environment that supports employee engagement, satisfaction, and retention. By minimizing turnover and its associated impacts, organizations can ensure better performance and stability.

Cregard and Corin (2019) there are some variables affecting employees' decision to leave jobs in an organization like controllable, uncontrollable, uncontrollable and demographic. The controllable variable playing significant role than uncontrollable variables to leave job of employees. Some of source of turnover are bad management policies. It can also be predicted that if some employees quit their jobs in an organization, increased amount of turnover will cause lower productivity of an organization. Work environment of organization influences behavior of employees towards turnover of employees. Similarly, the demographic variable affects the employee's personal decision about leaving job.

Controllable are those factors which are present in the organization, and which can be controlled, and which are influenced by the organization factors such as organization plan and policies, organizational practices, technologies adapted by the organization, culture adapted by the organization, organizational working environment, organizational promotional activities and opportunity of the employees to learn and grow.

Similarly, uncontrollable are those factors that an organization cannot influence. Those factors influence the organization, and the organization is not in the state to challenge it. Those factors could be economic conditions, government rules and regulations, market demand and supply and natural disasters. Likewise, Demographic are those factors that is totally related to the demographic conditions that is present in the organization. Such factors could be age, gender, income level, education level of the employee. All these factors are present in the organization and the organization need to adapted these factors and one of the organizational strategies could be by conducting timely SWOT analysis and by which the organization could be aware of their strengths and weaknesses.

Human resource management practices are critical subject matter in the process of human resource management in an organization. The strategy of HRM, planning of HRM of the

organization with job design of organization. The recruitment, selection, and socialization process of HRM, training and development, career opportunities, discipline, compensation, and labor relationship are most important variables of organization which influences behavior of employee in the process of leaving job based on personal decision. An individual has their own interests, preferences, wants, needs, perception, attitude, and career planning for their long-life. They try to grasp the opportunities created by the external environment. The economic cycle changed in macro environmental factors like economic variables, political variable, demographic variables, technological variable, and international affairs. The role of these variables to create the job opportunities for human beings in an economic system. These variables have a positive and adverse impact on the overall performance of the employee. Positive impact will lead to the betterment of overall performance of the employees and can boost their confidence for the achievement of the organizational goals. Organizations need to consider how to convert these variables and factors in the positivity of the employee. Emerging banking sector in Nepal is one of the most important sectors to generate employment opportunities. After adopting the liberalization, privatization, and globalization policies by government of Nepal, there are large number of commercial banks established in Nepal. They are providing the job opportunities to the people as playing significant role in boosting economic activities and employment generation. The increasing banking industry creating job for skilled, semi-skilled and unskilled manpower across the country. However, the employee turnover ratio is high in banking sector, the changing macro environmental scenario, and career opportunities for employees, grievance towards human resource management practices in banking sector. Employee's needs autonomy, good relation, good work environment, appropriate compensation, fair reward system within organization. Sometimes employees leave their job due to them on personal and family cause. The personal decision of employees about leaving employment is influenced by many variables. The study is focused on what factors affect personal decisions about leaving employment (Khatun et al, 2023).

Employee intention towards quitting their job is a major threat to the organization. There are many factors that arise which may affect the intention of an employee towards turnover. Turnover directly relates to the performance or productivity of the organization or in other words, turnover might influence the status of the organization. If the performance of an organization is good, then it is just because of the better performance

of the employees and their better coordination with each other while working together. When employees are active, happy and have good interest with their work which includes; 1) Work environment, 2) Supervisor behavior, 3) Work appraisal, 4) Job commitment etc. can lead organization to better results Hussain et al. (2020) Stated that controllable, uncontrollable and demographic have been some of the experiences of intentions to quit jobs in the past. The amount of controllable is higher than uncontrollable intention to leave. Some of the sources of turnover are the bad management policies. It can also be predicted that if some employees quit their jobs in an organization, increased amount of turnover will cause lower productivity and relatively higher costs. Thus, the workplace to reduce the amount of turnover. The organization must focus on all the factors that affect and increased turnover is a serious issue in organizations, especially for Human Resource Management. Turnover occurs due to misunderstanding of management and Organizational effectiveness; quality of product and services are also affected by turnover. That is when employees with skill and knowledge quit the job due to role conflict, poor supervision and lack of support from management. Reichenbach et al. (2019) conducted research on job satisfaction and intention to leave among social workers in mental health care and the effect of organizational conditions such as role conflict, role ambiguity, opportunities for development, and social support in 16 mental health agencies in New York. The results drawn from the study suggested that there should be proper balance between these social workers and the environment in which they work. It further says that all these organizational conditions are strong predictors of turnover and job satisfaction. Rahman, (Shafique et al., 2018) conducted a study on measuring turnover intention of IT professionals in Pakistan. They checked the correlation of dependent variable which is turnover intention among IT professionals in Islamabad and Rawalpindi. Independent variables are organizational commitment and job satisfaction which have a negative correlation with the dependent variable, so this study is also consistent with our study. Acker. (2004) conducted research on job satisfaction and intention to leave among social workers in mental health care and the effect of organizational conditions such as role conflict, role ambiguity, opportunities for development, and social support in 16 mental health agencies in New York. The results drawn from the study suggested that there should be proper balance between these social workers and the environment in which they work. It further says that all these organizational conditions are strong predictors of

turnover and job satisfaction. (Omar et al., 2018) conducted a study on measuring turnover intention of IT professionals in Pakistan. They checked the correlation of dependent variable which is turnover intention among IT professionals in Islamabad and Rawalpindi. Independent variables are organizational commitment and job satisfaction which have a negative correlation with the dependent variable, that means when commitment and job satisfaction inversely influences the employee turnover in an organization.

1.2 Problem Statement

There are many factors affecting the behavior of employees, they have their own needs, interests, preferences, which affecting choice of job in various organization. The organizational system, practices about human resource management also influencing the behavior of employees e.g., acquisition, development, utilization, and retention mechanism play the significant role to retention employees in an organization for long term. However, external factors of environment like political, economic, socio-cultural, technological, and international affairs also influence the behavior of employees about choice or leave job in organization. There is lack of high skilled men power in Nepal but high supply of unskilled men power in the economy. The employees' personal decision about leaving employment is affected by the organizational facilities like work environment in organization, labor relation, supervision style, reward system, discipline, and compensation. Not only have these factored demographic factors in human life also affecting employee decision about leave employment. The factors influencing human behavior at the time of taking a decision are large number, out of them some play significant role (Khatun, et al, 2023). So, what factor affecting the personal decision of employees in an organization? It is necessary to understand how personal decisions of employees are affected by various factors. The current trend of high skilled men power turnover highly day to day. They require more compensation and facilities from the organization. So, it is challenging for an organization as a point of cost reduction.

Understanding the factors that affect the personal decisions of employees within an organization requires recognizing the complex interplay between various internal and external elements. Organizational factors play a critical role in shaping employee behavior. Human resource management practices, including acquisition, development,

utilization, and retention mechanisms, are essential in ensuring that employees feel valued and see a clear path for growth within the company. The work environment is another pivotal aspect; a positive, inclusive, and supportive atmosphere can significantly boost employee morale and retention. Moreover, good labor relations characterized by fair treatment and open communication between employees and management are vital. The style of supervision also influences job satisfaction, with supportive, communicative, and empowering leadership proving most effective. A robust reward system that offers competitive compensation and recognizes good performance is crucial in retaining talent. Clear and fair disciplinary procedures further ensure a respectful and professional workplace, contributing to overall job satisfaction (Alzayed & Murshid, 2017). Environmental factors also exert a significant influence. Political stability and business-friendly policies can enhance job security and organizational attractiveness. Economic conditions, such as unemployment rates and economic growth, directly impact job availability and stability. Socio-cultural factors, including cultural values and societal norms, shape employee expectations and satisfaction levels. Technological advancements continually reshape job roles and the demand for specific skills, influencing job satisfaction and retention strategies. International affairs and global events can affect local job markets and organizational stability, necessitating adaptive strategies (Reyes et al, 2019). Personal and demographic factors are equally important. Individual needs, such as financial requirements and career aspirations, along with personal interests, play a significant role in job satisfaction. Employee preferences regarding job roles, work-life balance, and organizational culture are crucial in their job choices and retention. The skills and qualifications of employees, particularly highly skilled individuals, lead to higher expectations for compensation and career development opportunities. Demographic factors, including age, gender, and educational background, and family responsibilities, further influence job decisions (Kamalaveni et al, 2019).

The current trend of high turnover among skilled manpower is particularly challenging. Skilled employees are increasingly seeking better compensation and facilities, leading to higher turnover rates. Organizations face difficulties in retaining skilled manpower due to cost constraints. Conversely, there is an abundance of unskilled labor, affecting the overall labor market dynamics and organizational strategies. To address these challenges, organizations must adopt a holistic approach to human resource management, creating

attractive compensation packages, fostering positive work environments, providing career growth opportunities, and understanding the diverse needs and preferences of their workforce. Staying attuned to external factors such as economic conditions and technological advancements will also help organizations better navigate the complexities of employee retention and satisfaction.

Based on the above statement, following research questions can be raised:

- i. What variables affect an employee's personal decision to leave job?
- ii. What is the relationship between dependent and independent variables like leaving job with HRM practices?
- iii. Are the factors influences the personal decision of employees to leave job?

1.3 Objectives of the Study

The general objective of the study is analyzed employee's personal decision to leave job in commercial bank of Nepal.

The specific objective of the study is following:

- i. To analyze the factor which influences employee's personal decision to leave job.
- ii. To examine the relationship between jobs, leave as dependent variable and independent variable job satisfaction, commitment, personal fit or stress.
- iii. To evaluate impact of factors on employee's personal decision to leave job.

1.4 Rationale of the Study

To identify the factor which influences the behavior of employee in organization, the study useful to minimize the employee turnover in organization, strategy formulation, policy formulation and long-term planning for organization human resource management. Study focuses on factors affecting influences employee's personal decision to leave job, to know relationship between job leave as dependent variable and independent, and personal decision about the leave job. This study concentrated on determining the impact of bank specifics and factors on the performance of the Nepalese commercial banks. It focuses on studying the relationship among the different dependent and independent variables. This study has ultimate significance to show the degree of the bank specific

determinants affecting the job satisfaction, commitment and personal fit and stress of commercial banks. This is started by the identifying showing the main factor influences employee's personal decision to leave job in Nepalese commercial bank.

- i. The study helps to identify factors that influence employee's personal decision to leave job in commercial bank.
- ii. The study helps to making plans, strategy, and policy about the retention of employees in banks.
- iii. Formulate a new effective program for employees.

1.5 Limitation of Study

The study is focused on the factors affecting employees' personal decision to leave employment factors. There are some limitations which are as follows:

- i. The study relates with the factor which influences the employment leave the job in an organizations and analyze the impact of those factor.
- ii. The study completed based on primary data which are collected from the field of survey, it does not consider the secondary data which may be relevant to study.
- iii. The study completed by the descriptive and causal research design, there are various research design to complete study. However, researcher consider only these research design.
- iv. For data collection research have used the structural questionnaire, however researcher have a lot of other alternatives to use in the process of data collection
- v. The sample size of study was 400 out of large number of employees in the research field which are impossible to include in the process of completing study because the limitation of various resources like time bound, financial cost, summation data of study etc.

CHAPTER II

LITERATURE REVIEW

2.1 Introduction

Any investigation, whatever the scale, will involve reading what other people have written about an area of interest, gathering information to support or refute your arguments and writing about findings. The literature review is designed to familiarize the investigator with any relevant information pertaining to the topic being studied. Ideally, the bulk of your reading should come early in generally in progress at the same time and reading may even spill over into the data collecting. This chapter includes a review of previous studies that are relevant to the problem being explained and within the framework of the theory structure. It presents a summary of major findings of previous research, articles, journals, etc. It presents a summary of major findings of previous research being studied in separate readings. It explains why each literature was chosen for the critical review and how it helped to build the theoretical framework and identify problem statements.

2.2 Theoretical Review

Style influences psychological phenomenon of employees in an organization, it has significant role to getting job done through others as desired. There are various types of leadership styles in practice, they have advantages and disadvantages in the process of doing a job in an organization. The leaders involve originates, focuses on people, look outward, investigates reality etc. and set the goal of organization as well as mobilizing human power towards vision. There are various theories of leadership developed by various researchers in the field of management. Basically, these theories can be classified in four types of leadership styles. It is the theory of traits. At the very beginning, leaders were believed to be born, not made. This theory states that traits lead the leadership of the persons it shows the list of skill has been identified namely technical, conceptual, and human skills. Those skills are creativity, organizing ability, persuasiveness, diplomacy and tactfulness, knowledge of the task, and ability to speak properly, etc.

Drive: inner motivation to pursue goals

Leadership motivation: the use of socialized power influences others to succeed.

Integrity: includes truthfulness and the will to translate works into deeds.

Self-confidence: it leads others to feel confident

Intelligence: it is the ability to process information, analyze alternatives and discover opportunities.

Knowledge of the business: it helps leaders in such a way that ideas generated help the company survive and thrive.

Employee intention towards quitting their job is a major threat to the organization. There are many factors that arise which may affect the intention of an employee towards turnover. Turnover directly relates to the performance or productivity of the organization or in other words, turnover might influence the status of the organization. If the performance of an organization is good, then it is just because of the better performance of the employees and their better coordination with each other while working together. When employees are active, happy and have good interest with their work, which includes 1) Work environment, 2) Supervisor behavior, 3) Work appraisal, 4) Job commitment etc. can lead organization to better results. Rizwan, Arshad, Muneer, Iqbal, Hussain et al., (2017) indicated that some of the experiences of intents to quit occupations in the past included controllable, uncontrolled, and demographic factors. The quantity that can be controlled is more than the amount that cannot be controlled. Ineffective management practices are one of the causes of turnover. Also, it is possible to forecast that if more individuals leave their employment, productivity will suffer, and expenses will rise somewhat. Thus, the workplace should lower its turnover rate. Increased turnover is a critical problem in organizations, particularly for human resource management, and the organization needs to concentrate on all the elements that affect it. Turnover happens because of management's mismanagement and Turnover has an impact on both organizational effectiveness and product and service quality. At that time, workers with Due to role conflicts, subpar management, and lack of support, skill and expertise left their jobs. Acker (2004) studied the impact of organizational factors such role conflict, role ambiguity, possibilities for advancement, and social support on social workers' job satisfaction and desire to leave at 16 mental health agencies in New York. The study's findings indicated that there should be a healthy balance between these social professionals and their working environment. It also claims that each of these

organizational factors is a powerful predictor of work satisfaction and turnover. Rahman, Naqvi, & Ramay (2018) undertook a study to determine the Pakistani IT workforce's inclination to leave. They looked at the link between the dependent variable and the intention of leaving the IT industry in Islamabad and Rawalpindi. This study is also compatible with our study because the independent factors, organizational commitment, and job satisfaction, exhibit a negative connection with the dependent variable. Acker (2004) studied the impact of organizational factors such role conflict, role ambiguity, possibilities for advancement, and social support on social workers' job satisfaction and desire to leave at 16 mental health agencies in New York. The study's findings indicated that there should be a healthy balance between these social professionals and their working environment. It also claims that all these organizational factors are effective predictors of job satisfaction and turnover. Researchers Rahman, Naqvi, and Ramay (2018) measured the likelihood that IT experts in Pakistan will leave their jobs. They looked at the link between the dependent variable and the intention of leaving the IT industry in Islamabad and Rawalpindi. This study is also compatible with our study because the independent factors, organizational commitment, and job satisfaction, exhibit a negative connection with the dependent variable.

Employees Personal Decision to employment: The personal choice is of an unofficial nature. To make judgments based on his or her own preferences, requirements, and interests, the decision-maker employs their own abilities, skills, and knowledge. Such private choices cannot be left up to outsiders. Whether a decision has a positive or negative result, managers are ultimately accountable for it. Such choices don't affect the organization's life; just the decision maker's personal life is impacted.

Employee's perception of support: The reciprocity rule, which states that receiving benefits imposes a duty to return the favor in like, supports this trading connection. Caesens et al. (2016) Workers evaluate an organization based on its commitment to rewarding greater levels of effort and readiness to meet their socio-emotional needs. Employees form overall views about how much an organization values their contributions and cares for their well-being based on this assessment.

Supervisory support: The degree to which leaders regard their employees' accomplishments and are concerned about their well-being is known as supervisor support. A leader who has strong supervisor support is one who gives their team members a sense of being heard, respected, and cared for. The level of attention that managers give to their employees. Further information is available in *Meta-Analysis of Antecedents and Effects of Employee Empowerment as a Modern Management Strategy*. Beliefs held by employees that their managers pay attention to their needs and issues. *The Impact of Leader-Member Interaction and Perceived Organizational Support on Contextual Performance* has more information.

Social Support: To have a wider perspective and a healthy self-image, social support involves having friends and other people including family to turn to in times of need or disaster. The benefits of social support include improved quality of life and protection from unfavorable life occurrences.

Training: Training is the process of engaging in teaching and learning activities with the main goal of assisting members of an organization in acquiring and applying the knowledge, skills, abilities, and attitudes necessary for a certain job and organization. No matter their qualifications or talents, all employees should receive training from their employers.

Employee's perception of commitment: If not in two dimensions, namely decisions to participate and decisions to produce, commitment is best understood from the point of view of the member's commitment to the organization. Decisions to produce related to the individual's motivation to accept the goals and values of the organization, as well as the member's efforts to advance the organization and that the commitment of the organization as the process by which the goals of the organization and reviews those of the individual become increasingly aligned. Dimensions "decisions to participate associated with motivation or desire of the individual members to remain a member of the organization, whereas."

Empowerment: Employee empowerment is the process by which firms give their workers some degree of autonomy and control over their daily tasks. This can involve

managing smaller departments with less supervision from higher-level management, having a say in process improvement, and contributing to the creation and management of new systems and strategies. Giving employees the tools to make critical decisions and assisting in ensuring that those judgments are correct is a fundamental component of employee empowerment. When implemented correctly, this should lead to increased productivity and improved work and personal life for employees.

Rewards: Girls, women, boys, men, and those who identify as having a different gender all have roles, behaviors, expressions, and identities that are socially produced. It affects how individuals behave and interact, how they see themselves and other people, and how power and resources are distributed in society.

Job Security: The perception that your employment is secure forever is known as job security. In other words, it refers to the level of assurance your staff members have in their ability to contribute to your company's success and advance their careers. Due to their importance to the objectives or requirements of the organization, some jobs offer much better job security.

Employee's perception about external opportunities: The most important factor that can motivate employees to work for an organization is employee perception, which can be used to determine how satisfied an employee is with the company. It should be mentioned that a satisfied employee gave the company his all as opposed to the case with the dissatisfied person. When we talk about employment opportunities, we mean hiring, moving up, being promoted, getting trained, and keeping people on board without reprimand. Employment opportunities don't necessarily entail the development of a job or of specialized training that isn't already available to other employees.

Employee's perception about Demography: The most important factor that can motivate employees to work for an organization is employee perception, which can be used to determine how satisfied an employee is with the company. It should be mentioned that a satisfied employee gave the company his all as opposed to the case with the dissatisfied person. The statistical study of human populations is known as demography. Demography studies how populations change over time and space in terms of size,

composition, and movement. It makes use of techniques from various disciplines, including anthropology, economics, and sociology.

Gender: The socially constructed qualities of men, women, girls, and boys are referred to as gender. This covers interpersonal connections as well as the standards, mannerisms, and roles that come with being a woman, man, girl, or boy. Gender is a social concept that differs from culture to culture and can evolve over time.

Family Cause: Family is a group of people that live together as a single home and interact with one another in their individual social roles typically those of spouses, parents, children, and siblings because they are related through marriage, blood, or adoption. It is important to distinguish between a family group and a household, which could include boarders and roommates living together in one home. Also, it needs to be distinguished from kindred because kindred can include multiple homes. The parent-child bond, which may not exist in many marriage pairings, is the essence of the family group, which is sometimes not distinguished from the marriage pair.

Theories about turnover decision of employment in an organization:

Vroom's expectancy theory (1964)

According to Vroom (1964), the strength of propensity to act in a certain way be influenced by on the strength of prospect that the act will be supported by a given result and on the value or attractiveness of that conclusion to the actor. Motivation, according to Vroom, spots down to decision of how much attempt to put in particular task position. This selection is based on a two-stage succession of expectations that are effort-to-presentation and act-to-outcome. First, motivation is altered by a person's expectation that a convinced level of effort will yield the expected performance goal. Motivation also is induced by the employee's apparent chances of getting several outcomes as a result of completing his performance goal. People are motivated to the magnitude that they value the consequences accepted. There are three key perceptions within Vroom's model, which are expectancy, instrumentality, and valence.

2.3 Empirical Review

A type of retreat behavior has been observed, which is paired with an under-identify bracelet with work. This acknowledgement finishes with the employee's declaration of desire to depart the organization. Employee turnover is described as employees around the artisan booth switching between firms, vocations, and activities, as well as between employed and jobless statuses. Distinguish between coaching standards and rumors, which, in most circumstances, encourage employees to ponder leaving their existing workplace. The most common rumors that persuade employees to ponder quitting their present employment. As a withdrawal mechanism, the workers' numerical difference has been modified several times.

Khatun et al. (2023) Study focused to investigate the link between employee retention and growth opportunities and salary. The study's major purpose is to compare two turnover drivers, development opportunities, and remuneration, and their influence on the banking sector, to determine a more effective retention factor. The convenience sample approach was used to choose 234 workers from a population of 197,599 from national, international, private, and specialized banks throughout Bangladesh. The study questionnaire was created using a five-point Likert scale and was sent to respondents both online and in person. To evaluate the primary data, IBM SPSS version 23 was employed, and the independent sample t-test revealed that there is no statistically significant difference. There is no statistically significant variation in employee retention based on gender. Employee retention is substantially connected with development opportunities and remuneration, according to coefficient correlation, however multiple regressions show that compensation is more significant than development opportunities. Managers must project pay schemes viewed by personnel at various levels to easily achieve the organization's aim. Previous employee retention studies assessed the influence of growth opportunities and salary. However, this study evaluates the comparative impact of which one is most important for staff retention.

Bista (2022) studied towards to examine the link between firm identity and external corporate social responsibility (external CSR for community, environment, and consumers). 288 respondents (employees) from three commercial banks in Nepal gave data using cross-sectional survey questionnaires. The findings show a strong and positive relationship between company identity and external CSR. The study found a robust and

positive relationship between perceived corporate social responsibility and organizational identity (OI). When seeking to gain a better knowledge of the diverse behaviors and reactions of workers to the many CSR activities, organizational identification is critical. A firm may benefit greatly from dependable CSR initiatives since they foster a corporate trust culture, which encourages the wearing of employee IDs.

Musawer et al. (2021) the study focused to discover what factors impact employees' inclinations to leave their positions at private organizations in Kabul, Afghanistan. Job satisfaction, job stress, person-organization fit, and organizational commitment were all included as independent factors in the study, with leaving intention serving as the dependent variable. The sample comprised of 70 employees picked at random from private institutions in Kabul, Afghanistan. A questionnaire was distributed to them in order to collect data. The idea was investigated using regression analysis and correlation. The results showed that the intentions of private university personnel to leave their employment were strongly and negatively related to their degrees of job satisfaction, person-organization fit, and organizational commitment. This research gave managerial suggestions to improve work satisfaction and Person-organization fit, as well as the goal of employees inside the corporation to reduce turnover. A positive association between job stress and desire to resign, on the other hand, shows that job stress should be lowered to prevent employee turnover.

Cregard and Corin (2019) Research analyzed difficulties to retention and minimize an increase in retirements and voluntary resignations. Despite the public sector's keen interest in management of turnover, little research has been conducted on the subject. This study investigates voluntary turnover utilizing a qualitative and narrative research technique, which contributes to a better understanding of why public sector managers quit their professions. The operations managers of three Swedish municipalities were questioned. We identify a wide variety of environment push and pull factors with an emphasis on administrative support, supervisory support, and unlawful jobs. Stories of management turnover show the difficulties of deciding whether to quit or stay in a position due to a combination of push and pull influences. Negative feelings, unfulfilled expectations, and pressure variables, as well as uncommon events. Three possible HRD approaches to prevent adverse managerial turnover include reworking organizational

structures, changing job requirements, and reexamining managerial turnover choices as a lengthy and difficult process. We hope that the study will eventually be utilized to create healthy organizations.

Reyes et al. (2019) Study emphasized on employee turnover has a detrimental influence on efficiency, productivity, profitability, and originality in the workplace. One can better understand turnover by contrasting the Push and Pull components. People are motivated to look for new jobs by "push" factors such as workplace discontent. The goal of this study was to investigate what caused an employee to leave a particular private school. It clearly addressed the core reasons of turnover and explained what might be done to retain academic staff members on the job. It used a qualitative explanatory case study technique, was limited to a single private higher education institution, and comprised 22 persons from various departments who left the company in 2019. As a result, there was no sampling. The procedure that was used A distinguishing feature of case study research is the use of multiple data sources, a strategy that also increased data dependability. Potential data sources for this study included written materials, archive materials, interview recordings, actual items, and first-hand observations. Many reasons for leaving the institution were classified as organizational, personal, and psycho-social, as well as elements affecting cause and effect interactions. The recommendations given will enhance the internal procedures of institutions since they have significant implications for practice. More initiatives should be launched by management to discover why employees leave the organization and to identify the characteristics that attract and retain them. Job satisfaction is the most important factor determining the intention to leave. As a result, if sound techniques are utilized, there is a possibility that private organizations may endure in a changing context by recognizing their employees as a significant resource.

Kamalaveni et al. (2019) the study analyzed to promote a thorough grasp of the approaches employed by organizations all around the world to retain excellent and loyal staff. Attracting and retaining 21st century personnel is the most difficult task for HR professionals in this competitive era. Nowadays, almost every business is driven by technology, yet to employ technology to fulfill tasks, human resources are still essential. As a result, human resources are the vital power of the company, ensuring its survival, growth, and development. Long-term employee retention is difficult for HR managers in

a changing workplace. The goal of this secondary study is to look through evaluations on employee retention that have been published in journals and books. Students get a deeper understanding of the concept of retention, as well as the factors that influence retention.

Haldorai et al. (2019) this investigated hotel workers' short-, medium-, and long-term intentions to leave their positions. Following an extensive review of the literature, eight push variables, five pull factors, and one mooring factor were found. This research included 308 staff from five-star hotels. The authors used a survey questionnaire to collect information from staff members at five-star hotels in the Kuala Lumpur region. The researchers used PLS-SEM to experimentally examine the presented hypotheses. Six of the eight push factors received overall support, with three receiving supports in the desire to move over in the short, medium, and long term. The goal of turning over supported two of the five pull elements. In the short, medium, and long run. Only in the midterm did the moderating effect become apparent. The discussions and implications explore how the findings can assist HR managers and hotel sector professionals boost employee retention. The authors also discuss the limitations and other research avenues.

Alzaye and Murshid (2017) study completed to analyze the factors that influence an employee's choice to quit their present employment with Kuwait's Ministry of Information. A self-administered questionnaire and a descriptive survey approach were used to collect data. To create a representative sample, 200 personnel from diverse divisions within the Kuwait Ministry of Information were recruited. Job satisfaction and workers' views of commitment, according to the study's findings, are the two primary characteristics that have a negative influence on their intentions to quit. The studies also revealed a negative relationship between work engagement and intent to quit. The workforce's view of help and complexity was impacting their willingness to leave favorably. It is, according to the conclusions of this investigation, Understanding the factors that influence an employee's choice to leave their present position is crucial for improving human resource operations in public firms, particularly the Kuwaiti Ministry of Information.

Dhanpat et al. (2014) this study diagnosed staff turnover, contact center firms struggle to adequately maintain their personnel. The study's purpose is to uncover factors that impact

contact center agent retention and to determine the agents' intent to leave. Methodology, design, and research strategy: The research is cross-sectional and quantitative in character. The data was gathered using the retention factor management scale, a well-known questionnaire. The questionnaire's psychometric properties for validity and reliability were examined using factor analysis and Cronbach's alpha coefficient, respectively, to establish internal consistency. Participants in the study are call center agents, and data was collected using a convenience sample. The sample had a response rate of 282 respondents. Then, information employing both descriptive and descriptive and inferential statistics were investigated. The findings indicate that there is a link between retention characteristics and intention to quit, with salary having the highest effect on desire to leave. Practical and managerial implications: Suggestions for call center agent retention factors are provided, which, if implemented, might increase employee retention. Contribution: The study provided important insights about staff retention to management at the call center firm. It also included tips and strategies related to retention issues that human resource professionals should be aware of.

Das and Baruah (2013) studied on how to human resources are still required to manage the technology. They are the most significant and flexible resource in any firm. As a result of general economic development in all sectors, there is severe rivalry in the market. Because of this development and competitiveness, human resources have a plethora of alternatives and opportunities at their disposal. Keeping these resources is becoming the most difficult task that corporations confront, in addition to managing them. Because employees' knowledge and talents are vital to a company's ability to flourish, recruiting and retaining skilled personnel is critical for any firm to be a market force. However, there is another issue that companies face nowadays which is keeping employees satisfied. The current study seeks to assess the numerous literature and research work on employee retention and the factors influencing employee retention and job satisfaction among employees, keeping in mind the importance and sensitivity of the retention issue to any organization.

Table 1

Meta Table

Author / Year	Title	Objective	Methodology	Findings
Khatun et al.	looked into	To compare	The study	The findings show a

(2023)	the link between employee retention and growth opportunities and salary	two turnover drivers, development opportunities, and remuneration, and their influence on the banking	questionnaire was created using a five-point Likert scale and was sent to respondents both online and in person	strong and positive relationship between company identity and external CSR. The study found a robust and positive relationship between perceived corporate social responsibility and organizational identity (OI).
Musawer et al. (2021)	Factors impact employees' inclinations to leave their positions at private organizations in Kabul, Afghanistan	Job satisfaction, job stress, person-organization fit, and organizational commitment were all included as independent factors in the study	A questionnaire was distributed to them to collect data	Job stress and desire to resign, on the other hand, shows that job stress should be lowered to prevent employee turnover
Cregard and Corin (2019)	The public sector is confronting a major difficulty with management retention because of an increase in retirements and voluntary resignations.	This study investigates voluntary turnover utilizing a qualitative and narrative research technique,	A questionnaire was distributed to them to collect data	The operations managers of three Swedish municipalities were questioned. We identify a wide variety of environment push and pull factors with an emphasis on administrative support, supervisory support, and unlawful jobs.
Reyes et al. (2019)	employee turnover has a detrimental influence on efficiency, productivity, profitability, and originality in the	he goals of this study was to investigate what caused an employee to leave a particular private school	A questionnaire was distributed to them to collect data	More initiatives should be launched by management to discover why employees leave the organization and to identify the characteristics that attract and retain them

Kamalaveni et al. (2019)	<p>workplace</p> <p>To promote a thorough grasp of the approaches employed by organizations all around the world to retain excellent and loyal staff.</p>	<p>The goal of this secondary study is to look through evaluations on employee retention that have been published in journals and books.</p>
Haldorai et al. (2019)	<p>The researchers used PLS-SEM to experimentally examine the presented hypotheses. A self-administered questionnaire and a descriptive survey approach were used to collect data</p>	<p>The findings indicate that there is a link between retention characteristics and intention to quit, with salary having the highest effect on desire to leave</p>
Alzaye and Murshid (2017)	<p>to uncover factors that impact contact center agent retention and to determine the agents' intent to leave. Methodology, design, and research strategy</p>	<p>However, there is another issue that companies face nowadays is keeping employees satisfied</p>

2.4 Research Gap

Most of the empirical studies focused on showing the impact of HR practices on employee satisfaction. However, this study is related to employee satisfaction, an under-leadership support system in Nepalese context and its importance. The study is normally, differ than the previous study in Nepalese context because it focuses on how the leadership supporting system influences employee's satisfaction in private banking sector of Nepal. This study focused to find the leadership support system is significant or not to increase employee's satisfaction in private banking.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is the whole process of the research work followed from beginning to the end principles techniques. Methodology has sub- system in the process of the research. It includes the techniques. Methodology is the analysis and systematic application of procedures used in scientific investigation or research projects. It includes research design, population and sampling, data collection strategy, data analysis methods, tools and techniques being used in research work.

3.2 Research Design

There are large number of research designs in the process of study. However, the study follows descriptive and causal research design to analyze data of study. The descriptive research design which describes about the characteristics of variables and causal comparative research design analyze the impact of independent variable on dependent variables.

3.3 Population and Sample, and Sampling Design

The whole population of the study represents all commercial bank employees with sample size of this research is 400, from the different bank employee. Probability sampling design is accepted for sample of study with convenient technique. Main sample banks are Global IME bank limited, Prabhu bank limited, and Sunrise Bank limited. Because of selected bank can representative whole banking system in Nepal.

3.4 Nature and Sources of data, and the instrument of data collection

The nature of data quantitative in this study is primary source. The primary data is collected from the field study and instrument of data collection is structured questionnaire. Sample is defined as the part of the population under study. Sampling is the process of selecting samples from a population for the purpose of getting information.

3.5 Data Collection Method

This research probability sampling technique is used for the sample. Probability sampling, every element of population has some pre-assigned probability of being selected in the sample. The probability of being selected in the sample may be equal to each element of population. However, the convenience sampling was followed to data collection.

3.6 Sampling Method

The Sampling techniques of data collection was convenience sampling techniques where researcher convince to the potential candidate then select as the sample of study.

3.7 Methods of analysis

This study uses the descriptive statistical tools for analysis like mean, median, standard deviation, and correlation between various statements for test of response of employee in private bank. The SPSS and excel software will be used to analyze raw data from survey.

a. Arithmetic Mean

Arithmetic Mean of a given set of observations is the sum of the observation divided by the number of observations. In such as case all the items are equally important. Simple Arithmetic Mean is used in this study as necessary for analysis.

We have,

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

Where,

$\sum x$ = sum of all values of the observations

n = Number of observations

x = Value of variables

b. Standard Deviation

The standard deviation usually denoted by the letters (σ). Karl Pearson suggested it as a widely used measure of dispersion and defined as the given observations from their arithmetic mean of a set of value. It is also known as root mean square deviation. Standard deviation, in this study has been used to measure the degree of fluctuation of interest rate and that of other variables as per the necessity of the analysis.

We have,

$$\text{Standard Deviation } (\sigma) = \sqrt{\frac{\Sigma(X - \bar{X})}{n}}$$

c. Coefficient of Variation (C.V.)

The relative measure of dispersion based on standard deviation is called coefficient of standard deviation and 100-time coefficient of standard deviation is called coefficient of variation. It is denoted by C.V. Thus,

$$\text{C.V.} = \frac{\sigma}{\bar{X}} \times 100$$

Where,

σ = Standard Deviation

\bar{X} = Mean Value of Variables

The distribution having less C.V. is said to be less variable or more consistent. A distribution having a greater C.V. is said to be more variable or less consistent.

d. Correlation Coefficient (r)

Correlation analysis in the statistical tools is generally used to describe the degree to which our variable is related to another. This tool is used for measuring the intensity or the magnitude of linear relationship between two variable X and Y is usually denoted by 'r' can be obtained as:

$$r = \frac{N \Sigma XY - \Sigma X \Sigma Y}{\sqrt{N \Sigma X^2 - (\Sigma X)^2} \sqrt{N \Sigma Y^2 - (\Sigma Y)^2}}$$

Where,

N = no of observation in series X and Y

ΣX = Sum of observation in series X

ΣY = Sum of observation in series Y

ΣX^2 = Sum of square observation in series X

ΣY^2 = Sum of square observation in series Y

ΣXY = Sum of the product of observation in series X and Y

e. Regression analysis

Regression line refers to the relationship between dependent and independent variables. Where dependent variable values is finding through the regression analysis of independent variable.

$$ED = \alpha + \beta_0EPS + \beta_1EPC + \beta_2EPEO + \beta_3EPD \dots\dots\dots 1$$

Where,

ED = Employee decision to leave employment

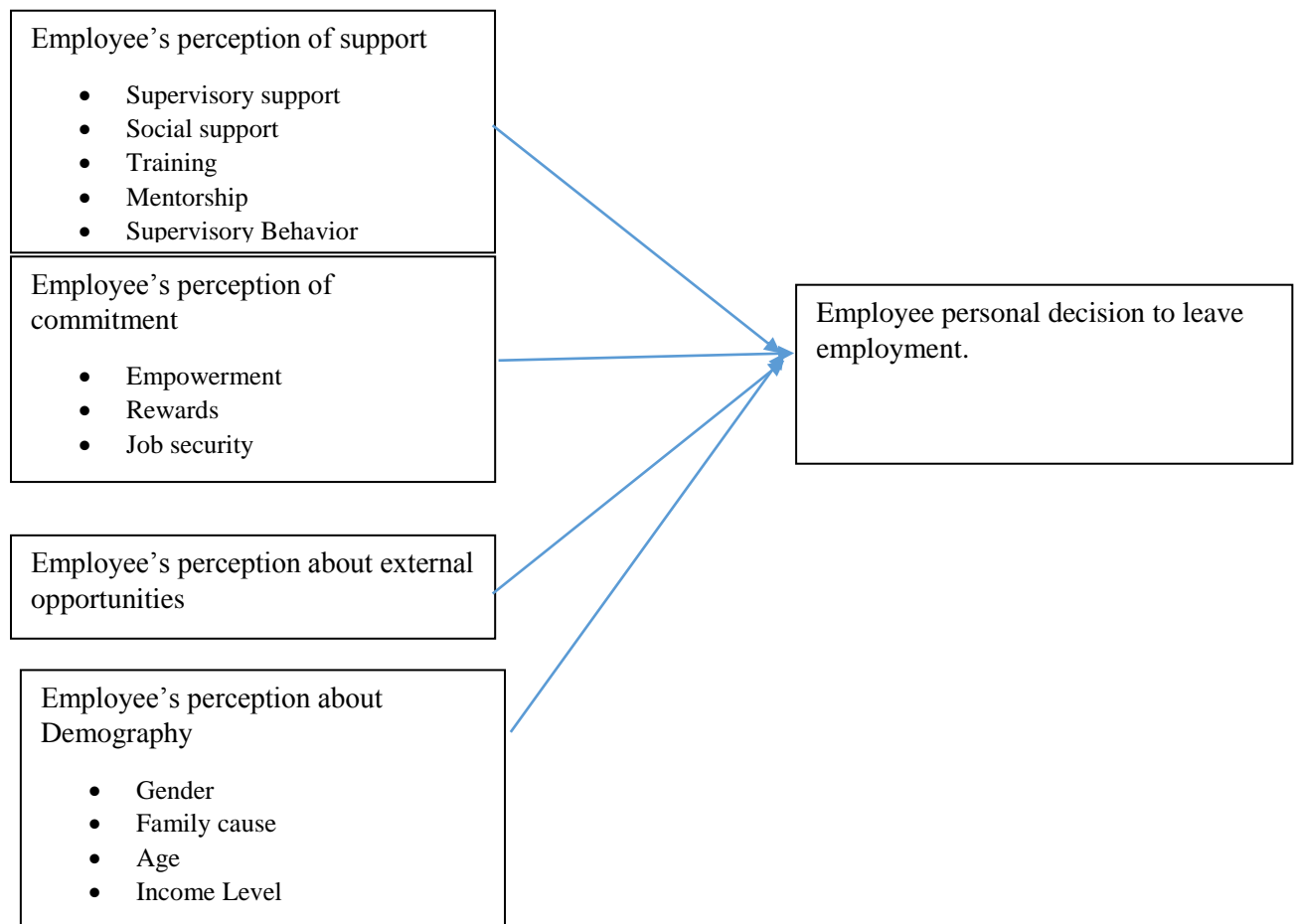
EPS = Employee’s perception of Commitment

EPEO = Employee’s perception about external opportunism

EPD = Employee’s perception about demography

3.7 Research Framework and Definition of Variables

The framework shows the relationship between study variable that is as,



(Source: Hussain et al. 2020)

Figure 1 *Research Framework and Definition of Variables*

Employee's perception of support: Making sure staff realize how much they are appreciated is a vital element of running a successful organization. An employee's view of receiving encouragement and aid as a member of their firm is referred to as perceived organizational support. Learning more about perceived organizational support will help you understand how managers might utilize it to enhance recruiting rates or employee happiness. In this article, we define perceived organizational support, describe its advantages, and discuss how managers might improve their image in the workplace.

Supervisory support: The amount to which leaders regard their workers' contributions and care about their well-being is characterized as supervisor support. A leader who has strong supervisor support helps employees feel heard, respected, and cared for.

Social support: Social support is the perception and reality that one is cared for, that one may get help from others, and, most importantly, that one is part of a helpful social network. These resources might be emotional, informational, or companionship; they can be material or intangible.

Training: Policy, methods, procedures, techniques, Training Aids, Devices, Simulators, and Simulations (TADSS), planning and provisioning for the training base, and equipment used to teach civilian and military people to acquire, operate, maintain, and support a system are all part of it.

Mentorship: Besides Training, Social support, mentorship can be a useful method to enhance the support mechanism of the employees. Supervisory roles during the mentorship are challenging as well as helpful at the same time.

Supervisory Behavior: Behavior such as how well a supervisor behaves with their subordinate another vital role. In a research, supervisor who possesses a good and friendly behavior with their sub-ordinate, those sub-ordinates are usually committed and are more responsible for their work roles and responsibilities.

Employee's perception of commitment: Employees' commitment is the link they have with their organization. Employees that are devoted to their company often feel a

connection with their organization that they fit in and that they understand the business's aims. Such personnel contribute value because they are more determined in their job, have higher productivity, and are more aggressive in giving assistance.

Empowerment: Employee empowerment is a management concept that emphasizes the necessity of empowering people to make and act on their own decisions. Micromanagement is the opposite of employee empowerment.

Rewards: Employee incentives are advantages or bonuses offered to employees that go above and beyond what is expected of them or reach certain performance criteria. Employees that meet specified performance or quality criteria might be rewarded through reward programs.

Job security: Employees' anticipated capacity to keep their employment for as long as they can foresee is referred to as job security. It is also the assurance that employees have that they will still have steady employment in the case of an economic downturn.

Employee's perception about external opportunities: The purpose of this study was to learn more about the link between employees' perceived chances to craft, their actual job crafting behavior, and, ultimately, their work engagement and performance. Scholars have argued that employees' perceived possibilities to construct their job may predict their actual job crafting behavior, which may have implications for their well-being and performance.

Employee's perception about Demography: Perception is the process through which an employee organizes and analyzes his or her experiences to provide meaning to his or her surroundings, and it consequently has a considerable impact on his or her workplace behavior. Age and income are two statistical aspects of human populations. Gender is an example of a demographic gathered in human resources, which may encompass all employees within a certain position.

- **Gender:** Gender refers to the socially created qualities of women, men, girls, and boys. This encompasses conventions, behaviors, and roles connected with being a

woman, man, girl, or boy, as well as interpersonal interactions. Gender, as a social construct, differs from society to civilization and can change over time.

- **Family cause:** A family is a group of people who are related by marriage, blood, or adoption who live in the same household, interacting with each other in their individual social roles, which are commonly that of spouses, parents, children, and siblings. A family group should be distinguished from a household, which may include boarders and roomers living in the same property.
- **Age:** Age is yet another demographical factor in any of the organizations. This is related to the opportunities and organizations overall perception to the group of individuals and their roles and responsibilities.
- **Income Level:** This refers to the level of income which an individual employee possesses. It encompasses the direct motivation to the employee and motivates or demotivates them to consider for the existing placement of their position in the organization and considering their perception for applying for the alternative position in another organization. The income level should have to be as per the market rates and enough for the employees to sustain their existing expenditures and in consistence for them to maintain a level of living standard.
- **Employee personal decision to leave employment:** Employee turnover is costly. Many of the frequent organization employee turnover gives bad image in the overall market sector and their market value and brand value seems to be declining afterwards. While some turnover is to be expected, bad management can cause regular turnover to skyrocket. According to the United States Bureau of Labor Statistics, turnover can cost a company up to 33% of an employee's total pay, including salaries and benefits. However, the impact is not simply financial; it also has a negative influence on staff morale. Although difficult to quantify, low morale has a domino effect that reduces efficiency and effectiveness.

CHAPTER IV

RESULTS AND DISCUSSION

4.1 Introduction

The chapter discusses the findings and discussions from the research topics, including an analysis of rewards system practices in the Nepalese banking industry, a link between incentives and employee performance, and the influence of bank rewards systems on employee performance. In general, data is gathered from primary sources. Such data is processed, assessed, and interpreted to obtain the desired result. To find out the results of data analysis, researchers apply a variety of statistical methods. First and foremost, raw data is organized in a methodical fashion. The data was then evaluated using various statistical methods to get a result. The study's data are provided in numerous tables and figures. The table and figure are based on the responses of respondents to various questions. The following statements are offered. Data analysis is the act of obtaining, categorizing, and changing data to highlight relevant information, provide suggestions, draw conclusions, and support decision making. In different business, scientific, and social science domains, data analysis has multiple facts and methodologies, spanning varied procedures under several titles.

4.2 Demographic Analysis

This respondent person of demographic variable express respondent 's demographic gender, ownership of business, married status, family types, level of education and genetic occupation etc. Result of demographic characteristics as:

Table 2*Demographic Information of Respondents*

Gender	Frequency	Percent
Male	233	58.3
Female	167	41.8
Total	400	100.0
Age	Frequency	Percent
20-30	380	95.0
30-40	20	5.0
Total	400	100.0
Marital Status	Frequency	Percent
Unmarried	360	90.0
Married	40	10.0
Total	400	100.0
Education	Frequency	Percent
Plus 2	10	2.5
Bachelor	252	63.0
Master	138	34.5
Total	400	100.0
Monthly Income	Frequency	Percent
Five Figure	390	97.5
More than seven figure	10	2.5
Total	400	100.0
Have been in Bank	Frequency	Percent
Less than 1 year	109	27.3
for 2 years	121	30.3
for 3 years	71	17.8
for 4 years	69	17.3
for 5 years	10	2.5
for 6 years	10	2.5
more than 10 years	10	2.5
Total	400	100.0

(Source: Field Survey 2024)

Table 2 shows the participant of gender. There are 233 male and 167 female with occupied 58.3 percent and 41.8 percent that mean large number of employees are from male gender. The age group of employees in banks, the group of age is divided into five groups. Such as age group 20-30, 30-40, 40-50, 50-60 and above 60. There are employees in group 20-30 are 290 with 72.5 percent, age group 30-40 are 38 with 9.5 percent, age group 40-50 are 55 with 13.8 percent, age group 50-60 are 13 with 3.3 percent and above 60 age group are 4 with 1 percent. The highest number under the age group 20-30, second

largest number in group 40-50, and third largest in group 30-40. The marital status of employees. There are 360 unmarried with 90 percent and 40 are married with 10 percent. That means many employees in the banking sector are from unmarried status. The education level of employees. The education level is divided into five groups. They are plus 2, bachelor, master, and above master. The number of employees from plus 2 are 10 with 2.5 percent, from bachelor are 252 with 63 percent and from master are 138 with 34.5 percent. That shows the large number of employees from the bachelor level of education. The salaries of employees in banking. The large number of employees receive salaries at five figures. However more than 7 figures are 10 with 2.5 percent. That indicates the large number of employees get five figure salaries. How long employees have been in banking. They are for less than 1 year are 109 employees with 27.3 percent, for 2 years 121 employees with 30.3 percent, for 3 years are 71 employees with 17.8 percent, for 4 years are 69 employees with 17.3 percent, for 5 years are 10 employees with 2.5 percent, for 6 years are 10 employees with 2.5 percent and for 10 years are 10 employees with 2.5 percent. The largest number of employees working in banking for 2 years is 121, second largest number are from less than 1 year, and they are 109 similarly third largest number for 4 years.

4.3 Descriptive Statistics

Descriptive analysis refers to the means, standard deviation, minimum, maximum value of response of respondent about of data. Average of given response by respondent with standard deviation.

Table 3*Mean value of total response value by Respondent of Statement*

Particular	N	Minimum	Maximum	Mean	Std. Deviation
EPS	400	7.00	15.00	12.4525	2.11398
EPC	400	9.00	15.00	13.2925	1.74630
EPO	400	12.00	25.00	20.8175	3.13509
EPD	400	13.00	20.00	14.5125	1.85295
EPL	400	16.00	25.00	20.8750	1.86899

(Source: Appendix III)

The table 3 shows the aggregate mean value of employee's perception of support is 12.4525 with standard deviation 2.114. The mean value on employee's perception of commitment is 13.2925 with standard deviation 1.7463, the mean value of employee's perception about external opportunities is 20.8175 and standard deviation 3.13509, the mean value of employee's perception about demography is 14.5125 and standard deviation 1.85295, the mean value of employee's personal decision to leave employment is 20.8750 and standard deviation 1.86899. There is the highest mean value on employee personal decision to leave employment highest that is 20.8750 with standard deviation 1.86899. The lowest mean value on the statement employee's perception of support is 12.4525 with standard deviation 2.11398.

4.4 Correlation

Correlation is a statistical term that reflects how closely two variables are connected. It's a typical method for explaining simple interactions without stating a cause-and-effect link. The strength of the association is quantified by the correlation coefficient, r . Correlations are also statistically significant. Correlations are described using a unit-free metric known as the correlation coefficient, which runs from -1 to +1 and is indicated by r . A p-value denotes statistical significance. As a result, correlations are commonly denoted by two crucial numbers (r).

Table 4*Correlation between EPL, EPD, EPO, EPC and EPS*

Variables	Correlation	EPS	EPC	EPO	EPD	EPL
EPS	Pearson Correlation	1				
EPC	Pearson Correlation	.575**	1			
EPO	Pearson Correlation	.570**	.698**	1		
EPD	Pearson Correlation	.232**	.300**	0.091	1	
EPL	Pearson Correlation	.402**	.654**	.661**	.468**	1

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

(Source: Appendix IV)

Table 4 shows correlation between EPS, EPC, EPO, EPD and EPL. There is correlation between employee's personal decision to leave employment to employment perception about demography 0.468, correlation employee's personal decision to leave employment to employee's perception about external opportunities is 0.661, correlation between employee's personal decision to leave employment with employees perception of commitment is 0.654 and correlation between employee's personal decision to leave employment with employee's perception of support is 0.402.

4.5 Regression Analysis

Regression analysis is an effective statistical tool for examining the connection between two or more variables of interest. While there are many different forms of regression analysis, they always focus on the impact of one or more independent variables on a dependent variable. A statistical model is a mathematical model that encapsulates a set of statistical assumptions about how sample data (and analogous data from a larger population) are generated. A statistical model reflects the data-generation process, generally in greatly idealized form. Typically, a statistical model is defined as a mathematical relationship between one or more random variables and other non-random variables. A statistical model is therefore a formal description of a theory. All statistical hypothesis testing and statistical analyses.

Table 5*Model Summary*

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797 ^a	0.635	0.631	1.13518

a. Predictors: (Constant), EPD, EPO, EPS, EPC

(Source: Appendix V)

The summary table 5 shows the R square value 0.635 indicates 63.50 percent of the employees leaving the job due to employ personal demography, employment personal opportunities, and employee perception and employee perception commitment.

Table 6*ANOVA Analysis*

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	884.738	4	221.184	171.642	.000 ^b
	Residual	509.012	395	1.289		
	Total	1393.750	399			

a. Dependent Variable: EPL

b. Predictors: (Constant), EPD, EPO, EPS, EPC

(Source: Appendix V)

ANOVA table 6 shows the fitting the regression line on dependent and independent variables. The ANOVA table shows the F-value 171.64 significant at level 0.05 with significant value less than 0.05.

Table 7*Regression Coefficient Analysis of Independent variables*

Coefficients					
Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	6.723	0.573		11.740	0.000
EPS	-0.113	0.035	-0.128	-3.272	0.001
EPC	0.264	0.050	0.246	5.304	0.000
EPO	0.315	0.027	0.528	11.664	0.000
EPD	0.379	0.033	0.376	11.511	0.000

a. Dependent Variable: EPL

(Source: Appendix V)

Table 7 coefficient shows the coefficient of independent variable and autonomous value are significant or not at level 0.05. The autonomous value is significant at 0.05 level. Another independent variable coefficient is also significant at 0.05 level.

4.6 Results of Study

- i. Analyze the factor which influences employee's personal decision to leave job. There are various factors that influence the employee's personal decision to leave the job. Under the employee perception of support the highest mean value on statement job security to employees that is 4.505. Under the factor employee's perception of commitment, the highest mean value on statement high position opportunities that is 4.29. Under the employee's perception about external opportunities the statement family cause has the highest mean value 4.31. Similarly, under the employee's perception about demography there is highest mean value on statement due to individual cause. These result shows the job security, high position opportunities, family cause and individual cases are mean factors that play the significant role in leaving jobs to employees. Ultimately the mean of major statement the highest mean value on statement employs getting high position opportunities, second highest on employee perception about

demography and third highest on statement employee's perception of commitment affect the employee leaving decision of organizational job.

- ii. Examine the relationship between jobs, leave as dependent variable and independent variable job. There is correlation measurement among study variable EPS, EPC, EPO, EPD and EPL. Where correlation between employee's personal decision to leave employment to employment perception about demography is 0.468 which is less than moderate degree correlation, correlation employee's personal decision to leave employment to employee's perception about external opportunities is 0.661 that is moderate correlation, correlation between employee's personal decision to leave employment with employees perception of commitment is 0.654 which is moderate level correlation and correlation between employee's personal decision to leave employment with employee's perception of support is 0.402 it is less than moderate level correlation.
- iii. Examine factor impact on employee's personal decision to leave job. The regression analysis shows the 63.5 percentage of employee's job leaving decisions are influenced by the independent variable EPD, EPO, EPS, and EPC significantly at 0.05. Where the regression line is fitting presented in ANOVA table with significant of every independent variable's coefficient at significant level 0.05.

4.7 Discussion

The results show the Employment stability ensures job security, which is crucial for employee retention. Employee dedication, reflecting their commitment and engagement, also plays a significant role. Moreover, how employees view external opportunities can influence their decision to stay or leave. Family reasons, personal and familial considerations, often weigh heavily on these decisions. Individual causes such as employment stability, high position prospects, and individual circumstances also significantly impact job turnover. According to Dhanpat, Modau, Lugisani, Mahojane, and Phiri (2014), compensation is the most important factor influencing employee turnover in banks. Das and Mukukesh Baruah (2013) emphasize that external opportunities are a primary reason for leaving a job. Cregard and Corin (2019) highlight the importance of administrative and supervisory assistance, and they note that unlawful work practices can push employees to leave. Environmental push and pull factors are

numerous and complex. Human nature drives people to seek better opportunities, theoretically concerning their career, well-being, and relationships within the business. Thus, understanding these factors can help employers address turnover issues more effectively. Ensuring job stability, enhancing dedication, recognizing external opportunities, and considering family reasons are crucial. Additionally, offering competitive compensation and providing strong administrative and supervisory support can improve retention. By addressing these elements, businesses can create a more supportive work environment that encourages employees to stay.

The results in the process of examines correlations between variables related to employee decisions to quit, including EPS (Employee Personal Satisfaction), EPC (Employee Perception of Commitment), EPO (Employee Perception of Opportunities), EPD (Employee Perception of Decision to Quit), and EPL (Employee Perception of Loyalty). The association between EPS and EPO is somewhat lower than moderate, indicating a weak link between personal satisfaction and perception of external opportunities. There is a moderate link between EPD and EPO, suggesting employees who perceive better external opportunities are more likely to decide to quit. Similarly, the moderate association between EPD and EPC shows that employees feeling less committed are somewhat inclined to consider quitting. However, the correlation between EPD and EPS is minimal, meaning personal satisfaction and feelings of support have little influence on the decision to leave. According to Alzayed & Murshid (2017), there is a significant link between greater opportunities and the intention to resign, aligning with the moderate correlation between EPO and EPD. This suggests employees are constantly evaluating their job options. Although not explicitly detailed in the correlation data, job administration and security perceptions likely influence overall satisfaction and quitting decisions. Employees feeling secure and well-managed are presumably less likely to leave. In summary, the primary factors influencing an employee's decision to quit are their perceptions of external opportunities and commitment to the current job. Personal satisfaction and support play a lesser role in this decision. The findings highlight the importance of external job prospects and commitment in employees' decision-making processes. This aligns with Alzayed & Murshid's assertion that employees continually consider their employment options

The finding of the study was Employee Perceived Development (EPD), Employee Perceived Opportunities (EPO), Employee Perceived Satisfaction (EPS), and Employee Perceived Compensation (EPC). The regression analysis demonstrates that these independent variables significantly affect employees' intentions to leave their jobs. Higher perceived development (EPD) correlates with lower turnover intentions, as employees foresee growth opportunities within the organization. Similarly, Employee Perceived Opportunities (EPO) is crucial, as more perceived opportunities generally lead to greater job satisfaction and reduced turnover intentions. Employee Perceived Satisfaction (EPS) is another critical factor, where higher job satisfaction usually decreases the likelihood of quitting. Additionally, Employee Perceived Compensation (EPC) significantly influences retention, with adequate and competitive compensation being vital for retaining employees. The findings align with previous studies, such as Das and Mukukesh Baruah (2013), who emphasized career development, job satisfaction, and compensation as key retention factors. Dhanpat et al. (2014) also identified salary as having the highest impact on the desire to leave, underscoring the importance of EPC. Organizations can enhance retention by investing in training and development programs, creating clear paths for career advancement, and fostering a positive work environment.

Regular reviews and adjustments to compensation packages based on market standards are also crucial. Improving overall job satisfaction by addressing employee concerns and ensuring good management practices can significantly reduce turnover. In conclusion, the regression analysis underscores the importance of EPD, EPO, EPS, and EPC in influencing an employee's decision to quit, highlighting areas for organizations to focus on to enhance retention.

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Summary

The job is one of the most important parts of human life and economy, there exist large number of factors influencing the job of employees to leave employment. External factors such as the availability of jobs and unemployment levels. Organizational factors like supervisory style, pay, job content, rewards system and work environment, individual non-work-related personal career move, family consideration. Employees' intention towards quitting their job is a major challenge to the organization. There are many factors that arise in the process of decision making of an employee about job leave of an organization. Behind the turnover the job of an employees within organization. The employee's turnover in an organization influences the performance of the organization. The productivity of employees was also affected by it. The status of the organization depends on the employee's turnover. Employees are active, happy and have good interest with their work which includes work environment, supervisor behavior, work appraisal, job commitment can lead organization to better results. If the performance of an organization is good, then it is just because of the better performance of the employees and their better coordination with each other while working together. The coordination among the employees and staff is beneficial for the organization. The objectives of study were to analyze the factor which influences employee's personal decision to leave job, examine the relationship between job, leave as dependent variable and independent variable job satisfaction, commitment, personal fit or stress and examine factors impact on employee's personal decision to leave job. The study was completed under descriptive and analytical research design to analyze data of study. The whole population of the study represents all commercial bank employees with sample size of this research is 400, from the different bank employee. The sampling design for the study is probability sampling design is accepted. Main sample banks are Global IME bank limited, Prabhu bank limited, and Sunrise Bank limited. Because of selected bank can representative whole banking system in Nepal. The primary data is collected from the field study and instrument of data collection is structured questionnaire. Sample is defined as the part of the population under study. Probability sampling, every element of population has some pre-assigned probability of being selected in the sample. The probability of being selected

in the sample may be equal to each element of population. However, the convenience sampling was followed to data collection. Descriptive statistical tools for analysis like mean, median, standard deviation, and correlation between various statements for test of response of employee in private bank. The SPSS and excel software will be used to analyze raw data from survey. The variables of the study had correlated with each other at moderate and low degree correlation. The 63.5 percentage of employee's job leaving decision influences by the independent variable EPD, EPO, EPS, and EPC significantly at 0.05. Where the regression line is fitting presented in ANOVA table with significant of every independent variable's coefficient at significant level 0.05.

5.2 Conclusion

The study has been completed on a factor that affects employees' personal decision to leave employees. The finding of the study teaches us that there are various factors affecting the decision of employees to leave job out.

Under employee perception of support; job security to employee, employee perception of commitment, perception about the external opportunities. These variables are responsible to leave job by the employees. Because employees want to progress in their life through grape the good opportunities. The effective management of described variable helps to reduce the turnover of employees in the organization. Demographic variables like family cause are the main factor affecting leaving decision of employees in their job. So, the management should consider these variables to efficiently management human resources. When job security, commitment, career opportunities manage carefully to reduce the employee turnover in organization.

There is correlation between employee perception support, employee commitment, employee perception opportunities and employee demographic variables with employee leaving job. There is correlation among these variables personal decision to leave job is slightly less than moderate, leave job to employee's perception about external opportunities is at moderate level, and leave job to employee perception of commitment is also at moderate level. These association shows the means the personal decision associate as low degree to leave the job in an organization, but the external opportunities for better to employee associated as average level that means when employees get the good job than they leave the organization. However, the perception of commitment association is at average level indicates the commitment of employee's response to leave job. So, to

manage efficiently human resources every sector of the economy considers the various needs and expectations of employees.

The impact of employee decision about leaving the job are perception of support, perception of commitment, external opportunities, and demographic variable significantly. The means employees are considering the supervisor support, social support, training support, similarly, commitment like empowerment, and job security of employees. Again, the external opportunities such as a good job, position, career, prestige, and recognition. Under demographic variable individual, gender, family, and pleasure of the retirement variable play significant role to leave job in banking sector. So, the result teaches us about the effectively manage independent variable to minimize the job leaving ratio of employees. The high turnover of employees increases the requirement cost of organization.

5.3 Implications

This research report may be useful to the banks and financial institutions to minimize the turnover of employees. The job leaving is the process of human resource management and personal decision as human nature. However, the study finds certain relevant factors which play a significant role in the process of making decision to employee leaving job. It is one the importance functions of management which helps to analyze the job leaving decision of employee in the organization. Based on the analysis, findings and conclusions, the following implications are put forward. The study is helpful to finding relevant factors which play significant role in the process making decision to leave job. The study will be helpful to formulation of plan, policies, and strategies about retention of employee in organization. The study will be useful for the new scholar and researcher.

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APPENDIX

Appendix I

QUESTIONNAIRE

Dear Respondent,

I am Atul Pudasaini, a Student of Master of Business Studies from Shanker Dev Campus, Kathmandu. I am writing the thesis entitled, "**Factors Affecting Employees' Personal Decision to Leave Employment**" for the fulfillment of thesis requirement. Thus, you are selected as a sample in this study. The data gathered through this questionnaire would be used solely for the purpose of the research only. Your name is strictly optional and information you have provided along with photographs will not be used in other than research purposes. Your kind cooperation will be highly appreciated.

Part 1

Demographic Variable

1. Gender: Male Female
2. Age (In year)

20-30 <input type="checkbox"/>	30-40 <input type="checkbox"/>	40-50 <input type="checkbox"/>	50-60 <input type="checkbox"/>	Above 50 <input type="checkbox"/>
--------------------------------	--------------------------------	--------------------------------	--------------------------------	-----------------------------------
3. Marital Status: Unmarried Married
4. Education Level:

+2 <input type="checkbox"/>	Bachelor <input type="checkbox"/>	Master <input type="checkbox"/>	above Master <input type="checkbox"/>
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5. Monthly income

Five figures <input type="checkbox"/>	Six figures <input type="checkbox"/>	Seven figures <input type="checkbox"/>	More than seven figures <input type="checkbox"/>
---------------------------------------	--------------------------------------	--	--
6. How long have been in the bank?

Less than one year <input type="checkbox"/>	for 1 year <input type="checkbox"/>	for 2 years <input type="checkbox"/>	for 3 years <input type="checkbox"/>
For 4 years <input type="checkbox"/>	for 5 years <input type="checkbox"/>	for 6 years <input type="checkbox"/>	for 7 years <input type="checkbox"/>
For 8 years <input type="checkbox"/>	for 9 years <input type="checkbox"/>	for 10 years <input type="checkbox"/>	more than 10 years <input type="checkbox"/>
For 15 years <input type="checkbox"/>	for last 20 years <input type="checkbox"/>		

Part 2 Questions about Research

The questions in part 2 are based on Likert scale Response of respondent.

Strongly disagree-1, Disagree-2, Neutral-3, Agree-4, Strongly Agree-5

Please Tick your choice in given option of following various statement

Independent Variable

1. Employee's Perception of Support

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Supervisory support to employee					
Social support to employees					
Training support to employees					

2. Employee's Perception of Commitment

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Empowerment of Employees					
Rewards to employees					
Job security to employees					

3. Employee's Perception about external opportunities

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Getting good Job Opportunities					
High Position Opportunities					
Career Development Opportunities					
Social Prestige in Society					
Better Recognition					

4. Employee's Perception about Demography

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Due to individual cause					
Due to gender cause					
Due to family cause					
Due pleasure of retirement					

Dependent Variables

5. Employee's Personal Decision to leave employment.

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Supportive Environment					
Commitment for career					
External opportunities					
Personal cause					
Family cause					

Thank You for Your Kindness

APPENDIX II

Gender		
	Frequency	Percent
Male	233	58.3
Female	167	41.8
Total	400	100.0
Age		
Particular	Frequency	Percent
20-30	380	95.0
30-40	20	5.0
Total	400	100.0
Marital Status		
Particular	Frequency	Percent
Unmarried	360	90.0
Married	40	10.0
Total	400	100.0
Education		
Particular	Frequency	Percent
Plus 2	10	2.5
Bachelor	252	63.0
Master	138	34.5
Total	400	100.0
Monthly Income		
Particular	Frequency	Percent
Five Figure	390	97.5
More than seven figure	10	2.5
Total	400	100.0
Have been in Bank		
Particular	Frequency	Percent
Less than 1 year	109	27.3
for 2 years	121	30.3

for 3 years	71	17.8
for 4 years	69	17.3
for 5 years	10	2.5
for 6 years	10	2.5
more than 10 years	10	2.5
Total	400	100.0

APPENDIX III

Descriptive Statistics Employee's perception about external opportunities

Particular	N	Minimum	Maximum	Mean	Std. Deviation
Supportive Environment	400	3.00	5.00	4.2650	0.57498
Commitment for Career	400	2.00	5.00	4.0900	0.51727
External Opportunities	400	3.00	5.00	4.0300	0.34554
Personal Cause	400	3.00	5.00	4.1825	0.53377
Family Cause	400	3.00	5.00	4.3075	0.59903

Descriptive Statistics Employee's perception about Demography

Particular	N	Minimum	Maximum	Mean	Std. Deviation
Getting good Job Opportunities	400	2.00	5.00	4.0625	0.73139
High Position Opportunities	400	2.00	5.00	4.2900	0.77615
Career Development	400	2.00	5.00	4.0450	0.74791

Opportunities					
Social Prestige in Society	400	3.00	5.00	4.2400	0.57726
Better Recognition	400	2.00	5.00	4.1800	0.83627

Descriptive Statistics Employee's personal decision to leave employment

Particular	N	Minimum	Maximum	Mean	Std. Deviation
Supportive Environment	400	3.00	5.00	4.2650	0.57498
Commitment for Career	400	2.00	5.00	4.0900	0.51727
External Opportunities	400	3.00	5.00	4.0300	0.34554
Personal Cause	400	3.00	5.00	4.1825	0.53377
Family Cause	400	3.00	5.00	4.3075	0.59903

APPENDIX IV

Correlations

Variables	Correlation	EPS	EPC	EPO	EPD	EPL
EPS	Pearson Correlation	1	.575 ^{**}	.570 ^{**}	.232 ^{**}	.402 ^{**}
	Sig. (2-tailed)		0.000	0.000	0.000	0.000
	N	400	400	400	400	400
EPC	Pearson Correlation	.575 ^{**}	1	.698 ^{**}	.300 ^{**}	.654 ^{**}
	Sig. (2-tailed)	0.000		0.000	0.000	0.000
	N	400	400	400	400	400

EPO	Pearson Correlation	.570**	.698**	1	0.091	.661**
	Sig. (2-tailed)	0.000	0.000		0.070	0.000
	N	400	400	400	400	400
EPD	Pearson Correlation	.232**	.300**	0.091	1	.468**
	Sig. (2-tailed)	0.000	0.000	0.070		0.000
	N	400	400	400	400	400
EPL	Pearson Correlation	.402**	.654**	.661**	.468**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	
	N	400	400	400	400	400
**. Correlation is significant at the 0.01 level (2-tailed).						

APPENDIX V

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797 ^a	0.635	0.631	1.13518
a. Predictors: (Constant), EPD, EPO, EPS, EPC				

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	884.738	4	221.184	171.642	.000 ^b
	Residual	509.012	395	1.289		
	Total	1393.750	399			

a. Dependent Variable: EPL

b. Predictors: (Constant), EPD, EPO, EPS, EPC

Coefficients^a

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	6.723	0.573		11.740	0.000
	EPS	-0.113	0.035	-0.128	-3.272	0.001
	EPC	0.264	0.050	0.246	5.304	0.000
	EPO	0.315	0.027	0.528	11.664	0.000
	EPD	0.379	0.033	0.376	11.511	0.000

a. Dependent Variable: EPL

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i ABSTRACT The study on Factors Affecting Employees' Personal Decision to Leave Employment completed by scholars. The objectives of study were to analyze the factor which influences employee's personal decision to leave job, examine the relationship between job, leave as dependent variable and independent variable job satisfaction, commitment, personal fit or stress and examine factors impact on employee's personal decision to leave job. The research was completed under the descriptive and analytical research design taking sample size 400 by convenience techniques out of the bank's employees in Kathmandu valley. Similarly, the sample banks were Global IME, Mega bank limited, Prabhu bank limited, Sanima bank limited, NMB bank limited, SBI bank limited, and Sunrise bank limited out of 21 commercial banks in Nepal. The secondary nature and source of data were used collected through the structural questionnaire as convenience sampling, where data were analyzed through the descriptive statistical tools such as mean, standard deviation, coefficient of variation, correlation and regression model. The finding of the study was there significant correlation among the dependent variable employee's personal decision to leave employment and independent variables employee perception, external opportunities, commitment, support etc. and the EPD, EPO, EPS, and EPC significantly influences the personal decision of employees to leave employment at 0.05 level. The conclusion of study that banks should consider the factor which influences the personal decision to leave job in banks. Which helps to minimize the requirement cost of banks and max the productivity. Key Word: Employee's Personal Decision to Leave employment, Employee's perception, Employee's perception of Commitment, Employee's perception about external opportunities, Employee's perception about demography. ii CHAPTER-I