

EFFECT OF JOB STRESS ON EMPLOYEE TURNOVER INTENTION IN NEPALESE DEVELOPMENT BANKS

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

by

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CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**Effect of Job Stress on Employee Turnover Intention in Nepalese Development Banks**”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor it has 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 the dissertation.

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REPORT OF RESEARCH COMMITTEE

Mr. Suraj Khadka has defended research proposal entitled “**Effect of Job Stress on Employee Turnover Intention in Nepalese Development Banks**” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestion and guidelines of supervisor Indra Bahadur Bohara and submit the thesis for evaluation and viva-voce examination.

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APPROVAL SHEET

We, the undersigned, have examined the dissertation entitled “**Effect of Job Stress on Employee Turnover Intention in Nepalese Development Banks**” presented by Suraj Khadka, a candidate for the degree of Master of Business Studies (MBS Semester) and conducted the Viva voce examination of the candidate. We hereby certify that the dissertation is worthy of acceptance.

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This study entitled “**Effect of Job Stress on Employee Turnover Intention in Nepalese Development Banks**” has been prepared in partial fulfillment for the Degree of Master of Business Studies (MBS) under the Faculty of Management, Tribhuvan University is based on research models involving the use of qualitative aspect of effect of job stress on employee turnover intention in Nepalese development banks.

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Suraj Khadka

Date:

TABLE OF CONTENTS

	Page No.
<i>Title Page</i>	<i>i</i>
<i>Certification of Authorship</i>	<i>ii</i>
<i>Report of Research Committee</i>	<i>iii</i>
<i>Approval Sheet</i>	<i>iv</i>
<i>Acknowledgements</i>	<i>v</i>
<i>Table of Contents</i>	<i>vi</i>
<i>List of Tables</i>	<i>ix</i>
<i>List of Figures</i>	<i>x</i>
<i>Abbreviations</i>	<i>xi</i>
<i>Abstract</i>	<i>xii</i>
CHAPTER – I INTRODUCTION	1
1.1 Background of the Study	1
1.2 Problem Statement	3
1.3 Objectives of the Study	6
1.4 Research Hypotheses.....	6
1.5 Rationale of the Study	6
1.6 Limitations of the Study	7
CHAPTER – II LITERATURE REVIEW	8
2.1 Theoretical Review	8
2.1.1 Theories of Job Stress	8
2.1.1.1 Interactional Theory of Stress	8
2.1.1.2 Job-Demand-Control-Support Theory.....	8
2.1.1.3 Cognitive - transactional theory of stress	9
2.1.1.4 Person-Environment Fit Theory.....	9
2.1.2 Models of Occupational Stress.....	10
2.1.2.1 Person-Environment Fit Model.....	10
2.1.2.2 Beehr and Newman’s Facet Model	10
2.1.2.3 Dynamic Equilibrium Model	11
2.1.1.4 Demand-control models.....	11

2.1.3 Theories of Employee Turnover.....	11
2.1.3.1 Hierarchy of Needs.....	11
2.1.3.2 Equity Theory.....	12
2.1.3.3 Expectancy Theory.....	12
2.1.3.4 Job Matching Theory.....	13
2.1.4 Causes of Staff Turnover	14
2.1.4.1 Job Stress	14
2.1.4.2 Stress and Employee Turnover	14
2.1.4.3 Work Overload and Employee Turnover	15
2.1.4.4 Working Environment and Employee Turnover.....	16
2.2 Empirical Review.....	16
2.3 Research Gap	37
CHAPTER – III RESEARCH METHODOLOGY.....	38
3.1 Research Design.....	38
3.2 Population and Sample, and Sampling Design.....	38
3.3 Nature and Sources of Data, and Instruments of Data Collection.....	39
3.4 Method of Analysis.....	39
3.4.1 Mean	39
3.4.2 Standard Deviation	40
3.4.3 Variance	40
3.4.5 Correlation Coefficient (r).....	41
3.4.6 t- Statistics	41
3.4.7 Regression	42
3.5 Research Framework and Definition of the Variables.....	43
CHAPTER – IV RESULTS AND DISCUSSION.....	46
4.1 Results	46
4.1.1 Demographic Profile of Respondents.....	46
4.1.2 Summary of Descriptive Analysis.....	48
4.1.3 Correlations Analysis.....	49
4.1.4 Regression Analysis.....	50
4.2 Discussion.....	54

CHAPTER – V SUMMARY AND CONCLUSION.....	56
5.1 Summary.....	56
5.2 Conclusion	57
5.3 Implications	58

References

Appendices

LIST OF TABLES

	Page No.
Table 1 Summary of Empirical Review	30
Table 2 Gender Specification.....	46
Table 3 Age Description of Respondents	47
Table 4 Education Level of the Respondents.....	47
Table 5 Working Experience of Respondents.....	48
Table 6 Summary of Descriptive Statistics.....	49
Table 7 Pearson Correlation Coefficients of Study Variables	50
Table 8 Model Summary	51
Table 9 Analysis of Variance (ANOVA)	51
Table 10 Regression Coefficient of Independent Variables on Turnover	52
Table 11 Summary of Hypothesis Testing.....	53

LIST OF FIGURES

	Page No.
Figure 1 Research Framework of the Study	43

ABBREVIATIONS

%	:	Percentage
&	:	And
e.g.	:	Example
ETI	:	Employees Turnover Intention
i.e.	:	That is
IBM	:	International Business Machine Corporation
MKT	:	Marketing
MS. DO	:	Microsoft Disk Operating System
No.	:	Number
RA	:	Role Ambiguity
Res	:	Respondents
SEM	:	Statistical Package for Social Sciences
SEM	:	Structural Equation Modeling
SS	:	Supervisor Support
T.U.	:	Tribhuvan University
WE	:	Working Environment
WHO	:	World Health Organization
WO	:	Work Overload
www	:	World Wide Web

ABSTRACT

This study investigates the effect of job stress on employee turnover intention in Nepalese development banks. This study is based on descriptive research design and causal-comparative research design. 384 employees or respondents are taken from development banks as a sample of the study. Correlation and regression analysis is used to analyze the data. This study shows that work overload, working environment, role ambiguity and supervisor support are the major determinants of job stress which lead to increase employee turnover in Nepalese development banks. The analysis also shows that the majority of the respondents highly agreed that work overload factors are affecting their employee turnover. This study also reveals that a significant positive association between work overload and employee turnover. Likewise, there is significant negative relation between working environment and the employee turnover. But there is significant positive relationship between role ambiguity and the employee turnover. At last, correlation value between supervisor support and the employee turnover is significant negative. Regression analysis shows that work overload and role ambiguity have significant positive effect employee turnover. However, working environment and supervisor support have significant negative effect on turnover among employee in Nepalese development banks.

Key words: Employees turnover intention, work overload, working environment, role ambiguity and supervisor support.

CHAPTER - I

INTRODUCTION

1.1 Background of the Study

Human resources (HR) are a key strategic component that ensures the bank will always exist. Effective management of the company's human resources is therefore essential. The organization may find it challenging to handle the crucial responsibility of retaining staff, particularly those with a track record of accomplishment. Employee turnover intention refers to an employee's propensity or desire to leave their position (Gibson, 2011).

Rivai and Sagala (2011) stated the term "stress" encompasses pressure, burden, conflict, tiredness, tension, panic, rumbling feelings, concern, moodiness, and loss of power. Stress at work is a tense condition that can lead to physical and psychological imbalances that affect an employee's emotions, cognitive abilities, and overall health. According to Veithzal, a person who experiences too much stress could find it difficult to adjust to their environment.

An employee's performance and overall physical and mental health are negatively impacted by unfavorable working conditions, which can result in occupational stress. Conflicts between an employee's goals and status at work and the demands of the workplace lead to stress at work. A greater employee turnover rate is the outcome of workers leaving a company due to personal workplace stress. There is stress associated with working in the banking industry, and the pressures bank employees must meet at work only make it worse. Unfavorable working circumstances have a negative effect on an employee's performance as well as their overall physical and mental health, which can lead to job stress. Stress at work results from a conflict between an employee's position and desires at work and the needs of the workplace. The result of employees quitting a company because of personal workplace stress is a higher employee turnover rate. Working in the banking sector comes with a certain degree of stress, which is made worse by the demands bank employees have to deal with on the job (Bhattarai, 2022).

Employee turnover and the desire to move personnel from one place of employment to another are fundamentally the same. The workforce churn of a corporation will raise the required costs. The company's management will be worried about employee turnover since it disrupts operations, lowers the morale of those who remain, and results in expenses for recruiting, testing, background checks, and reference collecting. It also requires that new hires pick up new abilities (Manjunatha and Renukamurthy, 2017).

Zunaidah and Hadjri (2019) determined employee turnover intention was shown to be influenced by work stress and job satisfaction, the findings indicated that employee turnover intention is positively impacted by job stress. The study's findings also demonstrated a negative relationship between employee turnover intention and work satisfaction.

Pathak (2018) found that because work-life balance has a big impact on people's daily lives, including time management, stress management, and career choice, it has always been a big deal in the social sciences. The study discovered an inverse correlation between the number of children and work-life balance in Nepal's banking industry. Relationship conflicts inside the family, elder care obligations, primary child-rearing responsibilities, interpersonal conflict within the family, and unsupportive family members are all examples of family-to-work conflict. Madan and Bajwa (2016) showed that bank workers, particularly those employed by private banks, experience extreme stress as a result of late work hours, the superior-subordinate dynamic, the manager's demeanor, and monetary benefits.

In the same way, Manandhar (2011) found that employees' work-life balance is significantly improved by social supports from both their family and their workplace. Regarding the effect of organizational stress on employees' mental and physical health, Rayamajhi (2016) found no discernible variation in the positions held. According to Shrestha and Mishra (2012), implementing appropriate stress management interventions can significantly improve organizational performance by lowering psychological strain and job stress in employees, increasing job satisfaction, and decreasing attrition intentions.

Due to consumer challenges and the merger of several development banks, the banking industry has grown increasingly competitive. Under these circumstances, a development bank must offer high-quality services and perform effectively in meeting the diverse and constantly-evolving demands of its clientele by providing them with prompt, suitable, and pleasant services. A development bank needs the contributions of its staff—often referred to as the lifeblood of any organization in order for this to be possible. Employees must therefore give their all to achieve goals in order for business operations to run smoothly. As a result, the organization must work hard to develop solid plans or procedures that will keep staff members happy and stress-free. The conversation above demonstrates the significance of research on work stress. While similar discoveries have been made in the context of other nations, Nepal has not yet seen any of these findings utilizing the more recent data. Hence, the study focuses on analyzing the impact of job stress on employee turnover in Nepalese development banks.

1.2 Problem Statement

Manjunatha and Renukamurthy (2017) argued that workplace stress has grown to be a major problem for the twenty-first century. Employee performance is the most important factor in the success of the banking industry. This in turn depends on the employees' well-being. Occupational stress is frequently viewed as a difficulty since high levels of stress result in decreased output and an increase in other personnel difficulties. Employers need to figure out how to deal with the issue of workplace stress.

Javed et al. (2014) revealed work-life balance and turnover intention had an insignificant association, whereas role conflict and job stress showed a positive and substantial relationship with turnover intention. Liyanagea, Madhumini, and Galhenac (2014) showed no significant association between the two variables, but a positive relationship between occupational stress and turnover intention. According to Sewwandi and Ferere (2016), machine operators in reputable clothing companies in Sri Lanka showed a strong correlation between job stress and intention to leave. The majority of machine operators have significant levels of job stress, as indicated by the conclusion that job stress positively affects turnover intention.

Lee et al. (2016) observed there is a statistically significant negative link between work environment and turnover intention, although there is a statistically significant positive correlation between turnover intention and job-related stress. Biswakarma (2016) revealed in the Nepalese context, career progression progress is the second most important factor that directly influences employees' inclinations to leave, behind promotion speed and compensation increase. Role ambiguity increases turnover intentions, according to De Clercq and Belausteguigoitia (2017), however this impact decreases with increasing levels of procedural justice, goodwill trust, and innovation inclination. Gok, Akgündüz, and Alkan (2017) found a relationship between workplace stress and workers' perceptions of organizational support and their desire to quit the firm. Moreover, research indicates that job stress increases people's desire to voluntarily leave, even while perceived organizational support lowers this tendency.

Zahra et al. (2018) found a substantial positive correlation between employees' desire to leave and occupational pressures. Workplace relationships, opportunities for professional advancement, and employment factors all had an impact on employees' intentions to leave. Meirina et al. (2018) found that the workplace environment had a major impact on employees' intentions to quit. Naidoo (2018) found that there was a mediating factor in the relationship between role stress and desire to leave. Support from supervisors acted as a mediator in the relationships between role pressures and job happiness as well as work performance. Fasbender et al. (2019) found that a significant amount of off-the-job embeddedness attenuated the positive relationship between job stress and inclinations to leave.

Islam et al. (2019) have identified four stress variables that contribute to turnover tension among private bank workers in Bangladesh. These elements are long hours and rapid work, clarity in goals and objectives, workload and mental changes, and workplace flexibility. Yukongdi and Shrestha (2020) found that whereas emotional commitment and job satisfaction had a negative influence on turnover intention, job stress had a positive effect. Adhikari (2020) found that the factors that had the biggest impact on employees' intention to leave Nepalese banks were organizational justice, organizational culture, and salary.

Ramlawatia and Nurfatwa (2021) showed there were four main effects of external alternatives on job satisfaction: stress had no effect at all, external alternatives had a significant effect on job satisfaction, stress had no effect at all on turnover intention, and job satisfaction had a significant effect on turnover intention. Bhattarai (2022) shown that employee turnover intention in Nepalese banks within the Kathmandu valley was negatively and insignificantly impacted by work ambiguity, working conditions, job insecurity, and peer relationships, whereas work overload and work-life conflict had a favorable and significant impact. Chaudhary (2022) emphasized workers frequently quit their current positions because banks don't give a suitable work environment or adequate facilities.

Gautam and Gautam (2022) identified the occupational stressors in the banking industry as workload (WL), position uncertainty, and growth opportunity expectations. They also projected a positive association between total occupational stress and the intention to turnover. Hidayat and Tannady (2023) concluded that the likelihood of turnover is significantly impacted by work-related stress. There is no appreciable correlation between employee turnover intentions and the workplace environment. Basically, the primary factors that lead to employee turnover are work environment, pay, workplace stress, and work overload. The majority of the research revealed that one of the main factors causing employee turnover is job stress. The intention of employee turnover brought on by job stress factors has a number of negative effects on the firm, including decreased workplace morale, decreased profitability, declining product or service quality, and the loss of important knowledge and experience. While the aforementioned empirical evidences are applicable to other nations, Nepal does not yet have any comparable evidence based on more recent data. Therefore, in the context of Nepal, this study will attempt to cover the situation of occupational stress in Nepalese development banks. The following topics are covered in this study in relation to Nepalese development banks.

- What is the level of job stress in Nepalese development banks?
- Is there any relationship between job stress factors (work overload, working environment, role ambiguity, supervisor support) and employee turnover in Nepalese development banks?

- What is the impact of work overload, working environment, role ambiguity, supervisor support on employee turnover in Nepalese development banks?

1.3 Objectives of the Study

The major objective of the study is to examine the impact of job stress and its impact on employee turnover in Nepalese development banks. The specific objectives of this study are as follows:

- To assess the job stress level in Nepalese development banks.
- To examine the relationship between job stress factors (work overload, working environment, role ambiguity, supervisor support) and employee turnover in Nepalese development banks.
- To analyze the impact of work overload, working environment, role ambiguity, supervisor support on employee turnover in Nepalese development banks.

1.4 Research Hypotheses

The prior research questions were divided into the following hypotheses. As a result, the purpose of this study was to evaluate the following theories on Nepali development banks.

H₁: There is significant impact work overload and employee turnover in Nepalese development banks.

H₂: There is significant effect between work environment and employee turnover in Nepalese development banks.

H₃: There is significant impact between role ambiguity and employee turnover in Nepalese development banks.

H₄: There is significant impact between supervisor support and employee turnover in Nepalese development banks.

1.5 Rationale of the Study

The primary goal of this study is to examine the relationship between job stress and staff turnover in Nepal's development banks. The causes and issues of employee turnover in Nepalese development banks are also covered in the study. This study

serves as the foundation for additional research on employee turnover and job stress in banks.

It is useful for the next research projects. The results of this study will also assist bank management in understanding the factors that contribute to staff turnover. The study may be useful in determining strategies to lower employee turnover, such as offering examples of how to set appropriate compensation and benefits, review compensation and benefits packages at least once a year, and maintain a happy, productive workforce through the use of recognition and praise. In order to help firms create plans and policies for employee retention, this research also identifies and examines the key factors that influence employee turnover.

1.6 Limitations of the Study

The study has some limitations. The main limitations of the study are as follows:

- The study focuses on the job stress and its impact on employee turnover intention of Nepalese development banks and thus does not embrace the other managerial aspects.
- • The accuracy of the information supplied and the participants' candid answers to the survey questions serve as the foundation for the study's assumptions.
- The majority of the data in the data analysis section came from primary sources, and the validity of the data depends on how trustworthy the respondents' statements are.
- The Kathmandu Metropolitan City employs personnel from five development banks for this study. Assistant, officer, manager, and senior management levels are the employee levels that were included as study participants.
- This study used only descriptive analysis, correlation analysis and multiple regression analysis.

CHAPTER - II

LITERATURE REVIEW

The literature review relevant to job stress and its effect on employee turnover in Nepalese development banks has been the main topic of this chapter. Every study has a foundation of historical facts and knowledge, which serves as the basis for the current investigation. This chapter has its own significance in my study as it aids in gathering sufficient feedback to expand the knowledge base and inputs into my research. The theoretical review, empirical review, and research gap are the main topics of this chapter.

2.1 Theoretical Review

2.1.1 Theories of Job Stress

Regarding job stress, there are several theories. Cooper, Dewe, and O'Driscoll (2001) have defined job stress as either interactional or cognitive-transactional.

2.1.1.1 Interactional Theory of Stress

Cooper et al. (2001) state that interactional theories of stress emphasize the structural components of an individual's interface with their job. The fundamental input-output or stimulus-response strategies depend on how much important life events or aspects of the work design predicted a negative psychological, physiological, or behavioral outcome. The stresses and strain approach, which is widely used in research on occupational stress, originates from the idea of environmental stimulation and individual reaction. It is thought that the connection between strain and stresses is crucial. Because of this, the majority of study focuses on identifying different occupational stressors and analyzing how they relate to different indices of nerve tension, including evaluating organizational and individual factors that may limit this association (Hart & Cooper, 2001).

2.1.1.2 Job-Demand-Control-Support Theory

The work-Demand-Control-Support model is a well-known theory that explains how job aspects affect employees' psychological well-being (Karasek & Theorell, 1990). The model illustrates the potential effects on people of workplace stressors, including

heavy workloads, unclear roles, and strain from the job. The JCD theory states that individuals with high demands but limited control are more likely to experience psychological strain at work, feel stressed out, and ultimately have poor physical and mental health. Later on, social support was added as a social dimension to the approach. According to the JCDS model, social support can mitigate the detrimental effects of workplace stress on an employee's physical and mental well-being. This model implies that workers who are subjected to job strain (high expectations and inadequate control) combined with insufficient workplace support are the most vulnerable to poor physical and mental health.

2.1.1.3 Cognitive - transactional theory of stress

Lazarus and Folkman (2001) defined the cognitive-transactional theory of stress refers to a specific interaction between an individual and their environment that they see as demanding or exceeding their resources and posing a risk to their well-being. However, a more recent iteration of this theoretical model contends that the evaluation of this transaction provides a causal pathway that might more accurately capture the nature of the underlying physiological and psychological mechanisms supporting the entire stress experience. In this way, the person conducting the appraisal may view any feature of the workplace as stressful. However, a number of variables, such as personality, situational demands, coping mechanisms, past experiences, time-lapse, and any present stress states previously encountered, might affect an individual's assessment of needs and capabilities (Prem et al. 2017). There is general agreement, according to Ganster and Rosen (2013), that stresses only have an impact on a person's perception and assessment of them. As per Aspinwall and Taylor's (1997) transactional theory, an individual's judgment of their level of difficulty in managing is linked to their exposure to certain working scenarios and their experience of workplace stress. Attempts to address the issue and modifications in psychological functioning, behavior, and function typically follow this event.

2.1.1.4 Person-Environment Fit Theory

Edwards and Cooper (1990) suggested person-environment fit, or P-E fit, refers to how well you and your workplace match. Everybody has a work environment that best suits them, according to the person-environment fit theory. Kurt Lewin's dictum,

"Behavior is a function of person and environment," serves as the foundation for the concept of PE. The degree to which an individual's qualities match those of their surroundings is known as person-environment fit. Environmental characteristics might include intrinsic and extrinsic rewards, the demands of a job or role, cultural values, or traits of other people and groups in the person's social environment. Person characteristics can include an individual's biological or psychological needs, values, goals, abilities, or personality. Person-environment fit has remained a hot topic in industrial and organizational psychology and allied sciences because of its significant workplace consequences. The Person-Environment Fit Theory is divided into four models. These include: Person-Job Fit, Person-Organization Fit, Person-Group Fit, and Person-Person Fit.

2.1.2 Models of Occupational Stress

For the past 20 years, employers and governments all around the world have been interested in creating models for occupational stress, and a lot of study has been done in this area.

2.1.2.1 Person-Environment Fit Model

The authors of this model are French and Caplan. This paradigm states that an employee's interactions with their surroundings are what lead to stress and strain at work. It was proposed that the inability of an individual to meet the expectations of their profession and organization due to a lack of resources, skills, or capacities results in occupational stress. A mismatch arises between an individual's qualities and their work environment when job expectations and pressures at work surpass an employee's talents and capabilities and clash with their aims and ideals (Wong & Tetrick 2017). The more the individual and the environment are not a good fit, the more likely it is that the person will face unfavorable effects on their performance at work and the more intense the occupational stress will be.

2.1.2.2 Beehr and Newman's Facet Model

Occupational stress may be classified into many aspects that correspond to different categories of factors that need to be examined, as per the Facet model developed by Beehr and Newman in 1978. Every trait that workers bring to the job is referred to as

their personal facet. This includes their temporal feature, which indicates how an individual's perception of stressors in the workplace interacts with their current circumstances.

2.1.2.3 Dynamic Equilibrium Model

The worry raised by Hart and Cooper's (2001) model is how personality affects the stress response. This view states that stress results from an imbalance that impairs a person's typical degree of psychological well-being and is not understood as a demand, a reaction, or a process. Numerous factors, such as personality traits, coping mechanisms, and either positive or negative job experience, can contribute to stress.

2.1.1.4 Demand-control models

Karasek (1979) is the one who invented the demand-control model. It suggested that psychological and biological issues will arise in workers who are overworked but lack work management. According to Karasek (1979), high work control and high work demand can lead to a more positive degree of job performance. The "Inverted-U" model explains how stress and worker performance are related (Gillespie et al., 2011).

2.1.3 Theories of Employee Turnover

2.1.3.1 Hierarchy of Needs

Employee needs are categorized into five progressive categories according to Maslow's (1943) hierarchy of needs theory, which starts with fundamental bodily requirements and moves up to needs for professional and personal development. This idea states that in order to get to the greater degree of satisfaction, one must first pass the lower one. The argument is compelling because it holds that in order for workers to genuinely dedicate themselves to working objectives, companies must provide for every level of worker requirements. This idea states that when requirements are not met by an employer at any level of the hierarchy, it can lead to a lack of fulfillment in the professional life of the employee. Eventually, the person may attempt to meet these needs on their own, perhaps by looking for a new job that offers better chances. This argument ignores the fact that human needs are limitless and that, in reality, corporations are unable to provide for all of their employees' requirements. Some employees who used to be in better-paying positions are still quilters in some firms.

This indicates that there is no definitive point demonstrating that this is the maximum degree of fulfillment for human desires, which are infinite. As a result, this idea was chosen to direct the research since, as was previously mentioned, workers in some businesses, like NBC, resign from their positions despite receiving rewards and being highly motivated.

2.1.3.2 Equity Theory

Adams created the equity idea in 1963. Crucially, it establishes a measure of equity by contrasting our give-and-take, effort-to-reward ratio, and other aspects with the ratio or balance experienced by others they choose to be pertinent reference points. Therefore, equity theory proposes that people compare their own efforts and rewards to those of relevant others in order to engage in social comparison. People's degree of motivation is influenced by how fair they believe their rewards are in comparison to others'. When people believe that the proportion of their work to their benefits is the same as it is for the people they compare themselves to, equity occurs. The hypothesis states that when people believe that their own effort to reward ratio differs from that of those they compare themselves to, often in a negative way, then inequality has occurred. According to the notion, tension rises and employees are more motivated to act when they believe they are being paid more or less (Huczynski & Buchanan 2007). This theory's strength is that it emphasizes productivity, work happiness, and turnover causes that is, the idea that underpayment circumstances lead to turnover. The hypothesis, however, does not go into great detail to explain other aspects of turnover, such as a hostile work environment and other psychological issues that could drive people to leave their positions. As a result, this notion was not used to direct the investigation.

2.1.3.3 Expectancy Theory

It was Vroom who formulated the expectation hypothesis (1964). It makes the assumption that workers will dedicate themselves and their time in proportion to what they hope to gain in return. Commission compensation plans take use of this idea by giving workers the freedom to choose their own income levels, entirely dependent on how well they perform on the job. Encouraging employees to consistently anticipate future salary increases and job promotions might motivate them to put in extra effort towards their own objectives. Employees may put out minimal effort until they

eventually look to a new company for new opportunities if they expect little salary and no possibility for progress in exchange for their work. Expectation theory states that valence, instrumentality, and expectation are the three main elements that affect employee motivation.

The author states that motivation functions best when there is a functional link between the amount of effort put in, the expected results, and the anticipation that rewards would be contingent on success. The significance of this theory in this study, however, lies in the ability to analyze and evaluate the core of employee turnover in Tanzania's banking sector based on the conditions facing workers with regard to their expectations for the future and present, such as compensation increases in response to changes in the economy and other benefits that could boost morale at work. Employee turnover is likely to occur if this and other many benefits are not fulfilled. The theory contributes to the explanation of why many employees lack motivation at work and perform the bare minimum required to get by. Within that framework, the idea aims to persuade that a worker would perform better if they anticipate receiving more alluring rewards or incentives from their employer. Moreover, an appealing compensation package might not be necessary to incentivize employees to perform better given their dedication to their employer. The theory was not used to direct this investigation because of its ambiguity and the region of concentration.

2.1.3.4 Job Matching Theory

Burdett created the job matching idea (1978). This theory's main finding is that until there is a good fit for both sides, employers will look for workers and job seekers will look for employers. The circumstances for an ideal match, however, could alter over time, resulting in a constant reallocation of labor. Consequently, the hypothesis contains pertinent information about this study based on this research. Employees in the banking sector are now looking for work at an ever-growing number of financial institutions, and many of these organizations are looking for qualified candidates with the necessary training, experience, and level of dedication. The theory, however, does not describe the kinds of individuals that depart from the company, the reasons behind their departures, or even the consequences that the company faces when a large portion of its workforce does so. This hypothesis is insufficient to direct this

investigation because it is unable to identify these variables. Consequently, our study was not directed by this idea.

2.1.4 Causes of Staff Turnover

2.1.4.1 Job Stress

Everyone has heard the term "stress"; in fact, the contemporary era has been referred to as the age of worry and stress; nonetheless, its definition is infamously elusive. The phrase has several definitions in the literature, and it's frequently used to characterize emotions like exhaustion, sadness, and helplessness. However, according to Hundera (2014), stress is characterized as a circumstance that compels an individual to depart from their regular activities because of alterations (i.e., disruptions or enhancements) in their psychological and/or physiological state. Work overload is a major factor in work weariness and eventually leads to a variety of illnesses. Three scales are available for measuring general stress, emotional stress, and social stress, along with the associated outcomes.

The pressure or tension placed on a material thing is referred to as job stress. It is the body's reaction to a difficulty. It has been portrayed in literature in a variety of ways, such as weariness, discomfort, and disruption. Stress is described as "a non-specific response of the body to a stimulus or event" by Gok, Akgündüz, and Alkan (2017). When employees in an organization struggle to adjust to their work environment, it can lead to bodily and psychological illnesses. It is a discomfort that arises as an initial result of the work and organization. Researchers from all over the world have undertaken a wide range of studies on stress. It has been discovered to be an inevitable phenomenon. It compels someone to behave differently from how they usually do. Hundera (2014), experience fatigue and eventually result in life-threatening illnesses.

2.1.4.2 Stress and Employee Turnover

For managers, employee stress and desire to leave have long been significant concerns. By examining potential antecedents of employees' intentions to resign, studies have sought to address the subject of what influences people's intentions to quit. According to Ganster and Rosen's (2013) research, employees who suffer job-

related stress are more likely to leave the company due to a variety of factors that contribute to job-related stress, or stressors. An insecure and unpredictable work environment that lacks job security, continuity, and procedural justice can lead to employee dissatisfaction, stress at work, and an increased likelihood of turnover. Madan and Bajwa (2016) argued employees' unstable financial situations cause stress for them, and they frequently leave organizations in pursuit of better chances. Employee turnover is also caused by role stresses. This raises questions about what our proper duty is. It could be the result of an employee not understanding expectations or how to satisfy them, or it could be because they believe their job should be done differently. Employees may feel less involved and satisfied with their jobs and careers, less committed to their organizations, experience stress, and eventually show a tendency to leave the organization if they are not given enough information on how to perform the job adequately, have unclear expectations from peers and supervisors, and are subjected to a lot of work pressure. Stress is another factor that contributes to employees' intentions to quit the company: a lack of job security and status disparities among employees at the same level.

Stress is thought to be the most significant component that contributes to turnover, while there are other reasons as well (Liyanagea, Madhuminib & Galhenac, 2014). Tensions lead to stress, which can make employee turnover worse. Tension at work has a negative impact on job satisfaction, which might result in high turnover intentions. Turnover intention is enhanced by the mental strain. On the other side, when one is satisfied at work, one's intentions to leave decrease. Stress levels and departure intentions have been closely correlated (Liyanagea, Madhuminib & Galhenac, 2014). Intention to leave a job is closely correlated with job stress. Increased stress raises the percentage of workers who want to leave their position (Rosen & Ganster (2013). Turnover intention is significantly positively impacted by stress levels.

2.1.4.3 Work Overload and Employee Turnover

The quantity of work assigned to a worker is referred to as their workload. There is evidence from several studies that suggests a positive correlation between workload, stress, and intention to leave. According to Glaser et al.'s substantial findings about the relationships between stress and turnover as well as workload and stress, stress is

assumed to act as a mediator between the intentions of turnover and workload. Work fatigue is significantly impacted by work overload. Work overload is a typical problem that most employees confront in an increasingly competitive workplace. It is seen in almost every company as a serious issue. My job overload, which results from time constraints and intricacy of work, is what makes me stressed out. Reduced work satisfaction leads to burnout (Nirel et al., 2010), and when employees are dissatisfied with their jobs, they are more likely to leave. There is a clear correlation between job load, stress, and intention to leave.

2.1.4.4 Working Environment and Employee Turnover

Unfavorable and poor working conditions are cited as a major reason for high turnover intention among employees. One of the workplace factors that contribute to high turnover is the organizational working environment, which includes political environment, colleagues, and manager behavior that does not satisfy the employee (Qureshi et al., 2012). Intention to depart was significantly influenced by the caliber of supervision in all situations. High levels of stress and a desire for turnover will result from inadequate management oversight and assistance with the task. According to Qureshi et al. (2012), unsatisfactory working circumstances are a major contributing factor to high turnover intentions. In contrast, flexible work arrangements lead to greater job satisfaction, which in turn reduces intentions to leave. Absence of adequate supervision in one organization (B) had a significant impact on turnover intentions. The authority's proper assistance in completing the task at hand will be crucial in creating high stress and leaving intents (Yahaya et al., 2010).

2.2 Empirical Review

Amos et al. (2024) investigated the effect of job stress and organizational climate on turnover intention with job satisfaction as a mediation variable. The primary objective of the research was to examine the impact of job satisfaction as a mediator between work stress and organizational climate and turnover intention. use the Simple Random Sampling approach to analyze 135 respondents from various housing building enterprises in Pekanbaru City. Multiple regression analysis was performed in this study to examine the data. According to this study, the urge to change occupations is positively and significantly influenced by work stress. In addition, it has been demonstrated that job satisfaction moderates the association between job stress and

intention to leave. The findings also showed that, although work satisfaction also acts as a mediating factor in the link between organizational environment and desire to change employment, turnover intention was significantly and negatively impacted by it. Expanding mental health support programs to address work-related stress, enhancing management-employee communication to enhance organizational climate, putting in place balanced work policies to boost job satisfaction, and conducting interviews to pinpoint critical variables that influence intention to leave the company are some of the recommendations that have been put forth.

Tharindu et al. (2023) examined work role stressors, job satisfaction, job stress, and turnover intention of Sri Lanka's construction industry. The current study examined the association between work role stressors, job satisfaction, job stress, and turnover intention in Sri Lanka's construction industry. The study also looked at the mediating function of job satisfaction on the relationship between work role stressors and job stress, an area of the literature that has received less attention. 308 personnel from ten major contractors that worked on the project provided questionnaires for the study. The findings demonstrated that role ambiguity and role conflict had a significant impact on job happiness, and that role conflict, work-family conflict, and job satisfaction all directly predicted job stress. The results showed indirect impacts from role ambiguity and role conflict to work stress, further supporting the mediation function of job satisfaction on the link between role ambiguity and job stress as well as the association between role conflict and job stress. The desire to leave a work was found to be directly antecedent to both job happiness and job stress. In addition, job satisfaction and job stress acted as mediators between role ambiguity, role conflict, and work-family conflict, which were work role stressors that contributed to the desire to leave. There is also discussion of the results' implications.

Wibowo et al. (2023) analyzed the effect of job stress and organizational climate on turnover intention: mediating role of job satisfaction. The purpose of this study was to investigate at how job satisfaction and organizational environment affect employees' intentions to leave their jobs. Using a saturation sampling approach, a sample of Bank BPD Jatim Kota Malang personnel was employed in this study. Using partial least squares and structural equation modeling, a sample of 135 respondents was examined

using Smartpls software. The study's findings demonstrated that while organizational atmosphere did not directly influence turnover intention, job stress did have a direct impact on it. Subsequently, the desire to leave was significantly impacted by work satisfaction. Nonetheless, these two factors gain significance when considering the mediating variable of work satisfaction.

Hidayat and Tannady (2023) analyzed of organizational citizenship behavior variables, work stress, work communication, work climate affecting employee performance and turnover intention at PT. Bank Tabungan Negara (Persero) Tbk. This study aims to show and evaluate "Organizational citizenship behavior's effects (OCB), work stress, work communication, and work atmosphere on employee performance and turnover intention at PT. Bank Tabungan Negara (Persero) Tbk. Cabang Gresik." The following are the research's conclusions: Performance is strongly impacted by an organization's OCB (organizational citizenship behavior). Workplace stress does not greatly effect performance. Performance was significantly impacted by workplace communication. Employee performance is greatly impacted by the culture of the company. Organizational citizenship behavior (OCB) has a substantial impact on employees' intentions to quit the firm. Workplace stress has a major influence on the chance of turnover. Communication at work has little effect on the intention to leave. The workplace atmosphere has little effect on the intents of employees to leave.

Gautam and Gautam (2022) investigated occupational stress for employee turnover intention: Mediation effect of service climate and emotion regulation. This study examined the relationships between occupational stress and intention to leave the company, as well as the mediating roles that the service climate and employees' emotional control played. Two phases of data collection were conducted: 408 employees who participated in the first stage, for turnover intention, service climate, and emotional regulation, and 465 employees for occupational stresses. It was decided to investigate the common technique bias using Harman's one-factor test. The mediation impact was investigated using regression analysis, confirmatory factor analysis (CFA), and the Preacher and Hayes Process Macro method. This study found that three factors—workload (WL), job ambiguity, and growth opportunity

expectations—that were thought to be occupational pressures in the banking industry were positively correlated with the intention to leave the organization. The service environment and employees' ability to control their emotions play a mediating role in the relationship between stress and desire to leave. The results additionally demonstrated that the likelihood of occupational stress and the intention to leave one's job were not significantly impacted by control factors.

Chaudhary (2022) analyzed rationale of employee turnover: an analysis of banking sector in Nepal. The main objective of this research was to elucidate the causes of staff turnover in Nepal's banking industry. To accomplish its goal, the study used data from both primary and secondary sources. The data from the sample banks were gathered using the structured questionnaires. In the meanwhile, the study was conducted using various published and unpublished reports from the chosen banks. The gathered information was examined using SPSS descriptive statistics and Microsoft Excel. The study's conclusion highlighted the fact that workers frequently quit their existing positions because banks don't provide a suitable work environment or enough amenities. The study came to the conclusion that managers at the sample banks were somewhat ignorant on how to predict employees' intentions to leave.

Bhattarai (2022) analyzed impact of job stress on employee turnover intention in Nepalese commercial bank inside Kathmandu valley. The main objective of the study was to look at how job stress affected workers' intention to leave Nepalese commercial banks in the Kathmandu Valley. This study employed a descriptive and causal-comparative research approach. About 3660 employees from 21 commercial banks made up the study's population, while 360 respondents made up the sample. The source data was the source of the information that was obtained from the employees. To gather data, convenience sampling was used to keep an eye on the study participants. Correlation and regression analysis is used to analyze the data. The study found a positive correlation between employee turnover intention and job-related stress, work ambiguity, and work-life conflict. Nonetheless, there is a negative association between peer relationships, job insecurity, and the working environment and employee turnover intention. The study also showed that work ambiguity, working environment, job insecurity, and peer connections had negative and small effects on employee turnover intention in Nepalese commercial banks situated in the

Kathmandu Valley. On the other hand, there were positive and significant consequences from job overload and work-life conflict. Furthermore, the overall significance of the regression model is noteworthy. The study's findings suggest that workers' inclinations to quit are favorably impacted by workplace.

Ramlawatia and Nurfatwa (2021) examined external alternatives, job stress on job satisfaction and employee turnover intention. This study set out to ascertain the impact of occupational stress and alternative external influences on employee satisfaction as well as the relationship between these factors and employees' intentions to leave PT Bank Mandiri Regional X South Sulawesi. There were one hundred respondents in this survey. A structural model employing the Partial Least Square (PLS) technique was the analytical model employed to ascertain the relationship between the variables. The findings indicated that job satisfaction was significantly impacted by external alternatives, that stress had no significant impact on job satisfaction, that external alternatives significantly impacted turnover intention, that stress did not significantly impact turnover intention, and that job satisfaction significantly impacted turnover intention. It is preferable to limit employee access to information about outside market opportunities in order to lower the intention of turnover. The intention to leave the company was more influenced by external job market conditions than by Bank Mandiri employees' job satisfaction. Therefore, in order to improve employee job satisfaction, stress levels must be lowered through tasks like cutting back on work overload, resolving conflicts, assigning appropriate responsibilities, and enhancing development policies.

Adhikari (2020) analyzed employees' turnover intention in Nepalese commercial banks. The present research made an effort to look into the variables affecting the desire of workers to leave Nepalese commercial banks. To determine the link between the dependent variable (employee turnover) and the independent variables (compensation, organizational justice, organizational culture, leadership empowerment behavior, and work stress), a descriptive and causal comparative study methodology was used. Only 300 of the 540 respondents from 27 commercial banks who were given a structured questionnaire were able to complete it in order to meet the study's objectives. Mean, standard deviation, correlation and multiple regression model are used to analyze the data. All independent variables showed a positive and

significant correlation with the intention of employees to leave. It was discovered that, among employees' intentions to leave Nepalese commercial banks, organizational justice and organizational culture had the most influence, while compensation had the least. The goal of this study was to add to the body of knowledge regarding employees' intentions to leave the banking sector.

Yukongdi and Shrestha (2020) investigated the influence of affective commitment, job satisfaction and job stress on turnover intention: a study of Nepalese bank employees. This study attempted to investigate the relationship between bank workers' desire to leave Nepal and emotional commitment, job happiness, and workplace stress. A questionnaire-based survey of 282 workers of a bank in Kathmandu was used to gather data. Multiple regression analysis was employed for data analysis. Affective commitment and job satisfaction were found to have a negative impact on turnover intention, but job stress had a good effect. In particular, emotional commitment and job stress were found to have a greater impact on turnover intention than job satisfaction. There is a discussion of the study's practical consequences.

Fasbender et al. (2019) investigated job satisfaction, job stress and nurses' turnover intentions: The moderating roles of on-the-job and off-the-job embeddedness. The study's main objective was to examine how job satisfaction and job stress affect nurses' intentions to quit by using an interactionist lens to examine embeddedness in both on- and off-the-job contexts. Simple slope analysis and hierarchical multiple regression were employed in this investigation. This study shows that work satisfaction and turnover intentions are negatively correlated, and that this association is stronger at high off-the-job embeddedness levels than at low ones. There was a significant correlation between turnover intentions and occupational stress; however, high off-the-job embeddedness, as compared to low, attenuated this relationship. However, when on-the-job embeddedness was high as opposed to low, there was a stronger association between job stress and intentions to leave the organization.

Islam et al. (2019) examined relationship between job stress and the turnover intention of private sector bank employees in Bangladesh. This study determined the correlations between occupational stressors and the rise in employee turnover

intentions among Bangladeshi bank workers. Interviews were conducted with 206 bank staff members from 10 private commercial banks in Bangladesh, representing various bank levels. After doing a literature study, a structured questionnaire was created to gather data from responding employees. To examine the data, both inferential and descriptive statistics were applied. The study employed multivariate analysis approaches to determine the factors influencing work stress and workers' decision to leave private banks in Bangladesh. The findings indicated that four stressors—long hours and quick work; clarity in work goals and objectives; workload and mental shifts; and flexibility in the workplace—are the main causes of turnover tension among Bangladeshi private bank workers. According to this study, in order to lower bank employees' intentions to leave their jobs in Bangladesh, policymakers at private commercial banks should address concerns including long hours and quick work, clarity in goals and objectives, workload, and a shift in attitude toward flexibility in the workplace.

Zahra et al. (2018) investigated the relationship between job stress and turnover intentions in the pesticide sector of Pakistan: an employee behavior perspective. The purpose of this study was to determine the link between employee turnover intentions, job ambiguity, and supervisor support and overload. Out of 23, twelve firms are chosen. A systematic questionnaire was given to the 412 employees in this industry that made up the sample. The study hypothesis was confirmed by statistical analyses, while quantitative approaches were employed to measure the outcomes. The results demonstrated a strong and positive correlation between workplace stresses and workers' intention to leave. Employee turnover intention was influenced by employment variables, connections at work, and career growth chances. Workplace stress had a positive and significant impact on employees' propensity to quit. Given the importance of employee turnover intention and job stress in the pesticide sector, researchers, administrators, and policy makers should take the necessary actions to improve other job factors, decrease work overload and ambiguity, and increase supervisory support at work in order to reduce employees' intention to leave the organization. Job stress has a favorable and considerable influence on employees' inclination to quit.

Meirina et al. (2018) examined the influence of work environment towards turnover intention of employee of 4 star hotels in Padang city. The aim of this research was to examine how the work environment affects workers' intentions to leave a 4-star hotel in Padang City. This kind of research uses a causal associative methodology and is quantitative descriptive. The 796 participants in this study were all staff members of Padang City's 4-star hotels. Using a proportionate random sampling technique, 251 people make up the sample. Simple linear regression analysis is the data analysis method employed. This study used a Likert scale questionnaire as its tool. The study found a substantial relationship between the work settings and the intention of 4-star hotel employees in Padang to leave their jobs.

Naidoo (2018) examined role stress and turnover intentions among information technology personnel in South Africa: the role of supervisor support. The purpose of this study was to investigate how work satisfaction, job performance, and IT turnover intentions were affected by role-related stress and supervisor support. A voluntary online survey collected a sample of 163 participants. The following six variables were assessed: role ambiguity, role conflict, supervisor support, work performance, job satisfaction, and intention to leave. Three types of analyses were performed on 158 valid responses: regression, correlation, and descriptive. A multiple regression bootstrapping approach was used to evaluate the effects of mediation and moderation. This study showed that role ambiguity has a greater impact on job happiness than role conflict. Job satisfaction acted as a complete mediating factor in the relationship between role stress and desire to leave the organization. Support from supervisors acted as a mediator in the relationships between role pressures and job happiness as well as work performance. Supervisor support did not appear to have a moderating impact.

De Clercq and Belausteguigoitia (2017) examined reducing the harmful effect of role ambiguity on turnover intentions: the roles of innovation propensity, goodwill trust, and procedural justice. The study sought to understand how employees' perceptions of role ambiguity could lead to higher turnover intentions and how access to relevant individual (innovation propensity), relational (goodwill trust), and organizational (procedural justice) resources could mitigate this negative effect. When these tools are available, employees are less likely to respond to a bad work environment by

expressing a stronger desire to leave the company. This is because the lack of clarity in function descriptions reduces uncertainty. Quantitative information was obtained through a survey of workers at a sizable distribution company. This study showed that employment uncertainty raises turnover intentions; however, this effect lessens with higher degrees of propensity for innovation, goodwill trust, and procedural fairness. The findings indicate several elements that mitigate the positive effect of role ambiguity on the intention to leave the organization. While this study employs the same respondents to analyze all of the primary variables, it does not provide a clear assessment of the processes by which the contingent factors moderate the association between job ambiguity and turnover intentions.

Gok, Akgündüz and Alkan (2017) examined the effects of job stress and perceived organizational support on turnover intentions of hotel employees. This empirical study's objective was to ascertain how workplace stress and perceived organizational support influenced employees' inclinations to leave the hotel industry. The participants in this study were staff members who were employed at a five-star hotel in Izmir as of July 2016. The researchers gathered 274 valid questionnaires. The theories derived from the Social Exchange Theory were tested using multiple regression analysis. The results of the analysis showed a relationship between employees' desire to leave their employment and their perception of organizational support. Furthermore, it has been found that, despite perceived organizational support decreasing the intention to leave, job stress raises individuals' voluntary turnover intention. Finally, the ramifications for theory and management are examined.

Sewwandi and Ferere (2016) examined the impact of job stress on turnover intention: a study of reputed apparel firm in Sri Lanka. This study examined machine operators at a reputable clothing company in Sri Lanka to see how job stress affected their desire to leave. The clothing sector in Sri Lanka is now facing significant challenges due to a high incidence of machine operator turnover. It has been observed that there has been less effort made by academics to incorporate job stress and turnover intention in Sri Lankan literature. Investigating "How the job stress causes an impact on turnover intention among machine operators in reputed apparel firms in Sri Lanka" is the study's main focus. A self-administered questionnaire with 23 questions and a five-point Likert scale ranging from "strongly agree" to "strongly disagree" was used

to collect data for this mixed-method study. Furthermore, ten resigned employees participated in structured interviews to gather data. Data were gathered from 90 machine operators who are currently working for the chosen clothing companies using the universal sample approach. With the help of the SPSS computer program, which offers both univariate and bivariate analysis, the gathered data were examined. The results of the research showed that machine operators at reputable clothing companies in Sri Lanka had a favorable desire to leave their jobs when faced with work-related stress. The majority of machine operators have significant levels of job stress, as indicated by the conclusion that job stress positively affects turnover intention. Additionally, the results of this study provided support for the idea that managers of clothing companies should take proactive measures to lower employee turnover intentions and job stress.

Lee et al. (2016) analyzed impact of work environment and work-related stress on turnover intention in physical therapists. The purpose of this study was to gather baseline information for strategies aimed at lowering the physical therapist turnover rate. By examining the effects of the work environment and job-related stress on turnover intention and studying the correlation between them, it should contribute to the creation of effective personnel and organizational management. 236 physical therapists employed by hospitals in the Daejeon and Chungcheong regions participated in a survey. Using the SPSS 18.0 software and Cronbach's alpha coefficient, correlational and linear regression analyses were performed on the gathered data. The findings indicated that there was a statistically significant negative link between work environment and turnover intention, but a statistically significant positive correlation between job-related stress and turnover intention. Workplace stress ($\beta=-0.387$) showed a substantial negative influence on turnover intention, whereas work-related stress ($\beta=0.415$) had a significant positive impact. Improving the work environment was the most important primary improvement that physical therapists needed to do in order to raise their level of happiness with both their profession and their job.

Biswakarma (2016) investigated organizational career growth and employees' turnover intentions: an empirical evidence from Nepalese private commercial banks. This study examined the moderating impact of demographic factors as well as the

direct relationship between employees' intention to leave an organization and their career progression. The interaction between workers at private commercial banks in Nepal is investigated. Four parameters were employed in this study: advancement of career goals, development of professional abilities, speed of promotion, and growth in compensation. This study combined Promotion Speed and Remuneration Growth into a single latent variable to suggest a three-factor model, but it was unable to validate the four-dimensional model. Information was gathered from 290 Nepalese bank workers. The findings showed a negative relationship between employees' intentions to leave the company and the organizational career advancement characteristics. Moreover, the phenomena is not significantly moderated by any of the demographic characteristics (gender, age, education, marital status, or position). Additionally, it was discovered that, in the Nepalese context, career growth progress is the element that has the most direct influence on employees' intentions to leave, followed by promotion speed and remuneration growth. In the context of Nepal, companies should place a greater emphasis on employee retention through faster employee promotions and pay growth, as well as encouraging staff members to contribute to the efficiency and productivity of these businesses (banks).

Javed et al. (2014) examined effect of role conflict, work life balance and job stress on turnover intention: evidence from Pakistan. The main objective of the study is to determine how the aforementioned practices affect turnover intention, as work-life balance, role conflict, and job stress are significant factors that affect turnover rates. Work-life balance, role conflict, and job stress are the independent components, while turnover intention is the dependent variable. Pakistani banks operating in the private sector are the study's target demographic. Role conflict and workplace stress exhibited a positive and substantial link with turnover intention, but work-life balance and turnover intention had an insignificant relationship, according to statistical research using SPSS and AMOS. Because employee turnover can be decreased based on the study's findings, Pakistan's private sector banks may find it to be very beneficial.

Liyanagea, Madhuminib and Galhenac (2014) explored the relationship between occupational stress and the turnover intention of sewing machine operators. The objective of this study was to identify the significant stressors linked to reported work stress. Two hundred operators of sewing machines are surveyed using a self-

administered questionnaire. Subjective and objective occupational stressors are the two main categories of stressors, according to the factor analysis results. Regression analysis revealed that workload and working circumstances were important drivers of objective work stressors, while social support and supervisory image were significant determinants of subjective work stressors. Although there is no significant association between these two factors, correlation analysis did show a favorable relationship between occupational stress and turnover intention. The study's conclusions will be crucial for human resource managers in the clothing sector as they create stress reduction and retention initiatives.

Sheraz et al. (2014) examined antecedents of job stress and its impact on employee's job satisfaction and turnover intentions. This study aimed to determine the origins and consequences of workplace stress on workers' attitudes, behaviors, and motivation to work efficiently and toward goals. A questionnaire with 26-item measures is created in order to determine, using regression analysis, the relationship between job stress, turnover intention, and job satisfaction as well as between role conflicts, role ambiguity, task overload, and job stress. The findings showed the existence of highly significant connections between the variables. There was a negative association between job stress and job satisfaction, and there was also a negative correlation between job satisfaction and turnover intention. Role ambiguity, role conflict, task overload, and turnover intention all showed positive correlations with job stress. The standard sources are where the scales and instruments are found. Many businesses, organizations, and departments can benefit from the research findings in order to increase productivity, better understand employee behavior, and ensure the wellbeing of both workers and enterprises. The findings of study have applications for companies that focus on training.

Fong and Mahfar (2013) analyzed relationship between occupational stress and turnover intention among employees in a furniture manufacturing company in Selangor. The purpose of this study was to look into the connection between employee turnover intention and occupational stress in a Selangor state furniture manufacturing company. The researchers at a Selangor furniture manufacturing firm selected 95 respondents at random. The respondents' demographic information, the degree of occupational stress, and the intention of employee turnover in the chosen

furniture manufacturing company were all analyzed using descriptive statistical analysis. Meanwhile, the association between employee intention to leave and occupational stress was investigated using Pearson (r) correlation. The majority of respondents had moderate levels of occupational stress, according to the results, and more than half had moderate levels of intention to leave their jobs. The findings indicated a substantial positive correlation between turnover intention and occupational stress. Additional investigation revealed a substantial correlation between the intention to leave an organization and several aspects of occupational stress, including role conflict, organizational structure, social support, job overload, and working environment. In summary, there was a statistically significant positive correlation between employees' intentions to leave their jobs and occupational stress.

Mosadeghrad (2013) examined occupational stress and turnover intention: implication for nursing management. The main objective of this research was to investigate the level of occupational stress experienced by hospital nurses in Isfahan, Iran. It also sought to investigate the connection between the intention of nurses to quit the hospital and the occupational stress they experience. A cross-sectional research design was used in the study. A validated survey was employed to gather information from 296 nurses. Using a five-point rating system, respondents were asked to assess the degree of 30 prevalent work stressors. This study found that a third of hospital nurses reported feeling a great deal of stress at work in this survey. Low income, unfair treatment at work, severe workloads, personnel shortages, unmet promotions, unpredictable employment, and a lack of managerial support were the top causes of stress. More than 35% of nurses stated they would think about leaving the hospital if they could find another job. There was a significant correlation between work stress and nurses' intention to quit.

Shrestha and Mishra (2012) examined the relationship between job stress and psychological strain and the moderating effects of locus of control, social support and perceived organizational support in this relationship. The study examined at the effects of two other variables on outcomes: intentions to leave and job satisfaction. 153 workers from nine different Nepali commercial banks were included in the sample. The proposed relationships were tested using moderated multiple regression and correlation analysis. The investigation supported various moderating variables,

outcome variables, and the direct associations between job stress and psychological strain that were expected; however, none of the variables regulated the relationship between job stress and psychological strain.

Qureshi et al. (2012) investigated job stress, workload, environment and employees turnover intentions: Destiny or choice. The purpose of this study was to determine the association between employee turnover intentions, workload, work environment, and job stressors. A randomized selection of 250 workers from Pakistan's textile sector is made. A total of 109 employees completed the questionnaire, representing a 44% response rate. AMOS 18 software is used to empirically analyze data through structural modeling. This study found a favorable correlation between work load and workplace stressors and employee turnover intentions. Negative relationships with the workplace atmosphere have been documented.

Hamzah, Hashim and Rashid (2011) analyzed relationship between stress factors and turnover intention among customer service employees of a Malaysian multinational company. This study observed the relationship between stressors (role ambiguity, inadequate supervisory support, and job overload) and employees' intention to leave a global corporation that employs customer service in Malaysia. This research focuses on the association between stress variables and turnover intention from the perspective of customer service personnel in order to bridge the gap between findings from the Malaysian customer service setting and the western literature. Multiple regression analysis and correlation were utilized in this study to examine the data. The findings showed that, when compared to role ambiguity and inadequate supervisor assistance, work overload was the best predictor of employee turnover intention. It also had a substantial impact on the desire to leave the company. Managers may be able to focus their efforts on retaining the finest talent among their workforce by identifying the stressor that has a major impact on the desire to leave.

Table 1*Summary of Empirical Review*

S. N.	Authors	Title	Objectives	Methodology	Major findings
1	Amos, R., Goenawan, D., & Moeins, A. (2024).	The effect of job stress and organizational climate on turnover intention with job satisfaction as a mediation variable.	The main objective of the study was to analyze the influence of work stress and organizational climate on turnover intention by considering the role of job satisfaction as a mediator	This study used multiple regression analysis to analyze the data.	This study found that turnover is positively and significantly influenced by work stress. In addition, it has been demonstrated that job satisfaction moderates the association between job stress and intention to leave. The findings also showed that, although work satisfaction also acts as a mediating factor in the link between organizational environment and desire to change employment, turnover intention was significantly and negatively impacted by it.
2	Tharindu C., Dodanwal a, D. S. S., & Yukongdi, V. (2023).	Examining work role stressors, job satisfaction, job stress, and turnover intention of Sri Lanka's construction industry.	The present study examined the relationship between work role stressors, job satisfaction, job stress, and turnover intention in Sri Lanka's construction industry.	This study used descriptive statistic, correlation and structural equation model.	The results showed indirect impacts from role ambiguity and role conflict to work stress, further supporting the mediation function of job satisfaction on the link between role ambiguity and job stress as well as the association between role conflict and job stress.
3	Wibowo, B. H. M., Margono, M., Noermijati, N. (2023).	The effect of job stress and organizational climate on turnover intention: Mediating role of job satisfaction.	This research was intended to investigate the effect of job stress and organizational climate on turnover intention through job satisfaction.	This study used structural equation modeling partial least squares with Smartpls software	The study's findings demonstrated that while organizational atmosphere did not directly influence turnover intention, job stress did have a direct impact on it. Subsequently, the desire to leave was significantly impacted by work satisfaction. Nonetheless, these two factors gain significance when considering the mediating variable of work satisfaction.
4	Hidayat, W. G. P. A., & Tannady, H. (2023).	Analysis of organizational citizenship behavior (OCB) variables, work stress, work	This research attempts to illustrate and evaluate "Organization al citizenship behavior's effects	This study used the multiple linear regression to analyze the data.	This study found that Organizational citizenship behavior (OCB) has a substantial impact on employees' intentions to quit the firm. Workplace stress had a major influence on the chance of turnover.

		communication, work climate affecting employee performance and turnover intention at PT. Bank Tabungan Negara (Persero) Tbk.	(OCB), work stress, work communication, and work atmosphere on employee performance and turnover intention		Communication at work has little effect on the intention to leave. The workplace atmosphere has little effect on the intents of employees to leave.
5	Gautam, D. K., & Gautam, P. K. (2022).	Occupational stress for employee turnover intention: Mediation effect of service climate and emotion regulation.	This study examined the mediating effects of service climate and emotional regulations of the employees in the relationship between occupational stress and intention to leave the organization.	Confirmatory factor analysis (CFA), regression analysis and Preacher and Hayes Process Macro approach were used to examine mediation effect.	This study found that three factors—workload (WL), job ambiguity, and growth opportunity expectations—that were thought to be occupational pressures in the banking industry were positively correlated with the intention to leave the organization. The service environment and employees' ability to control their emotions play a mediating role in the relationship between stress and desire to leave.
6	Chaudhary, M. K. (2022).	Rationale of employee turnover: an analysis of banking sector in Nepal.	The main purpose of this study was to elaborate the reasons for employee turnover in the banking sector of Nepal.	The collected data were analyzed with the help of MS-excel, and SPSS descriptive statistics.	The study's conclusion highlighted the fact that workers frequently quit their existing positions because banks don't provide a suitable work environment or enough amenities. The study came to the conclusion that managers at the sample banks were somewhat ignorant on how to predict employees' intentions to leave.
7	Bhattarai, B. (2022).	Impact of job stress on employee turnover intention in Nepalese commercial bank inside Kathmandu valley.	The main purpose of the study was to examine the impact of job stress on employee intention to turnover in Nepalese commercial banks inside	Correlation and regression analysis is used to analyze the data.	The study showed that work ambiguity, working environment, job insecurity, and peer connections had negative and small effects on employee turnover intention in Nepalese commercial banks.

			Kathmandu Valley.		
8	Ramlawati, E. T., & Nurfatwa, A. Y. (2021).	External alternatives, job stress on job satisfaction and employee turnover intention	The purpose of this study was to determine the effects of the alternative external influence, job satisfaction job stress on Turnover Intention on employees of PT Bank.	The analysis model used to determine the effect between variables was a structural model with the Partial Least Square (PLS) approach.	The findings indicated that job satisfaction was significantly impacted by external alternatives, that stress had no significant impact on job satisfaction, that external alternatives significantly impacted turnover intention, that stress did not significantly impact turnover intention, and that job satisfaction significantly impacted turnover intention.
9	Adhikari, P. R. (2020).	Employees' turnover intention in Nepalese commercial banks.	This study attempted to investigate the factors influencing the employees' turnover intention in Nepalese commercial banks.	Mean, standard deviation, correlation and multiple regression model are used to analyze the data.	The study results showed that all independent variables had a positive and significant correlation with the intention of employees to leave. It was discovered that, among employees' intentions to leave Nepalese commercial banks, organizational justice and organizational culture had the most influence, while compensation had the least.
10	Yukongdi, V., & Shrestha, P. (2020).	The influence of affective commitment, job satisfaction and job stress on turnover intention: A study of Nepalese bank employees.	This study tried to examine the effect of affective commitment, job satisfaction and job stress on intention to leave among bank employees in Nepal.	Data were analyzed using multiple regression analysis.	The results found that affective commitment and job satisfaction were found to have a negative impact on turnover intention, but job stress had a good effect. In particular, emotional commitment and job stress were found to have a greater impact on turnover intention than job satisfaction.
11	Fasbender, U., Van der Heijden, B. I., & Grimshaw. S. (2019).	Job satisfaction, job stress and nurses' turnover intentions: The moderating roles of on-the-job and off-the-job embeddedness.	The main objective of the study was to analyze the effect of job satisfaction and job stress on nurses' intentions to leave their jobs.	This study used hierarchical multiple regression and simple slope analyses.	This study showed that work satisfaction and turnover intentions are negatively correlated, and that this association is stronger at high off-the-job embeddedness levels than at low ones. There was a significant correlation between turnover intentions and occupational stress; however, high off-the-job embeddedness, as compared to low, attenuated this relationship.

12	Islam, N., Zeesan, E. A., Chakraborty, D., Rahman, M., Ahmed, S. I. U., Nower, N., & Nazrul, T. (2019).	Relationship between job stress and the turnover intention of private sector bank employees in Bangladesh.	This study identified the relationships between job stress factors and the increase of turnover intentions among the bank employees in Bangladesh.	Both descriptive and inferential statistics were used to analyze the data.	The findings indicated that four stressors long hours and quick work; clarity in work goals and objectives; workload and mental shifts; and flexibility in the workplace are the main causes of turnover tension among Bangladeshi private bank workers.
13	Zahra, S. S., Khan, M. I., Imran, M., Aman, Q., & Ali, R. (2018).	The relationship between job stress and turnover intentions in the pesticide sector of Pakistan: An employee behavior perspective.	This study aimed is to uncover the relationship among work overload, work ambiguity and supervisory support, and employee turnover intentions.	This study used multiple regression analysis to analyze the data.	The results demonstrated a strong and positive correlation between workplace stresses and workers' intention to leave. Employee turnover intention was influenced by employment variables, connections at work, and career growth chances. Workplace stress had a positive and significant impact on employees' propensity to quit.
14	Meirina, I., Ferdian, F., Pasaribu, H. S., & Suyuthie, H. (2018).	The influence of work environment towards turnover intention of employee of 4 star hotels in Padang City.	The purpose of this study was to analyze the influence of the work environment towards turnover intention.	The data analysis technique used is simple linear regression analysis.	The study found a significant relationship between the work settings and the intention of 4-star hotel employees in Padang to leave their jobs.
15	Naidoo, R. (2018).	Role stress and turnover intentions among information technology personnel in South Africa: The role of supervisor support.	This study aimed to examine the effects of role-related stress and supervisor support on job satisfaction, job performance and IT turnover intentions.	Mediation and moderation effects were assessed using a multiple regression bootstrapping procedure.	This study showed that role ambiguity has a greater impact on job happiness than role conflict. Job satisfaction acted as a complete mediating factor in the relationship between role stress and desire to leave the organization. Supervisor support did not appear to have a moderating impact.
16	De Clercq, D., & Belausteguigoitia, I. (2017).	Reducing the harmful effect of role ambiguity on turnover intentions: The roles of innovation propensity,	The purpose of this paper was to investigate how employees' perceptions of role ambiguity might increase their turnover	This study used correlation and multiple regression analysis to analyze the data.	This study showed that employment uncertainty raises turnover intentions; however, this effect lessens with higher degrees of propensity for innovation, goodwill trust, and procedural fairness. The findings indicate several elements that mitigate the

		goodwill trust, and procedural justice.	intentions		positive effect of role ambiguity on the intention to leave the organization.
17	Gok, O. A., Akgündüz, Y., & Alkan, C. (2017).	The effects of job stress and perceived organizational support on turnover intentions of hotel employees.	The purpose of this was to determine how job stress and perceived organizational support affects turnover intentions.	Multiple regression analysis was used to test the hypotheses which were developed based on the Social Exchange Theory	The results of the analysis showed a relationship between employees' desire to leave their employment and their perception of organizational support. Furthermore, it has been found that, despite perceived organizational support decreasing the intention to leave, job stress raises individuals' voluntary turnover intention.
18	Lee, B. K., Seo, D. K., Lee, J. T., Lee, A. R., Jeon, H. N., & Han, D. U. (2016).	Impact of work environment and work-related stress on turnover intention in physical therapists.	This study was conducted to provide basic data for solutions to reduce the turnover rate of physical therapists	Correlational and linear regression analyses were conducted using the SPSS 18.0 program and Cronbach's alpha coefficient	The findings indicated that there was a statistically significant negative link between work environment and turnover intention, but a statistically significant positive correlation between job-related stress and turnover intention.
19	Biswakarma, G. (2016).	Organizational career growth and employees' turnover intentions: An empirical evidence from Nepalese private commercial banks.	This study examined the direct effect of organizational career growth on employees' turnover intention, as well as the moderating influence of demographic variables	This study used multiple regression analysis to analyze the data.	The findings showed a negative relationship between employees' intentions to leave the company and the organizational career advance characteristics. Then, it was discovered that, in the Nepalese context, career growth progress is the element that has the most direct influence on employees' intentions to leave
20	Sewwandi, D. V. S., & Ferere, G. D. N. (2016).	The impact of job stress on turnover intention: A study of reputed apparel firm in	This study attempted to identify the impact of job stress on turnover intention	Data thus collected were analyzed using SPSS computer package	The results of the research showed that machine operators at reputable clothing companies in Sri Lanka had a favorable desire to leave their jobs when faced with work-

		Sri Lanka.	among machine operators in reputed apparel firm in Sri Lanka.	having the univariate and bivariate analysis	related stress. The majority of machine operators have significant levels of job stress, as indicated by the conclusion that job stress positively affects turnover intention.
21	Javed, M., Arsalan Khan, M., Yasir, M., Aamir, S., & Ahmed, K. (2014).	Effect of role conflict, work life balance and job stress on turnover intention: Evidence from Pakistan.	This study has been conducted with an aim to find out the impact of above mentioned practices on turnover intention	This study used multiple regression analysis to analyze the data.	This study revealed that role conflict and workplace stress exhibited a positive and substantial link with turnover intention, but work-life balance and turnover intention had an insignificant relationship
22	Liyanage a, D. M., Madhuminib, A. M., & Galhenac, G. L. (2014).	Is occupational stress a good predictor of turnover intention? evidence from a leading garment manufacturer	This study also aimed to identify the significant stressors of perceived occupational stress.	This study used correlation analysis is to analyze the data.	This study revealed that workload and working circumstances were important drivers of objective work stressors, while social support and supervisory image were significant determinants of subjective work stressors. Although there is no significant association between these two factors.
23	Sheraz, A., Wajid, M., Sajid, M., Qureshi, W. H., & Rizwan, M. (2014).	Antecedents of job stress and its impact on employee's job satisfaction and turnover intentions.	This research tried to identify the causes and effect of job stress on employee's behaviors, attitudes and their willingness	This study used multiple regression analysis to analyze the data.	The findings showed the existence of highly significant connections between the variables. There was a negative association between job stress and job satisfaction, and there was also a negative correlation between job satisfaction and turnover intention. Role ambiguity, role conflict, task overload, and turnover intention all showed positive correlations with job stress.
24	Fong, Y. L., & Mahfar, M.	Relationship between occupational stress and	This study aimed to investigate the relationship	Pearson (r) correlation was used to examine the	The findings indicated a significant positive correlation between turnover intention and

	(2013).	turnover intention among employees in a furniture manufacturing company in Selangor.	between occupational stress and turnover intention among employees in a furniture manufacturing company in Selangor state.	relationship between occupational stress and turnover intention among the employees	occupational stress. Additional investigation found a significant correlation between the intention to leave an organization and several aspects of occupational stress, including role conflict, organizational structure, social support, job overload, and working environment.
25	Mosadeghrad, A. (2013).	Occupational stress and turnover intention: implication for nursing management.	The main purpose of this study was to explore the status of occupational stress among hospital nurses in Isfahan, Iran	This study used multiple regression analysis to analyze the data.	This study found that a third of hospital nurses reported feeling a great deal of stress at work in this survey. Low income, unfair treatment at work, severe workloads, personnel shortages, unmet promotions, unpredictable employment, and a lack of managerial support were the top causes of stress.
26	Shrestha, A. K., & Mishra, A. K. (2012).	Relationship of job stress, locus of control organizational support and social support to psychological strain, job satisfaction and turnover intention: A study in Nepali commercial banks.	The study also examined the relationships of variables on outcomes – job satisfaction and turnover intentions.	Correlation analysis and moderated multiple regression were used to test the hypothesized relationships	The investigation supported various moderating variables, outcome variables, and the direct associations between job stress and psychological strain that were expected; however, none of the variables regulated the relationship between job stress and psychological strain.
27	Qureshi, M. I., Jamil, R. A., Iftikhar, M., Arif, S., Lodhi, S., Naseem, I., &	Job stress, workload, environment and employees turnover intentions: Destiny or choice.	This study focused to find out the relationship among job stressor, workload, work place environment and employee	Structural modeling is used for empirical analysis of data using AMOS 18 software.	This study found a significant correlation between work load and workplace stressors and employee turnover intentions. Negative relationships with the workplace atmosphere have been documented.

28	Zaman, K. (2012). Hamzah, M. I., Hashim, N., & Rashid, M. H. A. (2011).	Relationship between stress factors and turnover intention among customer service employees of a Malaysian multinational company.	turnover intentions. This study sought to link stress factors (work overload, poor supervisory support and role ambiguity) with turnover intention among customer service employees.	This study used correlation and multiple regression analysis to analyze the data.	The findings showed that, when compared to role ambiguity and inadequate supervisor assistance, work overload was the best predictor of employee turnover intention. It also had a substantial impact on the desire to leave the company.
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2.3 Research Gap

Research gap refers to the gap between previous research and this research. There is almost no study conducted in Nepal on the factors that contribute to job stress and how it affects employee attrition. There hasn't been much research done on the relationship between job stress and employee turnover, though. Organizations' human resources are important and hard to replicate assets. In today's fiercely competitive global business landscape, it is imperative for firms to cultivate employee trust and commitment in order to reduce attrition. Organizations in Nepal still need to acknowledge this reality and carry out additional research that can help lower occupational stress levels there and, thus, lower employee attrition. The primary goal of this study is to better understand the factors that contribute to job stress and how they affect employee attrition in Nepalese development banks. The available research, however cover a very limited respondents but this research intends to fulfill this gap by taking large number of 384 respondents. As a result, the research will close the gap through its conclusions and open up new avenues for investigation for investigators and institutions.

CHAPTER - III

RESEARCH METHODOLOGY

The methodological method of solving an issue by systematic information gathering, recording, analysis, interpretation, and reporting regarding the many aspects of a phenomena under study is known as research methodology. The procedures and methods used throughout every part of the investigation are described in the research methodology of this work. This chapter describes research design, population and sample, and sampling design, nature and sources of data and the instrument of data collection, method of analysis and research framework and definition of variables (Pant, 2014).

3.1 Research Design

This study is based on descriptive research design and causal-comparative research design to deal with fundamental issues associated with the impact of job stress on employee turnover in Nepalese development banks. This study adopts descriptive research design to analyze the job stress status which causes employee turnover in Nepalese development bank. Causal-comparative design is used to find the cause and effect of relationship between different factors and employee turnover.

3.2 Population and Sample, and Sampling Design

The whole set of cases or groupings utilized to gather samples are referred to as the population. A subset of the general population that the researcher has selected to participate in the study is called the sample. There are 17 development banks' for the study. A sample is a portion of the whole population, or a subset of it. The study's sample strategy used convenience sampling, which is a non-probability sampling approach. 384 employees who work in different branches of all development banks operating in the Kathmandu Valley were personally given survey questions in order to collect responses from a broad response group. After being asked to participate in the study when they went into the banking hall on business, the participants gave their permission to engage in answering the questionnaire.

Sample Size and Sampling Design

The researcher has selected select the sample size by applying the formula when population is unknown. Cochran (1977) presents the following formula for sample size working within an infinite population.

$$n = \frac{Z^2 p(1-p)}{e^2}$$

n= sample size, Z=1.96 from the normal area table, if there is population infinite then put the value of p=0.50, and e= error which is 5 percent so the value of e is 0.05.

$$\begin{aligned} n &= \frac{Z^2 p(1-p)}{e^2} \\ &= \frac{1.96^2 \times 0.50(1-0.50)}{0.05^2} \\ &= 384.1458821 \end{aligned}$$

So, the sample size of the study is 384.

In order to contact the sample responder for this study, the convenience sampling method was used. It is a rapid, low-cost, user-friendly tool that yields qualitative data, making it appropriate for students. Convenience sampling data analysis is simpler as compared to other procedures.

3.3 Nature and Sources of Data, and Instruments of Data Collection

The primary data were used to extract the information from the employees regarding the perception of employees on the existing job stress and its impact on employee turnover in Nepalese development banks. Structured set of 5 point likert Scale questionnaires are distributed to the employees of the development banks.

3.4 Method of Analysis

Different statistical methods were used in the investigation. The following subsections discuss the statistical instruments that were employed in this write-what statistical study to evaluate the data findings:

3.4.1 Mean

The mean, which is obtained by dividing the total number of values by the number of values, is the arithmetic mean of a range of values or quantities. It alludes to the average that is examined or utilized to determine the data's central tendency. A widely

used and easily understood metric of central tendency is the arithmetic mean. To find it, tally up all of the population's data points, then divide the total by the number point. The mean is computed in this study to determine the average of the respondents' answers to the various variables in the Likert scale question. On all samples, the mean value of the answers to the Likert scale question is computed.

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

Where,

$\sum X$ = Value of responses of each independent or dependent variable

n = No. of statements

3.4.2 Standard Deviation

The standard deviation, which measures dispersion, is used to express how much a set of data values vary or are dispersed. The positive square root of variance is one way to define it. One helpful characteristic of the standard deviation is that, in contrast to variance, it has the same units of measurement as the data. There is a larger deviation within the data set if the data points deviate further from the mean. Therefore, the standard deviation increases with data spread. The standard deviation is computed for each sample in this study based on the Likert scale responses.

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

Where,

X = Value of responses of each dependent or independent variable

\bar{X} = Mean value of responses of each dependent or independent variable

n = No. of responses

3.4.3 Variance

The difference in numbers within a collection of data is measured as variance. Each number in the set's variance indicates how much it deviates from the mean. The difference between each value in the set and the mean is taken, the differences are squared, and the sum of the squares is divided by the total number of values in the set to determine the variance. Variance for the Likert scale responses given for each sample in this study is computed. A statistical measure of how much a group of data

differs from one another is called variance. Since variance quantifies the deviation from an average or mean, it is utilized in statistics for probability distribution.

3.4.4 ANOVA

ANOVA, or analysis of variance, is a group of statistical models and the corresponding estimate techniques that are used to examine how group averages in a sample differ from one another. ANOVA is used to examine overall differences in means as opposed to particular ones. This method evaluates possible variations in a dependent variable at the scale level using a nominal variable with two or more categories. In its most basic version, an ANOVA expands the scope of the t-test to include more than two groups and offers a statistical test to determine if the population means of many groups are equal. When comparing the means of three or more groups for statistical significance, an ANOVA is helpful. In theory, it is comparable to numerous two-sample t-tests. The Fisher analysis of variance is another name for this test.

3.4.5 Correlation Coefficient (r)

The relationship between an independent variable and another dependent variable is known as the correlation coefficient. It is a technique for ascertaining how these two variables are related to one another. A correlation coefficient is present when there is a strong relationship between the two variables, meaning that changes in the independent variable's value also affect the dependent variable's value. To determine the degree of relationship between independent and dependent variables for each sample in this study, correlation is computed for the responses given on a Likert scale.

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

Where,

X = Value of independent variable

Y = Value of dependent variable

n = Number of responses

3.4.6 t- Statistics

It is applied to Student's t-test hypothesis testing. In a t-test, the t-statistic is used to decide whether to accept or reject the null hypothesis. Set up Hypothesis

Null hypothesis (H_0); $\rho = 0$ i.e. There is no correlation between the considered variables.

Alternative Hypothesis (H_1); $\rho \neq 0$ i.e. There is significant correlation between the considered variables.

Test statistic under H_0 ;

$$t_{cal.} = \frac{r}{\sqrt{1 - r^2}} \times \sqrt{n - 2}$$

Where,

r = Sample correlation between two variables

r^2 = Coefficient Determination

n = No of Pair of observations

Level of significance: Level of significance $\alpha = 5$ percent

Critical Value: Tabulated or critical value of t at α percent level of significance for $(n - 2)$ degree of freedom obtain from 't' tables.

Decision

- i. If calculated 't' is less than or equal to tabulated value of 't' it falls in the accepted region and the null hypothesis is accepted and if calculated 't' is greater than tabulated 't' null hypothesis is rejected.
- ii. If p-value calculated is less than the level of significance i.e. 5 percent, null hypothesis is rejected and if p-value calculated is higher than the level of significance i.e. 5 percent, null hypothesis accepted.

3.4.7 Regression

Regression is one statistical method used to evaluate the degree of a relationship between one dependent variable and one or more independent variables. It covers a wide range of techniques for analyzing and modeling several variables to find their relationships. Based on responses on a Likert scale, regression analysis is utilized in this study to ascertain the direction of the relationship between the independent and dependent variables for each sample. The relationship's theoretical model is represented by the equation below:

$$ET = \beta_0 + \beta_1 WO + \beta_2 WE + \beta_3 SS + \beta_4 WA + \varepsilon$$

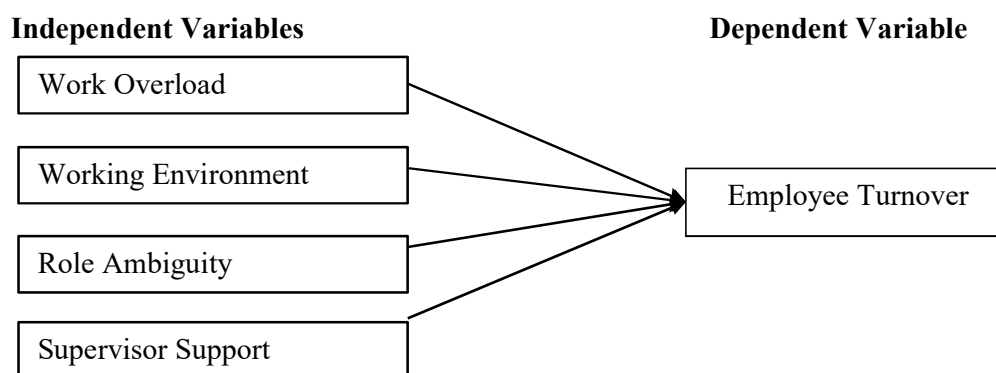
Where,

ET= Employee turnover

WO= Work overload
 WE= Working environment
 SS= Supervisor support
 WA= Work ambiguity
 β_0 = The intercept (constant)
 $\beta_1, \beta_2, \beta_3, \beta_4$ = Coefficient of variables
 ε = Error term.

3.5 Research Framework and Definition of the Variables

From the theoretical and empirical literature reviews, the following research framework of the study is developed by the researcher.



Source: Bhattarai (2022); Sheraz (2014), Zahra (2018); Naidoo (2018).

Figure 1 Research Framework of the Study

Dependent Variable

Employee Turnover

Turnover is a term used to describe a type of behavior that describes how workers in a company leave or are replaced. Turnover is not a novel concept in management; rather, it is a significant problem in human resource management that interests practitioners of industrial relations management and public administration worldwide. The firms need to come up with ways to keep their staff as the competition gets more fierce. According to Bothma and Roodt (2013), turnover intention has been extensively researched and validated; however, the turnover intention scale (TIS) still needs to be validated. The impact of job satisfaction and occupational stress on the intention of employee turnover was studied by Zunaidah and Hadjri (2019).

Workplace communication, the atmosphere, stress levels, pay, and benefits are among the elements that contribute to employee turnover.

Independent Variables

Work Overload

Workload, autonomy, mismatch, lack of training, and physical workspace are some characteristics that are exclusive to a certain profession. Employees experience a work overload when they are required to work lengthy hours without any flexibility in their working hours or style: We refer to this state of affairs as role overload or task overload. Qureshi et al. (2012) found that there was a positive correlation between job load and the workplace environment and stress. Yang Liu, Lie, and Zhang (2015) observed that lengthy work hours, complicated work relationships, job overload, and a lack of opportunity for professional advancement all contribute to a high turnover rate. Bhattarai (2022) also found that there is a positive relationship between work load, stress and turnover intention. A direct relationship has been found between work load, stress and turnover intention.

Working Environment

One of the main causes of employee turnover in the workplace is the organizational working environment, which includes political climate, coworker unhappiness, and boss behavior that does not meet employee expectations. An organization's working environment influences a person's decision to stay or quit. While an unfavorable work environment can lead to employee turnover, favorable working conditions can act as a motivator for employees to remain with a company. Poor and unfavorable working conditions are identified as a primary cause of employees' high intention to leave. Bhattarai (2022) found that there is a negative relationship between working environment and turnover intention. Qureshi et al. (2012) reported that there is also a negative relationship between stress and turnover and the same relation is with working environment.

Role Ambiguity

Numerous writers focused on various aspects. According to Hundera (2014), stress results from a mismatch between expectations and a person who lacks obvious

knowledge about the methods and processes needed to do the work. As a result, workers perform poorly; this circumstance is referred to as role or task ambiguity. According to De Clercq and Belausteguigoitia (2017), uncertainty occurs when job descriptions are imprecise and lack specifics inside the company. The degree of ambiguity in the workplace has a direct impact on individuals' intentions to stay or leave, as it lowers performance and increases anxiety. The results of this study demonstrate the direct and advantageous impact of ambiguity on quitting intention. De Clercq and Belausteguigoitia (2017) and Bhattarai (2022) found there was a negative correlation between role ambiguity and turnover intention, according to Zahra et al. (2018).

Supervisory Support

Butali, Wesang'ula, and Mamuli (2013) stated human resource managers in a company are always working to keep their staff members on board in order to lower attrition. They define turnover as the process by which a company lets go of current workers and subsequently hires new people to take their place. Employees that are productive, devoted, and content can be produced via human resource policy. The performance, productivity, fertility, and competences of an organization are all negatively impacted by turnover. Employee turnover is a concern not only for the organization but also for other organizations that interact with them. Keeping up good ties with companies that have a high personnel turnover rate becomes complex. The effects of employee turnover are felt by them both. Zahra et al. (2018) and Hamzah et al. (2011) found a negative correlation between work uncertainty and intention to leave.

CHAPTER - IV

RESULTS AND DISCUSSION

The chapter's objectives are to provide the results of the questionnaire survey and to evaluate, examine, and interpret the information that was acquired throughout the course of the investigation. The main objectives of this inquiry were fulfilled by the findings that came from the analysis of the data that was collected. The foundation of the study is derived entirely from original source data. Most of the primary source consists of questionnaire replies. This study uses primary data collected from 384 respondents to investigate the impact of job stress on employee turnover in Nepalese development banks. This chapter also covers the test of the hypotheses that were established in the preceding chapter. Taking into consideration the background information and demographics of the respondents, each hypothesis is looked at and assessed independently. This section contains three more subsections. The first section covers the responder profiles. The obtained data is identified and examined in the second phase using the correlation between the independent and dependent variables. This section tests the hypothesis from the previous chapter. The final portion contains an explanation of the result that was reached analytically.

4.1 Results

4.1.1 Demographic Profile of Respondents

This section covers the demographic analysis and interpretation of primary data collected through surveys. This part looked at the respondents' age and gender profiles. Everyone who responded is a resident of the Kathmandu Valley.

Table 2

Gender Specification

Options	No. of Respondents	Response (percent)
Male	254	66.15
Female	130	33.85
Total	384	100

Source: Opinion Survey, 2024

Table 2 shows the gender wise respondent of employee. Data from 384 respondents were gathered and examined for this study. 384 respondents provided 66.15 percent of

the responses, indicating that men make up the majority of respondents for development banks. Compared to female respondents, the majority of the 384 respondents' responses are from men. But when it came to job stress and how it affects employee turnover in Nepalese development banks, 33.85% of the respondents were female. Based on these findings, it appears that men are more likely than women to work in the banking industry. Within this framework, Nepalese development banks are able to recognize survey respondents as predominantly male and female.

Table 3

Age Description of Respondents

Options	No. of Respondents	Response (percent)
20-29	139	36.20
30-39	187	48.70
40 and above	58	15.10
Total	384	100

Source: Opinion Survey, 2024

Table 3 provides an age description of the respondents, indicating that 48.70 percent of the respondents are in the 30- to 39-year-old age range. The age group of employees at development banks who are 40 years of age and older has the lowest proportion. Nonetheless, the bulk of responders are young. Furthermore, of the respondents, 36.20 percent identified as belonging to the 20–39 age group and 15.10 percent as representing the 40+ age group. This suggests that 84.90 percent of the Nepalese development banks' overall workforce was young, active, and employed by the development banks, among other institutions.

Table 4

Education Level of the Respondents

Options	No. of Respondents	Response (percent)
Up to Bachelor	183	47.66
Master's and above	201	52.34
Total	384	100

Source: Opinion Survey, 2024

Table 4 presents the educational profile of the participants. Out of 384 employees surveyed, 201 (52.34 percent) had master's degrees or higher, while 183 (47.66 percent) had only a bachelor's degree. This information is revealed by the study. The findings imply that the majority of the interviewees were able to read and understand

the questionnaires used in this study. Consequently, the participants were able to provide precise responses and exhibit their comprehension of staff attrition in Nepalese development banks.

Table 5

Working Experience of Respondents

Options	No. of Respondents	Response (percent)
Less than 1 year	25	6.51
1-2 years	43	11.20
2-3 years	76	19.79
3-5 years	126	32.81
More than 5 years	114	29.69
Total	384	100

Source: Opinion Survey, 2024

Table 5 also stated information regarding respondent's work tenure in a development bank. Among the 384 respondents, 126 (or 32.81 percent) had been employed for three to five years, while 114 (or 29.69 percent) had been employed for more than five years. Additionally, it was discovered that 25 respondents, or 6.51% of the sample, had worked for less than a year, while 76 respondents, or 19.79% of the sample, had worked for two to three years, and 43 respondents, or 11.20 percent, had worked for one to two years. According to the study's findings, most employees have enough experience to carry out their duties in a competent and effective manner. The results show that the respondents had a medium level of experience.

4.1.2 Summary of Descriptive Analysis

The impact of job stress on employee turnover at the Nepalese development banks is determined by calculating each variable's mean value and standard deviation. The gathered data has been evaluated using descriptive analysis, which has aided in the data's summarization and description. Table 5 compiles the descriptive analysis's specifics.

Table 6*Summary of Descriptive Statistics*

Study Variables	Mean	Std. Deviation
Work Overload (WO)	3.8056	.91712
Working Environment (WE)	2.2005	.87283
Role Ambiguity (RA)	3.7583	.79261
Supervisor Support (SS)	2.1554	.78490
Employee Turnover (ET)	3.7352	.79466

Source: Appendix-I

Table 6 presents the study's findings, which indicate a high level of employee turnover with a mean score of 3.7352. It demonstrates how the Nepalese development banks' components all fall between 2.1554 and 3.8056. When compared to the other elements—working environment, job ambiguity, and supervisor support—work overload has the highest mean score value, 3.8056. Given that the highest mean score of 3.8056 is the overall value, it is clear that work overload is the study's major factor. In other word, it is clear that the majority of respondents felt that their own turnover rate was high and that work overload was a key factor influencing staff turnover in Nepalese development banks.. Meanwhile, working environment, role ambiguity and supervisor support element got an overall mean score of 2.2005, 3.7583 and 2.1554 respectively.

4.1.3 Correlations Analysis

The degree of relationship between two variables is shown by their correlation coefficient. Correlation analysis measures the degree of linear relationship between the dependent and independent variables. The range of values for the correlation coefficient is -1 to 1. A correlation coefficient of one indicates a full negative relationship between two variables, while a correlation value of one indicates a complete positive association between two variables. Conversely, a correlation score of 0 indicates that there is no relationship at all between the variables.

Table 7*Pearson Correlation Coefficients of Study Variables*

	WO	WE	RA	SS	ET
Work Overload (WO)	1				
Working Environment (WE)	-.749** .000	1			
Role Ambiguity (RA)	.536** .000	-.502** .000	1		
Supervisor Support (SS)	-.650** .000	.539** .000	-.380** .000	1	
Employee Turnover (ET)	.795** .000	-.770** .000	.641** .000	-.719** .000	1

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

Source: Appendix-II

Table 7 reveals the correlation test between both dependent and independent variables using correlation coefficient matrix. The correlation coefficient between work overload and employee turnover is 0.795, with a significant value of 0.000, indicating a significant positive association between the two variables ($P < 0.05$). Similarly, the correlation coefficient between working environment and employee turnover is -0.770, with a significant value of 0.000, indicating a significant negative relationship ($P < 0.05$) between the two variables. Likewise, there is a strong positive correlation ($P < 0.05$) between role ambiguity and employee turnover, as evidenced by the correlation value of 0.641 between the two variables, which has a significant value of 0.000. Ultimately, the correlation coefficient between supervisor support and employee turnover is -0.719, with a significant value of 0.000. This indicates a significant negative relationship between the two variables ($P < 0.05$).

4.1.4 Regression Analysis

Regression analysis is used when the investigation satisfies the regression assumptions to ascertain the extent to which the explanatory factors (supervisor support, work overload, working environment, and job ambiguity) account for the variance in the explained variable (employee turnover). The 95 percent confidence interval is employed, and the significance criterion is fixed at 0.05.

Table 8*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	DW
1	.895 ^a	.800	.798	.35696	1.820

a. Predictors: (Constant), SS, RA, WE, WO

Source: Appendix-III

The R² value is 0.800 indicates that variations in the independent variables like work overload, working environment, role ambiguity and supervisor support can explain for 80.00 percent of the observed variability in employee turnover. Other factors account for the remaining 20.00 percent of the preference variation that they are unable to explain since they are not included in the model. The R statistic in this study, which is 0.895, shows that the study variables have a high association with one another. This suggests that the independent factors have a significant impact on employee turnover. Regression analysis is perfectly correlated with standard error of estimate. Durbin-Watson in this study is 1.820, which is near to 2, meaning that the regression model's autocorrelation is not an issue.

Table 9*Analysis of Variance (ANOVA)*

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	193.569	4	48.392	379.785	.000 ^b
Residual	48.292	379	.127		
Total	241.861	383			

a. Dependent Variable: ET

b. Predictors: (Constant), SS, RA, WE, WO

Source: Appendix-III

An analysis using ANOVA (F-value) suggests that the impact of dependent variables can be explained by the greatest number of potential combinations of predictor variables. Findings indicate that the staff turnover indicator has a major impact. The F-values of 379.785 ($p = 0.000 < 0.05$) for work overload, role ambiguity, working environment, and supervisor support as proxies for employee turnover indicate a strong correlation between the independent variables and the dependent variable, employee turnover.

Table 10*Regression Coefficient of Independent Variables on Turnover*

Variables	Coefficients	t-statistics	Sig.-value	VIF
(Constant)	3.331	14.745	.000	
Work Overload (WO)	.203	5.874	.000	3.005
Working Environment (WE)	-.278	-8.632	.000	2.378
Role Ambiguity (RA)	.245	8.838	.000	1.452
Supervisor Support (SS)	-.313	-10.189	.000	1.753

a. Dependent Variable: ER

Source: Appendix-III

Table 10 presents the regression coefficient of independent variables work overload, working environment, role ambiguity and supervisor support of development banks' employees and the intercept value of dependent variable employee turnover. It shows that variance inflation factors (VIF) of all independent variables are below 10. That's why, there is no multicollinearity in the model. The coefficient of regression (β) for work overload is 0.203. According to the data, there is a 0.203 unit rise in staff turnover in development banks for every unit increase in work pressure. Furthermore, the p-value of 0.000 indicates the statistical significance of job overload at the five percent significance level. Hence, this is significant positive effect of work overload on employee turnover.

The regression coefficient (β) for the workplace is -0.278. This data shows that if every working environment increased by one, employee turnover would decrease by -0.278 units. At the five percent significance level, the working environment is statistically significant, as indicated by its p value of 0.000. Hence, this is significant negative effect of working environment on employee turnover in development banks. For role ambiguity, the regression coefficient (β) is 0.245. Employee turnover would rise by 0.245 units if role ambiguity increased by one, according to this data. The role ambiguity's p value of 0.000 shows that it is statistically significant at the five percent significance level. Hence, role ambiguity has significant positive impact on employee turnover. The regression coefficient for supervisor support is -0.313. The data indicates that a one-unit increase in supervisor support would result in a -0.313-unit decrease in employee turnover. Additionally, the supervisor support's p value of 0.000 indicates that it is statistically significant at the five percent significance level. Hence,

this is significant negative effect of supervisor support on employee turnover in development banks.

Hypothesis Testing

H₁: There is positive impact work overload and employee turnover in Nepalese development banks.

P-value of work overload is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

H₂: There is negative effect between work environment and employee turnover in Nepalese development banks.

P-value of working environment is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

H₃: There is positive impact between role ambiguity and employee turnover in Nepalese development banks.

P-value of role ambiguity is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

H₄: There is negative impact between supervisor support and employee turnover in Nepalese development banks.

P-value of supervisor support is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

Table 11

Summary of Hypothesis Testing

Hypothesis	Standard Coefficient	t- Value	p-Value	Result
H ₁ Impact of work overload to employee turnover.	.203	5.874	.000	Accepted
H ₂ Impact of working environment to employee turnover.	-.278	-8.632	.000	Accepted
H ₃ Impact of role ambiguity to employee turnover.	.245	8.838	.000	Accepted
H ₄ Impact of Supervisor support to employee turnover.	-.313	-10.189	.000	Accepted

According to table 11, p-value of work overload, working environment, role ambiguity and supervisor support are 0.000, 0.000, 0000 and 0.000 respectively which are significant at 5 percent level. So, all the hypothesis are accepted.

4.2 Discussion

The main purpose of the study is to analyze the effect of job stress on employee turnover in Nepalese development banks. This study is broadly paying attention on different aspects of job stress and reasons (like work overload, working environment, role ambiguity and supervisor support). This research also highlights the association between job stress and employee turnover. Research and previous literature supports the relationship between work overload factors, working environment, role ambiguity, supervisor support and employee turnover. The research literature validates that directly influence of job stress on employee turnover.

The correlation analysis shows that Results obtained from the data analysis for work overload has positive and statistically significant relationship with employee turnover and also significant positive impact on employee turnover among employee in Nepalese development banks in Nepal. If employees feel excessive work pressure, long and difficult working hours and days, they are more intention to quit from the development banks. The result is consistent with Bhattarai (2022); Zahra et al. (2018) and Qureshi et al. (2012). Then, working environment is found to have negative and significant relationship with employees' turnover in Nepalese development banks. If employees feel comfortable to work with latest technologies in the development banks as well as secure in the working environment, they won't searching a new job. This finding is similar with the previous study of Lee et al. (2016) and Bhatrari (2022) but opposite to the finding of Tulangow, Saerang and Rumokoy (2018).

The correlation analysis also shows that there is significant positive relationship between role ambiguity and employee turnover in Nepalese development banks which is consistent with the findings of Sheraz et al. (2014). The result is also consistent with Hamzah (2011); Bhattari (2022). Further, supervisor support has significant negative relationship with employees' turnover of development banks in Nepal. The result is consistent with Zahra (2018). The is also similar with the previous study of Naidoo (2018) and Gok, Akgündüz and Alkan (2017).

The multiple regression analysis shows that work overload has significant positive impact on employee turnover in Nepalese development banks in Nepal. The results are also consistent with Zahra et al. (2018) and Qureshi et al. (2012). Workload refers to the amount of work that is allocated to an employee to do. The results of this study also support the Hamzah et al. (2011). However, working environment has negative and significant effect on employee turnover. This is consistent with Qureshi et al. (2012). The results is also consistent with Lee et al. (2016) and Bhatrari (2022).

This study also shows that role ambiguity has significant positive impact on employees' turnover. The result is line with the findings of consistent with Hamzah (2011); Bhattari (2022). Moreover, this result is also similar with the prior study Kabtamu (2017). Finally, supervisor support has significant negative impact on employee turnover. The results is consistent with Naidoo (2018) and Gok, Akgündüz and Alkan (2017). The results of this study also support the Hamzah et al. (2011).

CHAPTER – V

SUMMARY AND CONCLUSION

5.1 Summary

No matter the size of the firm, job stress is a common occurrence. It can show itself in a variety of forms and affect workers in different ways based on the particular workplace. People can be affected by stress in both positive and bad ways, such as reduced performance, job satisfaction, organizational commitment, and desire to quit the firm. Nonetheless, people are not always negatively affected by stress. Workers who intend to quit the firm are referred to as intending to turnover. If an organization wants to retain its employees, it must reduce workplace stress, which can lead to job stress and eventually employee turnover.

The major objective of the study is to examine the impact of job stress and its impact on employee turnover in Nepalese development banks. The other specific objectives are to assess the level of the job stress in Nepalese development banks, to analyze the relationship between job stress factors (work overload, working environment, role ambiguity, supervisor support) and employee turnover in Nepalese development banks and to examine the impact of work overload, working environment, role ambiguity, supervisor support on employee turnover in Nepalese development banks. This study is based on descriptive research design and causal-comparative research design. This study adopts descriptive research design to analyze the occupational stress status which causes employee turnover in Nepalese development bank. Causal-comparative design is used to find the cause and effect of relationship between different factors and employee turnover. For this study, all the employees of 17 development banks are the total population and sample size is 384 on the basis of convenience sampling. This study used mean, standard deviation, frequency distribution, correlation analysis and multiple regressions to analyze the data by using Excel and IBM SPSS. This study used employee turnover as dependent variable and work overload, working environment, role ambiguity and supervisor support are as explanatory variables.

This study found that work overload, working environment, role ambiguity and supervisor support are the major determinants of job stress which lead to increase employee turnover in Nepalese development banks. The analysis found that the majority of the respondents highly agreed that work overload factors are affecting their employee turnover. This study also found that a significant positive association between work overload and employee turnover. Likewise, there is significant negative relation between working environment and the employee turnover. But there is significant positive relationship between role ambiguity and the employee turnover. At last, correlation value between supervisor support and the employee turnover is significant negative. Regression analysis reveals work overload and role ambiguity have significant positive effect employee turnover. However, working environment and supervisor support have significant negative effect on turnover among employee in Nepalese development banks.

5.2 Conclusion

This study concluded that personnel working in development banks in the Kathmandu Valley face significant challenges due to job stress. It is critical that stress-related variables at work are regularly assessed. Given that work overload has the greatest mean value in this study, it can be concluded that job overload is the main factor. It is evident that the majority of respondents believed that employee turnover in Nepalese development banks was significant and that work overload was a major significant reasons.

The correlation analysis shows that work overload and employee turnover is significant positive between these variables. At the same time, there is significant negative association between working environment and the employee turnover. Similarly, correlation value between role ambiguity and the employee turnover is significant positive. Moreover, correlation value between supervisor support and the employee turnover is significant negative.

The multiple regression result concluded that there is significant positive effect of work overload on employee turnover. Then, there is significant negative effect of working environment on employee turnover in development banks. At the meantime, role ambiguity has significant positive impact on employee turnover. Finally,

supervisor support has significant negative effect on employee turnover in development banks. However, job stress has significant impact on employee turnover in Nepalese development banks within Kathmandu Valley.

5.3 Implications

This study has the following implications;

- This study found that work overload, working environment, role ambiguity and supervisor support have significant impact on employee turnover of development banks in Nepal. Policy makers can consider various scenarios, including those related to administration, work environment, role ambiguity, and opportunities for increased income and improved working conditions, in order to persuade employees to remain with Nepalese development banks. This information and finding serves as a signal in this regard.
- The main component, workload, has a positive correlation with employee turnover. A company can benefit from a reasonable workload; studies show that employees are more likely to consider quitting when they are overworked.
- The study's findings unequivocally demonstrate that staff turnover significantly affects the working environment's job stress component. As a result, the management of Nepalese development banks makes an effort to provide the newest technology within the company, a safe working environment, and a team atmosphere that fosters professional development.
- The development bank management should focus heavily on retention strategies since they are aware of the high turnover of qualified workers. Some of these strategies include lowering workplace stress, setting up a positive work atmosphere, providing strong supervisor support, and setting clear, planned goals and targets for each employee.
- In addition, it gave the researcher a chance to get a great deal of knowledge about the area and might be used as a source in the future.
- This outcome primarily comes from the Kathmandu Valley branch. Therefore, the branch outside the Kathmandu Valley may be included in future research. In order to generalize the results, it is advised that future studies explore this link using larger sample sizes and more effective sampling methods. Furthermore, it is recommended that they investigate the influence of various

factors on employee attrition within other service sectors. Furthermore, since these factors are a component of the primary work-related stress, further research examining other elements of occupational stress factors such as the home-work interface, compensation, career growth, and career development concern may be required to explain a greater portion of the variance in employee turnover.

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APPENDICES

Appendix-I

Descriptive Summary of Variables

	N	Minimum	Maximum	Mean	Std. Deviation
WO	384	1.00	5.00	3.8056	.91712
WE	384	1.00	5.00	2.2005	.87283
RA	384	1.00	5.00	3.7583	.79261
SS	384	1.00	5.00	2.1554	.78490
ET	384	1.00	5.00	3.7352	.79466
Valid N (listwise)	384				

Source: SPSS version 26

Appendix-II

Correlations

		WO	WE	RA	SS	ET
WO	Pearson Correlation	1	-.749**	.536**	-.650**	.795**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	384	384	384	384	384
WE	Pearson Correlation	-.749**	1	-.502**	.539**	-.770**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	384	384	384	384	384
RA	Pearson Correlation	.536**	-.502**	1	-.380**	.641**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	384	384	384	384	384
SS	Pearson Correlation	-.650**	.539**	-.380**	1	-.719**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	384	384	384	384	384
ET	Pearson Correlation	.795**	-.770**	.641**	-.719**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	384	384	384	384	384

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

Source: SPSS version 23

Appendix-III
Multiple Regression Analysis

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.895 ^a	.800	.798	.35696	1.820

a. Predictors: (Constant), SS, RA, WE, WO

b. Dependent Variable: ET

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	193.569	4	48.392	379.785	.000 ^b
	Residual	48.292	379	.127		
	Total	241.861	383			

a. Dependent Variable: ET

b. Predictors: (Constant), SS, RA, WE, WO

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.331	.226		14.745	.000		
	WO	.203	.034	.234	5.874	.000	.333	3.005
	WE	-.278	.032	-.306	-8.632	.000	.421	2.378
	RA	.245	.028	.244	8.838	.000	.689	1.452
	SS	-.313	.031	-.310	-10.189	.000	.571	1.753

a. Dependent Variable: ET

Source: SPSS version 26

Questionnaire

Sir/Madam,

As I am doing thesis work on “Effect of Job Stress on Employee Turnover Intention in Nepalese Development Banks”, for the partial fulfillment for the degree of Masters of Business Studies, I would like to understand your opinions on the subject related to the marketing strategy. It would be an insightful cooperation if you express your views on this questionnaire on the basis of your experience.

Please tick the correct answer (v)

1. Please specify your gender?

Options	Choose that applies
Male	
Female	

2. Which age group do you belong to?

Options	Choose that applies
20-29	
30-39	
40 and above	

3. What is your Academic Qualification?

Options	Choose that applies
Bachelor	
Masters/PHD	

4. How is your work experience?

Options	Choose that applies
0-2 yrs	
3-6 yrs	
More than 6 yrs	

Please indicate the extent of your agreement with the following statement about your effect of job stress on employee turnover intention in Nepalese development banks.

Please tick “√” only one statement in each box.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

S. N.	Items	Responses				
		1	2	3	4	5
8.	Work Overload					
8.1	I experience excessive work pressure					
8.2	I am working long and difficult working hours and days					
8.3	I am unable to take sufficient breaks					
9.	Working Environment					
9.1	I feel comfortable to work with latest technologies in the organization.					
9.2	I feel insecure in the working environment.					
9.3	Working environment of team is not good for career growth					
10.	Role Ambiguity					
10.1	I do feel secure about how much authority I have					
10.2	I do know exactly what my responsibilities are					
10.3	I do know that I have divided my time properly					
10.4	There is clear, planned goals and objectives for my job					
10.5	Explanation is not clear of what has to be done					
11.	Supervisor Support					
11.1	My supervisor actively listens to my suggestions.					
11.2	My supervisor supports and encourages staff even when things go wrong.					
11.3	Supervisor provides coaching on how to do things in right way and solve problems					
12.	Employee Turnover Intention					
12.1	I like to resign myself from the current job.					
12.2	I often think about quitting					
12.3	Presently, I am actively searching for other job					

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ABSTRACT This study investigates the effect

of job stress on employee turnover intention in Nepalese development banks. This study is based on descriptive research design and causal-comparative research design

. 384 employees or respondents are taken from development banks as a sample of

the study. Correlation and regression analysis is used to analyze the data . This study shows that work overload , working environment, role ambiguity and supervisor support are

the major determinants of job stress which lead to increase employee turnover in Nepalese development banks. The analysis also shows that the majority of the respondents highly agreed that work overload factors are affecting their employee turnover. This study also reveals that

a significant positive association between work overload and employee turnover . Likewise, there is significant negative relation between working environment and

the employee turnover. But there is significant positive relationship between role ambiguity and the employee turnover. At last, correlation value between supervisor support and the employee turnover is significant negative. Regression analysis shows that work overload and role ambiguity have significant positive effect employee turnover. However, working environment and supervisor support have significant negative effect on turnover among employee in Nepalese development banks. Key words: Employees turnover intention, work overload, working environment, role ambiguity and supervisor support. CHAPTER - I INTRODUCTION 1.1 Background of the Study Human resources (HR) are a key strategic component that ensures the bank will always exist. Effective management of the company's human resources is therefore essential. The organization may find it challenging to handle the crucial responsibility of