

# Determination of Employee Intention to Leave the Organization: A Case of Nepalese Commercial Banks

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## Abstract

This study investigates the determinants of employee intention to leave the organization in the context of Nepalese commercial banks. Employee intention to leave is the dependable variable. The selected independent variables are work ambiguity, work life conflict, peer relation, working environment, job insecurity and work overload. The primary source of data is used to assess the opinions of the respondents regarding the different factors associated with employee turnover intention. The study is based on primary data of 121 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation coefficients and regression models are estimated to test the significance and importance of work ambiguity, work life conflict, peer relation, working environment, job insecurity and work overload on employee intention to leave the organization.

The study showed that work ambiguity has a positive impact on consumer employee turnover intention. It indicates that higher the work ambiguity, higher would be the employee turnover intention. Similarly, work life conflict has a positive impact on employee intention to leave indicating that increase in work life conflicts leads to increase in employee intention to leave the organization. Likewise, job insecurity has positive impact on employee turnover intention. This implies that higher the job insecurity, higher would be the employee turnover intention. Likewise, this study also showed that work overload has a positive impact on employee intention to leave. This reveals that increase in work overload leads to increase in employee turnover intention in the context of Nepalese commercial banks. However, peer relationship has a negative impact on employee intention to leave. It indicates that healthy relationship among the colleagues leads to decrease in employee intention to leave. Moreover, working environment has a negative impact on employee turnover. It means that supportive working environment leads to decrease in employee intention to leave.

*Keywords:* employee intention to leave, work ambiguity, work life conflict, peer relation, working environment, job insecurity, work overload

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## 1. Introduction

Employee turnover refers to the situation where an employee leaves an organization. It can be classified as voluntary, when it is the employee who decides to terminate the working relationship, or involuntary, when it is

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the employer who decides (Holtom *et al.*, 2008). Lazzari *et al.* (2022) stated that turnover intention is an employee's reported willingness to leave her organization within a given period of time and is often used for studying actual employee turnover.

According to Kankanhalli and Tan (2005), employee turnover is defined as the rotation of workers around the labour market, between organization, job and careers. Couger (1988) stated that employee turnover come from poor grievance procedures, or lack of motivation which ultimately leads to poor employees' performance. Employee engagement, cognitive flexibility and pay satisfaction are potential determinants of turnover intentions and have relevant importance in retaining best employees in the organization despite of such cut-throat competition (Liu *et al.*, 2012). Turnover of an employee for another position in an external organization provokes a reflective sentiment with remaining members, such as questioning their motivation to stay in the organization (Kammeyer-Mueller *et al.*, 2005).

Turnover intention, which is an employee's reported willingness to leave the organization within a defined period of time, is considered the best predictor of actual employee turnover (Hom *et al.*, 2017). Although the link between the two has been questioned (Cohen *et al.*, 2016), it is still widely used for studying employee retention as detailed quit data is often unavailable due to, e.g., privacy policies. Moreover, since one precedes the other, the correct prediction of intended turnover enables employers and policy makers alike to intervene and thus prevent actual turnover. A number of determinants have been identified for losing, or conversely, retaining employees, including demographic ones (such as gender, age, marriage), economic ones (working time, wage, fringe benefits, firm size, carrier development expectations) and psychological ones (carrier commitment, job satisfaction, value attainment, positive mood, emotional exhaustion), among others (Sousa-Poza and Henneberger, 2004).

Lalli (2009) argued that high turnover of employees is concern for organization because failing to address the question of employee turnover can sacrifice productivity, profitability and growth of organization. Employees are the backbone of an organization. Hence, the retention of the employees is an important tool in keeping an organization on track. The organization will lose the good employees if they are not satisfied (Gurumani, 2010). Increased retention means reduced employee turnover. Organizations should maintain their workforce in employment to minimize cost. Turnover, on the other hand, refers to a phenomenon where an organization fails to retain its employees or

loses its employees to other organizations. Additionally, organizations may experience a decrease in performance, efficiency, and morale, and an increase in the disorder of social networks, group cohesion, and communication (Sightler and Adams, 1999).

Turnover has an impact over the organization's costs relating to recruitment and selection, personnel process and induction, training of new personnel and above all, loss of knowledge gained by the employee while on job. Additionally, it results in understaffing which in turn lead to decreased effectiveness and productivity of the remaining staff (Jha, 2009). Abbasi and Holman (2000) stated employee turnover as a factor often jeopardizing organizational objectives as it results in monetary costs for employee replacement as well as many hidden costs and consequences Turnover of employees may be voluntary or involuntary. Involuntary employee loss relates to poor performance, conflict or other problems, while voluntary separations are due to better opportunities in other companies (Deckop *et al.*, 2006). High employee turnover rate is a critical issue, resulting in organizations' increasing costs of recruiting and training, high-stress levels of existing employees, loss of organizational knowledge and culture, and a decline in overall service performance (Le *et al.*, 2023). Moreover, According to Holzer and Wissoker (2001), turnover appears to reflect significant work place problems, rather than opportunities for advancement into better jobs. Management should therefore recognize the need for employee retention practices.

Bajwa *et al.* (2014) investigated the employee turnover intention in services sector of Pakistan. The study found that job satisfaction, job performance and workplace environment have significant impact on employee turnover intention in the services sector of Pakistan. Furthermore, Zheng and Lamond (2010) examined the organizational determinants of employee turnover intention for multinational companies in Asia. The study showed that training, size, the length of operation in local subsidiary and nature of industry are significantly related to employee turnover. The study also revealed that training expenditure is positively related to employee turnover intention. Likewise, Hwang *et al.* (2014) analyzed the factors affecting turnover intention of hotel employees. The study showed that supportive working environment has a significantly positive effect on job satisfaction. Similarly, unhealthy relationship between the employees has a significantly negative effect on turnover intention. Yucel (2012) investigated the relationships among job satisfaction, organizational commitment, and turnover intention. The result indicated that job satisfaction is one of the most

antecedents of organizational commitment and turnover intention. The study further revealed that the job satisfaction positively influences on affective commitment, continuance commitment, and normative commitment while it has negative impact on turnover intention.

Shukla and Sinha (2013) investigated the employee turnover intention in banking sector. The results showed that following factors have significantly influenced employee turnover intention in banking sector: work environment, job stress, compensation, employee relationship with management, career growth. Likewise, Peltokorpi *et al.* (2015) analyzed the relationship between organizational embeddedness, turnover intentions, and voluntary turnover. The findings of the showed that gender and risk aversion moderate the relationship between organizational embeddedness and turnover intentions, which in turn predict voluntary turnover. Hossain *et al.* (2017) analyzed the factors affecting employee's turnover intention in banking sector of Bangladesh. This study revealed that the independent variables used in the study such as economic factors, working environment factor, performance appraisal factor and career development factor have a significant impact on employee's turnover intention of Midland Bank Limited. Moreover, Bajwa *et al.* (2014) examined the determinants of turnover intention among employees. The study revealed that available job alternatives and work-life balance have significant impact on employee turnover intention. The study also found that job stress and work-life balance have negative impact on turnover intention. Furthermore, the study suggested that the organization has to be more proactive in dealing with employees' right at workplace to avoid the feeling of intention to leave and find other jobs.

Ooi and Teoh (2021) found that work engagement and job demand have no significant relationship with turnover intention. The study also indicated that organizational commitment is negatively related to turnover intention. Fakharyan *et al.* (2012) revealed that there is a negative relation between performance appraisal satisfaction and tendency to quit job position. Further, Ahmad *et al.* (2010) indicated that performance appraisal and motivational motive and punishment motive have a positive relationship with employee turnover intention. Dobbins *et al.* (1990) found that outcomes of performance appraisals are- use of evaluations as feedback to improve performance, reduced employee turnover, increase motivation, existence of feelings of equity among employees and linkage between performance and rewards. Mostert *et al.* (2008) showed that organizational stress is often viewed as a problem of the individual, however, it should be viewed as a serious problem

for the institution as a whole. The study revealed that high level of stress is eventually related positively to the employee turnover intention. According to Hill *et al.* (2008), decreasing job tenure is positively related with increasing turnover intention. As a result, employer shouldn't lose sight of this factor. Cummings *et al.* (2010) investigated how work ambiguity and work overload influenced the employees' intention to remain employed in company. The study concluded that there is a strong positive relationship between them, work life conflict is also positively related with employee's intention to leave. Moreover, Clark (2001) revealed that peer relationship is negatively relation to intention to quit and turnover. Abuti (2006) revealed that job insecurity was a major cause associated with employee turnover.

Mandhanya (2015) revealed that working environment has a negative relationship with employee retention and thus affects employees' decision to stay in the company. The study further advised that the management should provide effective working environment to retain employees. Finally, the study also recommended that thriving and friendly environment should be provided at the workplace to make employees more satisfied to remain in the company. Hong *et al.* (2012) stated that the relationship between work life conflict and employee intention to leave is positive with each other. Karavardar (2014) examined the direct effect of organizational career growth on turnover intention, as well as the buttering influence of organizational commitment on this relationship among auditors in Turkey. The study found that job insecurity has strong influences on turnover intention. In spite of this, career goal progress and promotion speed have no significant effect on turnover intention.

In the context of Nepal, Chand and Sethi (1997) stated that employees having high stress at work can cause many harmful results. The study also revealed that role conflict was the strongest and positive predictor of organizational stress. If not addressed, the stress experienced by workers can work against attaining business goals. Managers and business owners can ward off the potentially negative organizational effects of employee stress by becoming familiar with the signs of stress in business and implementing some simple remedies. Biswakarma (2015) studied the employee job engagement and its relationship impact and demographic meditation toward employee turnover intention in Nepalese private banking industry context. The study concluded that there is a negative effect of employee job engagement on the turnover behavioral decision of an employee. The study further suggested that in order to improve organizational performance, organizations should provide

appropriate stress management intervention to reduce employee job stress and psychological strain, enhance their job satisfaction, and reduce turnover as well. Moreover, Shrestha and Mishra (2012) argued that improving organizational performances by providing appropriate stress management interventions helps to reduce employee job stress and psychological strain and enhance their job satisfaction and reduce the intent to turnover.

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

The main purpose of the study is to analyze the determinants of employee's intention to leave the organization in Nepalese commercial banks. Specifically, it examines the impact of work ambiguity, work life conflict, peer relation, working environment, job insecurity and work overload on employee intention to leave in Nepalese commercial banks.

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

## 2. Methodological aspects

The study is based on the primary data. The data were gathered from 121 respondents through questionnaire. The respondents' views were collected on work ambiguity, work life conflict, peer relation, working environment, job insecurity and work over load in Nepalese commercial banks. The study used descriptive and casual comparative research design.

### *The model*

The model estimated in this study assumes that employee intention to leave the organization depends upon work ambiguity, work-life conflict, peer relation, working environment, job insecurity and work overload. Therefore the model takes the following form:

$$EIL = \beta_0 + \beta_1 WA + \beta_2 WLC + \beta_3 PR + \beta_4 WE + \beta_5 JI + \beta_6 WO + e$$

Where,

EIL= Employee intention to leave

WA=Work ambiguity

WLC=Work life conflict

PR=Peer relation

WE=Working environment

JI=Job insecurity

WO=Work overload

Employee intention to leave was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I believe employees intend to turnover because of poor employee relation in organization”, “I believe employees intend to turnover because of work pressure of the organization” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.831$ ).

Work ambiguity was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I do not have detailed written description of my job”, “I am unable to perform my duties smoothly due to ambiguity of the scope of your authorities and responsibilities” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.810$ ).

Work life conflict was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “Because of work overload, I do have to make changes to my family plans.”, “Because of office work and long working hours, I am not able to fulfill my family responsibilities” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.858$ ).

Peer relation was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “I am not able to receive support from my boss, colleagues and juniors”, “My relationship with colleagues and peers is not smooth and cordial” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.849$ ).

Working environment was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree.. There are 5 items and sample items include



“My boss is not supportive”, “I am not satisfied with culture of my work place” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.785$ ).

Job insecurity was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “Banks employees have high risk compared to the employees working in other organizations which create much stress”, “I have to be creative in the work I am doing to secure my job otherwise I have a fear of losing my job” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.822$ ).

Work overload was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly agree and 5 for strongly disagree. There are 5 items and sample items include “Feeling that I have too heavy workload, one that I can’t finish during an ordinary workday”, “Feeling that I have too much responsibility and authority delegated to me by my superiors” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ( $\alpha = 0.856$ ).

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

#### *Work ambiguity*

Hundera (2014) stated that the stress arises due to the mismatch between expectations and an individual who does not have apparent information related to the techniques and procedures to accomplish the task. The study also revealed that role conflict and job stress have a positive and significant relationship with turnover intention. Role ambiguity may invoke the belief that the organization is not interested in their wellbeing or success which revealed that role ambiguity is positively related with work stress (O’ Driscoll and Bechr, 2000). Severe information deficiencies about the job responsibilities even might seem like a way for the organization to maintain strict control over them. Higher job responsibilities are positively related with the organizational stress (Ackfeldt and Malhotra, 2013). In addition, De Clercq and Belausteguigoitia (2017) revealed there is a positive relationship between work ambiguity and employee turnover intention. Similarly, lack of direction, unclear job expectation of organization is also positively related with employee turnover intention (Zhang *et al.*, 2013). Schmidt and Lee (2008) stated that there is a positive relationship between work ambiguity and



emotional exhaustion and even depression. Based on it, this study develops the following hypothesis:

H<sub>1</sub>: There is a positive relationship between work ambiguity and employee intention to leave.

#### *Work life conflict*

Work life conflict is defined as a form of inter-role conflict in which work, and family demands are mutually incompatible, meeting demands of both the domains (Higgins *et al.*, 2007). Batt and Valcour (2003) revealed that there is a positive relationship between work life conflict and employee turnover intention. Work life policies are artifacts or surface level indicators of an organization, prioritizing work over family or family over work (Prottas *et al.*, 2006). Özbağ and Ceyhun (2014) showed that there is a positive effect of work life conflict on turnover intentions on employees with younger children. The study further explained that work life conflict for married respondents has a higher impact on turnover intention. Likewise, family-work conflict has a positive impact on turnover intentions (Asghar *et al.*, 2018). Hill *et al.* (2008) confirmed the positive relationship between work life conflict and organizational stress. Based on it, this study develops the following hypothesis:

H<sub>2</sub>: There is a positive relationship between work life conflict and employee intention to leave.

#### *Work environment*

Work environment is defined as a condition related to the characteristics of work place against the employee behavior and attitude from which it is related to the occurrence of psychological changes. Supportive work environment provides conditions that enable healthy workers to perform effectively (Soelton *et al.*, 2018). There is a negative relationship between work environment and job stress in organization (Leshabari, 2008). Jung *et al.* (2012) argued that a better working environment has a negative and significant impact on employee turnover intention. The study also stated that unfavorable working situations are the primary reason that leads the employee to change the organization. Cheng *et al.* (2014) revealed that a better working environment results in higher level of employee commitment and leads to reduced turnover intention, so there is a positive relationship between employee retention and work environment. Meirina *et al.* (2018) revealed that there is a negative influence of good working environment with turnover intention. Based on it, this study develops the following hypothesis:

H<sub>3</sub>: There is a negative relation between work environment and employee intention to leave.

#### *Peer relationship*

Peer relationship refers to the relationship between the employees at peer relationship are critical to job happiness commitment and creating more memorable milestone experience. Dull peer relations may lead to job stress and intention to quit the job. Workplace friendship have been associated with numerous positive outcomes, such as; increased job satisfaction, job involvement, job performance, team cohesion, organizational commitment and decreased intention to turnover (Berman *et al.*, 2002). Cleary *et al.* (2009) explained that trust and respect are earned by an employer through open communication, consent feedback and delegation of responsibility to the staff. The study further revealed that there is negative relationship between peer relation and employee turnover intention. The coordination between the peers and employee will generate healthy working environment which concluded negative relationship between peer relation and stress (Rizzo *et al.*, 1970). The inability of individuals and groups to share information and communicate with one another, to reflect on actions and outcomes may significantly lower the performance which sometimes shows positive reflection towards the stress (Kaplan *et al.*, 2001). Moreover, Malik (2011) stated that due to better peer relationships at the workplace, an employee feels comfortable, and his feelings of insecurity reduce. This result in reduction of workplace related problems and shows negative relationship with employee turnover intention. Workplace friendship is theorized to have a negative relationship with turnover and stress (Schraeder *et al.*, 2004). Based on it, this study develops the following hypothesis:

H<sub>4</sub>; There is a negative relationship between peer relationship and employee intention to leave.

#### *Job insecurity*

Heryanda (2019) examined the effect of job insecurity on turnover intention through employee job satisfaction. The study revealed that job insecurity has a negative and significant effect on job satisfaction. Rahman *et al.* (2018) stated that there is a positive relationship between job insecurity and employee turnover intention. Davy *et al.* (1997) revealed that there is a direct impact of job insecurity on employee's attitudes, performances and behavioral intentions over time and also concluded that as the feelings of job insecurity significantly increase, organizational commitment significantly decrease.

An employee with a higher level of job security has a higher probability of losing the job soon. Ashford *et al.* (1989) empirically found that the greater the number of changes in an organization, the greater the perceived job insecurity by the employees in turn, this perceived job insecurity negatively related to organizational commitment, trust in organization, job satisfaction and ultimately, job performance. Septiari and Ardana (2016) showed that job insecurity and stress of work have a significant and positive effect on employee turnover intention. Based on it, this study develops the following hypothesis:

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

#### *Work overload*

Bliese and Castro (2000) defined work overload as an interrelation between actual work demands and psychological strain that comes from the meeting that demands. These psychological strains come when the actual demands are perceived to exit the capacity of the employee. Ahuja *et al.* (2007) revealed that the perceived work overload significantly positively associated with work life imbalance and turnover intention among IT professionals. Likewise, Qureshi *et al.* (2012) stated that there is a positive relationship between work overload and stress as well as lower job satisfaction. Dawley *et al.* (2010) revealed that work overload has a positive relationship with turnover intention. Kiani *et al.* (2015) explained that the exhaustion reduces employee's initiative while continuously limiting their ability for the demanding work. Besides that, the feeling of inefficiency, lack of achievement, and productivity at work leads to the loss of confidence in work which reveals that work overload has a positive relationship with employee initiatives and less productivity. Azeem and Humayon (2017) found a significant positive relationship between job stress, abusive supervision and turnover intention. Based on it, this study develops the following hypothesis:

H<sub>6</sub>: There is a positive relationship between work overload and employee intention to leave.

### **3. Results and discussion**

#### *Correlation analysis*

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with means and standard deviations have been computed, and the results are presented in

Table 1.

Table 1

**Kendall's Tau correlation coefficients matrix**

This table presents Kendall's Tau correlation coefficients between dependent and independent variables. The correlation coefficients are based on 121 observations. The dependent variable is EIL (Employees Intention to Leave). The independent variables are WA (Work Ambiguity), WLC (Work Life Conflict), PR (Peer Relation), WE (Working Environment), JI (Job Insecurity) and WO (Work Overload).

Variables	Mean	S.D	WA	WLC	PR	WE	JI	WO	EIL
WA	3.948	0.288	1						
WLC	3.995	0.326	0.204**	1					
PR	3.867	0.354	0.319**	0.143*	1				
WE	3.882	0.309	0.338**	0.129	0.160*	1			
JS	3.965	0.331	0.305**	0.142	0.244**	0.285**	1		
WO	3.978	0.314	0.281**	0.139	0.231**	0.272**	0.292**	1	
EIL	4.011	0.358	0.309**	0.101	0.196**	0.203**	0.233**	0.348**	1

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

Table 1 shows that work ambiguity has a positive relation with employee turnover intention. It indicates that higher the work ambiguity, higher would be the employee intention to leave. Similarly, work life conflict is positively correlated to employee intention to leave indicating that increase in work life conflicts leads to increase in employee intention to leave. Likewise, job insecurity is positively correlated to employee turnover intention. This reveals that higher the job insecurity in the banks, higher would be the employee intention to leave. Likewise, work overload is positively correlated to employee intention to leave. This indicates that increase in work overload leads to increase in employee intention to leave. However, peer relationship is negatively correlated to employee turnover intention. It shows that healthy relationship among the colleagues leads to decrease in employee intention to leave. Moreover, working environment is negatively correlated to employee intention to leave. It implies that supportive and flexible working environment leads to decrease in employee intention to leave.

*Regression analysis*

Having indicated the Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it presents the regression results of work ambiguity, work life conflict, peer relation, working environment, job insecurity and work overload on employee intention to leave.

Table 2

**Estimated regression results of work ambiguity, work life conflict, peer relation, working environment, job insecurity and work overload on employee intention to leave commercial banks in Nepal**

The results are based on 121 observations using linear regression model. The model is  $EIL = \beta_0 + \beta_1 WA + \beta_2 WLC + \beta_3 PR + \beta_4 WE + \beta_5 JI + \beta_6 WO + e$ . The dependent variable is EIL (Employee's Intention to Leave). The independent variables are WA (Work Ambiguity), WLC (Work Life Conflict), PR (Peer Relation), WE (Working Environment), JI (Job Insecurity) and WO (Work Overload).

Model	Intercept	Regression coefficients of						Adj. R_bar <sup>2</sup>	SEE	F-value
		WA	WLC	PR	WE	JI	WO			
1	2.223 (5.278) **	0.453 (4.256) **						0.125	0.336	18.110
2	3.333 (8.339) **		0.170 (1.703)					0.016	0.356	2.902
3	3.164 (8.990) **			-0.219 (2.418) *				0.039	0.351	5.847
4	2.591 (6.594) **				-0.366 (3.625) **			0.092	0.342	13.140
5	2.492 (6.742) **					0.383 (4.125) **		0.118	0.337	17.010
6	2.371 (6.099) **						0.412 (4.235) **	0.124	0.336	17.934
7	2.095 (4.232) **	0.435 (3.874) **	0.049 (0.498)					0.119	0.336	9.125
8	2.016 (3.908) **	0.404 (3.221) **	0.046 (0.461)	-0.056 (0.565)				0.114	0.337	6.155
9	1.680 (3.078) **	0.299 (2.164) *	0.046 (0.461)	-0.048 (0.498)	-0.202 (1.757) *			0.130	0.335	5.470
10	1.380 (2.499) *	0.242 (1.754)	0.025 (0.258)	-0.016 (0.166)	-0.150 (1.305)	0.235 (2.277) *		0.160	0.329	5.571
11	1.124 (2.012) *	0.218 (1.595)	0.005 (0.047)	-0.001 (0.13)	-0.078 (0.657)	0.204 (1.986) *	0.227 (2.054) *	0.183	0.325	5.476

Notes:

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

Table 2 shows that the beta coefficients for work ambiguity are positive with employee intention to leave. It indicates that work ambiguity has positive impact on employee intention to leave. The finding is consistent with the findings of Zhang *et al.* (2013). Further, the beta coefficients for working environment are negative with employee intention to leave. It indicates that working environment has a negative impact on employee intention to leave. This result is consistent with the findings of Cheng *et al.* (2014). Likewise, the beta coefficients for work life conflict are positive with employee intention to leave. It indicates that work life conflict has a positive impact on employee intention to leave. This finding is consistent to the findings of Batt and Valcour (2003). Further, the beta coefficients for peer relationship are negative with

employee intention to leave. It indicates that peer relationship has a negative impact on employee intention to leave. This finding is consistent with the findings of Cleary *et al.* (2009). Similarly, the beta coefficients for job insecurity are positive with employee intention to leave. It indicates that job insecurity has a positive impact on employee intention to leave. This finding is consistent with the findings of Rahman *et al.* (2018). Similarly, the beta coefficients for work overload are positive with employee intention to leave. It indicates that work overload has a positive impact on employee intention to leave. This finding is similar with the findings of Azeem and Humayon (2017).

#### 4. Summary and conclusion

Employee turnover may be understood as the employee leaving the organization or profession voluntarily. It has been observed that voluntary turnover is an interdisciplinary and multidimensional construct. The problem of voluntary turnover stretches beyond the gamut of employee and organization. The concept of voluntary turnover can be explicated only when it is accepted as a combination of social, economic, and psychological processes

This study attempts to examine the determinants of employee's intention to leave the organization in Nepalese commercial banks. The study is based on primary data with 121 observations.

The study shows that work overload, job insecurity, work ambiguity and work life conflict are positively correlated to employee intention to leave. This reveals that increase in work overload, job insecurity, work ambiguity and work life conflict leads to increase in turnover intention to leave. Likewise, work environment and peer relationship are negatively correlated to employee intention to leave. This reveals that supportive and flexible work environment and healthy peer relationship decreases employee intention to leave in the context of Nepalese commercial banks. The study also concludes that the most influencing factor affecting employee intention to leave Nepalese commercial banks is job insecurity followed by work overload and working environment. The study also concludes that the most influencing factor is work ambiguity followed by work overload and job insecurity that explains the changes in employee intention to leave in Nepalese commercial banks.

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