

Cause and Management of Stress at Workplace: A Case of Nepalese Commercial Banks

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Abstract

This study examines the cause and management of stress at workplace in Nepalese commercial banks. Employee turnover intention is the dependable variable. The independent variables are work ambiguity, job insecurity, work overload, work life conflict, peer relationship and work environment. The primary source of data is used to assess the opinions of the respondents regarding the cause and management of stress at workplace in Nepalese commercial banks. The study is based on primary data of 122 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 different factors influencing employee turnover intention in Nepalese commercial banks.

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

Keywords: work ambiguity, job insecurity, work overload, work life conflict, work environment and peer relationship, employee turnover intention.

1. Introduction

Stress is an increasing phenomenon at the workplace that every employee experiences in their different phases of their work life (Sirvastava and Mandal, 2022). Work stress refers to the pressure or tension people feel in their life which is considered as an important fact influencing the

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organizational wellbeing and health of its employees (Patro and kumar, 2019). The study further stated that work stress affects the behavior of employees in organizations. Likewise, Michie (2002) stated that stress is changing to a common phenomenon among the employers and employees. Increasingly the stress level is changing rapidly among the employees due to a set of various reasons. Employees experience and feel stressed continuously and therefore the reactions of stress at the workplace are not a separate aspect. In addition to this, Fairbrother and Warn (2003) stated stress at work is also increasing due to external factors such as technological advancement and changes in the economy of a country. Stress is also bound to occur in multinational companies where operation is global, and employees have different cultural backgrounds. Besides stress that could be caused by family or personal problems, stress at work has become even a greater problem because of job restructure, globalization, and more demand on the task at hand. This might lead to higher job insecurity which would make employees feel stressed and distressed. Therefore, Tennant (2001) stated that the increased stress among employees motivated us to become interested, sensitive, and curious regarding the importance of the subject.

Stress is a hot-button issue for daily life. It is a key challenge for the organizations because organizations with stressed employees are more likely to be unsuccessful in the market. Stress is a hot-button issue for daily life. Stress among the employees is great matter of concern both for the organizations as well as the working employees. It is influenced mainly by occupational position and the culture of the organization. Stress becomes more complicated and shows a more unfavorable result if left unhandled (Mitra, 2015). Employees who are working in a stress-free environment are more productive and committed so they are valued assets for an organization (Rose, 2003). The stress is seen as an undesirable phenomenon which is brought by inadequate coping with co-worker and management which result in negative mental and physical illness (Cooper *et al.*, 1976). Stress is normally an unavoidable part of everyone's life living in this world. It portrays a negative notion that can have an impact on one's mental and physical well-being (Sahoo, 2016). Stress is the physiological reaction of a person to an external stimulus that causes the "fight-or-flight" response (Mujtaba *et al.*, 2010)

Avey *et al.* (2009) explained that stress at work is an increasingly common feature of modern life. In recent years workplace stress has become a common problem for human resources managers. In recent years workplace stress has become a common problem for human resources managers. There

is a continuous growth of competition, restructuring, layoffs, downsizing, technology changes and mergers in an organization and this leads to the increase the stress level among employees (Probst and Raisch, 2005). Work stress can come from a variety of sources and affect people in different ways. Stress is a mental or physical state that arises when a person feels something going against his/her thinking or feelings. The factors such as intricacy, workload, and an increase in responsibility are the causes which lead to stress. These factors are also known as stressors, and they always have a depressing and demolishing impact on employee's performances and productivity (Qasim *et al.*, 2014). Hence, stressor negatively affects physical health as well as psychological wellbeing of human beings. Moreover, stress exists in every organization either big or small and stress may express itself differently in different work environments. Stress releases many negative outcomes such as lower job satisfaction, lower organizational commitment, and turnover intention (Applebaum *et al.*, 2010)

Work stress is the response people may have when presented with work demand and pressure that are not matched with their knowledge and abilities and which challenges their ability to cope. Stress occurs in the wide range of work circumstances but is often made worse when employees feel they have little support from supervisor and colleagues and where they have little control over work or how they can cope from the demand and pressure (Leka *et al.*, 2003). Rothman and Barkhuizen (2008) revealed that there is a positive relationship between work overload and high levels of stress among the employees of the institution which often leading to employees leaving the institution or low job performances. 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 which revealed that there is a positive relationship between work stress and employee turnover intention.

Employees experience stress because of workload, technological problems at work, long hours, inadequate salary and insufficient time for family because of job worries at home (Khattak *et al.*, 2011). Likewise, stress is a cause of dissatisfaction among the employees like role conflict, work intensification, relationship with colleagues and unfavorable working conditions are the positive factors of creating stress (Ismail and Hong, 2011). In the health sector where females face a stressful situation due to irregular and long working hours, role pressure and work overload which significantly cause positive factor creating stress (Tusar and Tang, 2012). The several

factors like job timing, pay, bonus, workload, and peer attitude which cause stress in employees at job (Manzoor, 2011). In the same line, workload, technological problem, higher target, competition and salary, outcome of decision, management and peer support behavior, longer time frame are positive factors of causing stress in employees (Badar, 2011).

Bankers are under the great deal of stress and due to many positive factor such as work overload role ambiguity, role conflicts, lack of support from organization, lack of support from organization, lack of motivation and creativity causes stress (Muhammad *et al.*, 2012). There are several factors that affect the employee's performance. Each employee may have a different impact from different things at the workplace. Their attitude and behavior can play a vital role in their performances. The major organizational factors that affect employee performance are organizational culture, motivation, working environment, office design and teamwork (Zahargier and Balasundaram, 2011) Additionally, many of the emotional and physical symptoms that occur commonly in the employees such as headaches, fatigue, depression, anxiety, are positively related to stress (Dusselier *et al.*, 2005). The popular perception of the superintendence is that of an impossible job few want to undertake in which even the best and the brightest confront escaping and competing demands (Cooper, 2000).

In the context of Nepal, Chand and Sethi (1997) stated that role conflict was the strongest and positive predictor of organizational stress. Every sector has been more competitive due to the fast growth of local as well as foreign investments and the essential thing is the rising need of customers. Employees having high stress at work can cause many harmful results. As the economic environment places more pressure on businesses to succeed, competition becomes fierce. 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 in the banking industry in Nepal. 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. Shrestha and Mishra (2012) found significant practical implications for improving organizational performances by providing appropriate stress management interventions 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 on factors influencing employee turnover intention. Though there is above-mentioned empirical evidence in the context of the other countries and in Nepal, no such evidence using more recent data exists 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 examine the cause and management of work stress in Nepalese commercial banks. More specifically, it examines the impact of work ambiguity, work overload, work environment, peer relationship job insecurity and work life conflict on employee turnover intention 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 122 respondents through questionnaire. The respondents' views were collected on work ambiguity, job insecurity; work overload, work life conflict, peer relationship and work environment in Nepalese commercial banks. The study used descriptive and casual comparative research designs.

The model

The model estimated in this study assumes that employee turnover intention depends on work ambiguity, job insecurity; work overload, work life conflict, peer relationship and work environment. Therefore, the estimated model takes the following form:

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

Where,

ETI= Employee turnover intention

WA = Work ambiguity

WE = Work environment

WLC = Work life conflict

PR = Peer relationship

JIS = Job insecurity

WO = Work overload

Work ambiguity was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. 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 was measured by computing the Cronbach’s alpha ($\alpha = 0.930$).

Work environment was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “My organization does not have safe working environment offers”, “I am not satisfied with culture of my work place” and so on. The reliability was measured by computing the Cronbach’s alpha ($\alpha = 0.899$).

Work life conflict was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. 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 able to fulfill my family responsibilities” and so on. The reliability was measured by computing the Cronbach’s alpha ($\alpha = 0.911$).

Peer relation was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “My relationship with colleagues and peers is not smooth and cordial”, “My colleagues never cooperate with me voluntarily in solving administrative and work related problems” and so on. The reliability was measured by computing the Cronbach’s alpha ($\alpha = 0.847$).

Job insecurity was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Bank 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 was measured by computing the Cronbach’s alpha ($\alpha = 0.889$).

Work overload was measured using a 5-point Likert scale where respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Feeling that I have too heavy overload, one that I cannot finished during an ordinary work day”, “I am given unrealistic targets to achieve” and so on. The reliability was measured by computing the Cronbach’s alpha ($\alpha = 0.907$).

The following section describes the independent variables used in this study along with 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. So, the performance of the employees gets low; this situation is known as role ambiguity or work ambiguity. 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 is positively related with the organizational stress (Ackfeldt and Malhotra, 2013). In addition, De Clercq and Belausteguigoitia (2017) revealed several contingencies that attenuate the positive effect of role ambiguity on the desire to leave the organization. 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) also 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.

H₁: There is a positive relationship between work ambiguity and employee turnover intention.

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). Ozbag and Ceyhun (2014) revealed that there is a positive effect of work life conflict on turnover intentions on employees with younger children. Work life conflict for married respondents has a higher impact on turnover intention. Furthermore, family-work conflict has a positive impact on turnover intentions (Asghar *et al.*, 2018). In addition, Hill *et al.* (2008) concluded that there is a positive relationship between work life conflict and organizational stress. Based on it, this study develops the following hypothesis:

H₂: There is a positive relationship between work life conflict and employee turnover intention.

Work environment

Work environment is define 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 stress in organization (Leshabari, 2008). Similarly, Jung *et al.* (2012) showed that a better working environment has a negative and significant impact on employee turnover intention. The study further argued 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. Further, Meirina *et al.* (2018) revealed that there is negative influence of good working environment with turnover intention. Based on it, this study develops the following hypothesis:

H₃: There is a negative relation between work environment and employee turnover intention.

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. An employer who fails to abide by these elements of trust and respect will eventually also put a negative strain on the relationship. Hence, the study concluded 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). Likewise, 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). Malik (2011) revealed 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 stress. 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:

H₄; There is a negative relationship between peer relationship and employee turnover intention.

Job insecurity

Ashford *et al.* (1989) found empirically 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. 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 and positive impact on employee turnover. Rahman *et al.* (2018) also stated that there is a positive relationship between job insecurity and employee turnover intention. Likewise, Septiari and Ardana (2016) found that job insecurity and stress of work have a significant and positive effect on 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. Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between job insecurity and employee turnover intention.

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) stated 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 have positive relationship with employee initiatives and less productivity. Moreover, Azeem and Humayon (2017) found a significant positive relationship between job stress abusive supervision on turnover intention. Based on it, this study develops the following hypothesis:

H₆: There is a positive relationship between work overload and employee turnover intention.

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 122 observations. The dependent variable is ETI (Employee turnover intention). The independent variables are WA (Work ambiguity),

WE (Work environment), WLC (Work life conflict), JIS (Job insecurity), PR (Peer relation) and WO (Work overload).

Variables	Mean	S. D	WA	WLC	JIS	WE	PR	WO	TI
WA	2.54	1.11	1						
WLC	2.43	1.01	0.62**	1					
JIS	2.41	0.92	0.63**	0.65**	1				
WE	2.51	0.91	0.57**	0.58**	0.65**	1			
PR	2.51	0.91	0.57**	0.59**	0.62**	0.69**	1		
WO	2.37	0.94	0.61**	0.66**	0.76**	0.71**	0.68**	1	
ETI	2.29	0.88	0.66**	0.65**	0.67**	-0.61**	-0.61**	0.66**	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 is positively correlated to employee turnover intention. It indicates that higher the work ambiguity, higher would be the employee turnover intention. Similarly, work life conflict is positively associated to employee turnover ‘ intention indicating that increase in work life conflicts leads to increase in employee turnover intention. Likewise, job insecurity is positively correlated to employee turnover intention. This implies that higher the job insecurity, higher would be the employee turnover intention. Likewise, work overload is positively correlated to employee turnover intention. This reveals that increase in work overload leads to increase in employee turnover intention. However, peer relationship is negatively related to employee turnover intention indicating that healthy relationship among the colleagues leads to decrease in employee turnover intention of the employees. Moreover, working environment is negatively correlated to employee turnover indicating that supportive working environment leads to decrease in employee turnover intention.

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, job insecurity; work overload, work life conflict, peer relationship and work environment on employee turnover intention in Nepalese commercial banks.

Table 2

Estimated regression results of work ambiguity, job insecurity; work overload, work life conflict, peer relationship and work environment on employee turnover intention in Nepalese commercial banks

The results are based on 122 observations using linear regression model. The model is $ETI = \beta_0 + \beta_1 WA + \beta_2 WLC + \beta_3 JIS + \beta_4 WE + \beta_5 PR + \beta_6 WO + e$, where the dependent variable is ETI (Employee turnover intention). The independent variables are WA (Work ambiguity), WLC (Work life conflict), JIS (Job insecurity), WE (Work environment), PR (Peer relationship) and WO (Work overload).

Model	Intercept	Regression coefficients of						Adj. R _{bar} ²	SEE	F-value
		WA	WLC	JIS	WE	PR	WO			
1	0.636 (5.642)**	0.653 (16.080)**						0.680	0.499	258.559
2	0.581 (4.813)**		0.706 (15.430)**					0.662	0.513	238.098
3	0.431 (3.283)**			0.772 (15.204)**				0.655	0.518	231.149
4	0.428 (2.839)**				-0.744 (13.172)**			0.588	0.566	173.514
5	0.407 (2.759)**					-0.753 (13.624)**		0.604	0.555	185.621
6	0.520 (4.018)**						0.750 (14.793)**	0.643	0.527	218.821
7	0.414 (3.862)**	0.383 (6.499)**	0.374 (5.789)**					0.749	0.442	181.069
8	0.312 (2.808)**	0.285 (4.190)**	0.291 (4.160)**	0.229 (2.708)**				0.761	0.431	129.584
9	0.263 (3.692)**	0.260 (3.692)**	0.287 (4.104)**	0.166 (1.686)	-0.19 (1.260)			0.762	0.430	98.068
10	0.221 (1.878)	0.249 (3.567)**	0.259 (3.670)**	0.155 (1.598)	-0.006 (0.061)	-0.180 (1.935)		0.768	0.425	81.043
11	0.231 (1.944)	0.249 (3.562)**	0.246 (3.381)**	0.125 (1.186)	-0.033 (0.301)	-0.167 (1.763)	0.082 (0.734)	0.767	0.426	67.357

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 turnover intention is dependent variable

Table 2 shows that the beta coefficients for work ambiguity are positive with employee turnover intention. It indicates that work ambiguity has positive impact on employee turnover intention. The finding is consistent with the findings of Zhang *et al.* (2013). Further, the beta coefficients for working environment are negative with employee turnover intention. It implies that working environment has a negative impact on employee turnover intention. This finding contradicts with the findings of Cheng *et al.* (2014). Likewise, the beta coefficients for work life conflict are positive with employee turnover intention. It means that work life conflict has a positive impact on employee turnover intention. This finding is similar to the findings of Takawira *et al.* (2014). Further, the beta coefficients for peer relationship are negative with employee turnover intention. It indicates that peer relationship has a negative impact on employee turnover intention. This result is not consistent with the findings of Boivin *et al.* (2015). Similarly, the beta coefficients for job insecurity are positive with employee turnover intention. It indicates that job insecurity has a positive impact on employee turnover intention. This

finding is consistent with the findings of Rahman *et al.* (2018). Similarly, the beta coefficients for work overload are positive with employee turnover. It indicates that work overload has a positive impact on employee turnover intention. This finding is similar with the findings of Azeem and Humayon (2017). The result also shows that the beta coefficients for work environment, work ambiguity, work life conflict and peer relationship are significant at one percent level of significance.

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 cause and management of work stress in Nepalese commercial banks. The study is based on primary data with 122 observations.

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

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