

Factors Affecting Employee Absenteeism in Nepalese Commercial Banks

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Abstract

Absenteeism is a major problem faced by almost all employers of today. Employee absenteeism is a costly personnel issue that has drawn the attention of both theorists and practitioners. Employee absence rates and their impact on productivity are hot topics in many countries, as high rates of employee absence may indicate poor management relations, resulting in low productivity. The goal of this study is to investigate and comprehend the most prevalent factors that have a significant impact on absenteeism among commercial bank employees. The purpose of this study, confirmatory factor analysis was performed. In addition to that, independent t-test, and One-way ANOVA, was conducted to find out the group difference among the variable. A questionnaire is being developed to investigate the cause of absenteeism. The questionnaire is distributed to a convenience sample of 101 commercial bank employees. The specific goals were to examine employee attitudes towards absenteeism and the impact of demographic factors on absenteeism. In SPSS, descriptive statistics, factor analysis, and reliability analysis were used to analyses the results. The study looked at the relationship between employee absenteeism and job satisfaction, health status, family responsibility, working conditions, employee relations, and occupational stress. The findings of this study will be useful in addressing absenteeism and improving productivity in Nepal's commercial banking sector. Working conditions, job satisfaction, health status, family responsibilities, employee relations, and occupational stress were found to have a significant impact on employee absenteeism. The study highlights the importance of addressing these factors to improve the work environment, reduce stress, and decrease absenteeism. The study provides valuable insights for managers and policymakers to tackle employee absenteeism and improve organizational performance in the Nepalese banking sector. Future research should consider a larger sample size and more factors to enhance accuracy.

Key words: *Employee Absenteeism, Job satisfaction, Factor analysis and Commercial bank.*

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I. Introduction

Organizations are completely made up of people, who works together to achieve some common objective. The consistency of an organization's employees is critical to its growth. This study is being conducted to determine the various levels and causes of employee absence in an organization. Looking at it allows one to implement corrective measures to reduce irregularities in the organization, which leads to organizational growth. Absenteeism is a significant impediment to the growth of any business. A number of researchers have already pursued absenteeism, and some continue to pursue it, in

order to determine the root causes of the problem and to provide solutions to combat it.

Absenteeism is defined as the habitual absence from a duty or obligation. Absenteeism has traditionally been regarded as a sign of poor individual performance as well as a breach of an implied contract between employee and employer. Absenteeism is a serious workplace issue and an expensive occurrence for both employers and employees. Employee attendance at work must be satisfactory in order for the department to achieve its objectives and targets. Absenteeism causes financial losses due to decreased productivity and the cost of sick leave benefits or others paid as wages for not

working. Absenteeism reduces employee satisfaction and makes him or her feel insecure about his or her job in the organization. Most studies concluded that absence is a complex variable influenced by a variety of factors, both personal and organizational.

The most prominent employee-related issues in Nepalese workplaces are a lack of corporate culture, a lack of mechanisms to implement employee legislations, a low degree of integration and coordination of different business functions, a lack of a performance-based system, a low level of pay, and rising absenteeism (Adhikari, 2010).

Absenteeism has been defined as employees failing to show up for scheduled work (Chadwick, 1982). Absenteeism is defined as an employee's frequent absence from work. From a business standpoint, the employee is absent and simply unavailable to perform his or her duties, resulting in increased costs to the organization. Absenteeism is a common problem in many industrial units, whether small or large, private or public. The level of absenteeism varies from location to location, occupation to occupation, and industry to industry. The high rate of absenteeism can be attributed to a lack of commitment to work. Absenteeism causes work disruption, an increase in labor costs, a decrease in productivity, and, if left unchecked, an increase in indiscipline. Although some absence is unavoidable, the majority of it can be avoided. When such absences become excessive, they can have a serious negative

impact on a business's operation and, ultimately, its profitability. Absenteeism is defined as an employee's absence from scheduled work, as opposed to other types of absence (public holidays and annual leave) (Mani & Jaisingh, 2014).

Employee absenteeism is described as a choice made by the employee and occurs when an employee is absent for reasons other than illness (Rogers & Hurting, 1993). Employee absenteeism has a wide range of consequences, both direct and indirect. Higher costs, for example, are the result of absenteeism, which can be caused both directly and indirectly. Employees' direct costs of sickness absence include statutory sick pay, the cost of covering absence with temporary staff, and lost production. Indirect costs, such as low morale among staff covering for those absent due to illness and lower customer satisfaction, are difficult to quantify while also influencing overall output levels (Leaker, 2008). Other consequences of absenteeism include a disruption in workflow and a decline in product quality (Klein, 1986).

The objectives of this research are:

- To investigate the connection between job satisfaction, health status, family responsibilities, working conditions, employee relations, occupational stress, and employee absenteeism.
- To investigate the impact of demographic factor on absenteeism in Nepalese commercial banks.

administrator support, a lack of acceptance for work done, a low span of control over the work environment, unpredictability in the work environment, and insufficient monetary reward were identified as stressors. The study found that a negative relationship between stress and job performance had a significant impact on career change, job satisfaction, treatment errors, and knowledge. The findings revealed that with each unit increase in personal dilemmas, financial reward, influence over work

II. Review of Literature

Empirical Review

Several empirical studies on factors influencing employee absenteeism have been conducted.

Meneze (2005) investigated the effect of stress on employee productivity, performance, and turnover, which is a critical managerial issue. The primary data collection instrument used in the field study was a questionnaire. SPSS Version 16 was used to perform statistical analysis on the data. Personal issues, a lack of

environment, and supervisor support, there would be a decrease in job performance.

Working conditions can influence employees' job attitudes and reactions in both positive and negative ways. The physical and psychological work environment include lighting, temperature, noise, office arrangement, peer relationships, warmth, perceived rewards, supervisory style, job satisfaction, low morale, sick leave entitlement, inadequate remuneration, and poor working conditions (Hitt et al., 2006).

Yahayaet (2009) explained the causes of occupational stress and how it affects job satisfaction and absenteeism in the workplace. Pearson product moment correlation was used to determine correlations, and multiple linear regression was used to determine the effect of variables. According to the study, factors such as the external environment contribute to occupational stress. This external factor is beyond the organization's control. The findings also revealed that, while occupational stress has no direct effect on intention to leave or absenteeism, it does have a direct negative effect on job satisfaction. Companies can reduce the level of intention to leave and absenteeism by reducing stress.

Sinha et al., (2010) discovered that only 4% of employees are absent from work for personal reasons. The employees are extremely satisfied with their jobs.

Chapagai (2011) investigated the relationship between employee participation and job satisfaction in four Nepalese commercial banks. The findings revealed a significant positive relationship between employee participation practises and job satisfaction in the Nepalese banking sector. Increased employee participation has a positive effect on job satisfaction among Nepalese banking employees, lowering absenteeism and the intention to quit.

Rathod & Reddy (2012) the purpose of this study was to identify the issues, causes, and

corrective measures related to absenteeism. This research assists organizations in understanding their current practices for reducing absenteeism in titan the business in a better prospect and result in organizational development by reducing employee absenteeism.

Prabhu (2013) The survey's goal is to identify the factors that contribute to employee absenteeism in the workplace. As a result, it was demonstrated that feedback on employee performance was required. Good interpersonal relationships must be maintained in order for the organization's activities to run smoothly. If an employee has a high absenteeism rate, the relationship between workers and management may deteriorate, and productivity may suffer.

Tiwari (2014) absenteeism is referred to as the absence of workers from regular work without prior permission. Excessive absenteeism results in a significant loss to the enterprise because work schedules are disrupted and delayed, and management is forced to pay overtime wages to meet delivery dates. Overtime wages are doubled compared to regular wage rates. As a result, studying the causes of absenteeism is critical for dealing with the problem.

Rahman. T (2016) unearthed that absenteeism is a significant barrier in the retail sector and has a negative impact on organizational growth and development. The retail shop management must approach the absenteeism problem by focusing on all of the major factors identified in the study. Periodic intervention and training programs, such as some welfare training programs, education sponsorship, better amenities, enhanced facilities, and healthy food, could produce better results in reducing absenteeism and eventual employee attrition. However, in addition to the willingness to change, all of these efforts necessitate a significant financial commitment from management. Employees are frequently distressed by inconsistent policies and unfulfilled promises. A standard procedure for

salary increment, defined incentives for better work, fringe benefits, and a friendly working environment are required to reduce absenteeism among employees. Absenteeism has been proven to be fatal to the growth of an organization and, if unchecked, will lead to more attrition and loss of productivity.

Singh et., al (2016) examined the effect of absenteeism and the extent to which it harmed organizational performance. The purpose of this research is to understand the negative consequences of workplace absenteeism and to provide a broad view of the causes of absence. The researcher also proposed strategies for the administration to reduce absenteeism and promote job assistance.

Mishra et al., (2019) employee absence is a major problem for organizations. Absenteeism, on the other hand, can be managed and reduced by implementing good working conditions and other measures. The contribution of an organization's employees to its goal determines its profitability, efficiency, and growth

Research Gap

Employee absenteeism is one of the major problems that most organizations face in this modernized world, resulting in turnover. People no longer leave organizations for personal reasons; the main reason is due to organizational environmental factors. Absenteeism does not only indicate a person's physical presence; it also indicates a person's "mental absence," so the organization must prioritize this issue before initiating any corrective actions, including participative management (Bhansal, 2016)

III. Research Methodology

Research Design

This study employs a descriptive research design and a casual comparative research design to address the fundamental issues related to the factors influencing employee absenteeism in Nepalese commercial banks. The descriptive research design was used to collect data and find relevant information about the factors

potential. Absences can be reduced through mutual participation as well as employer and employee participation. By reducing absenteeism, the provision of a wide range of welfare services, workplace culture, communication, training, and personnel policies can be accompanied by significant financial participation in management.

Ojha (2020) explores the connection between employee participation and job satisfaction, employee fairness perception, and organizational commitment. The findings are similar to those of (Pandey, 2015). This demonstrates a decrease in employee absenteeism. According to the study, employees with varying years of job experience have significantly different levels of job satisfaction. According to the findings of the study, occupational stress, transportation issues, and family responsibilities all have a positive and significant impact on employee absenteeism in Nepalese commercial banks.

Commercial banks are generally up against stiff competition all over the world. As a result, the bank should take the necessary steps, and this allows management to learn about the employees' basic needs that are not being met, as well as the employees' expectations.

As the general rule is "No work, no pay," the loss to workers absenteeism is obvious when workers fail to attend to their regular work, their income is reduced, and the workers become even poorer. As a result, irregularity in worker attendance has an impact on worker health and efficiency.

influencing employee absenteeism. The causal comparative research, on the other hand, examines the relationship between the independent variables and employee absenteeism to determine cause and effect. By using both methods, the study seeks to gain a comprehensive and clear understanding of the reasons behind employee absenteeism in Nepalese commercial bank.

Population and sample size

There are 26 commercial banks operating in Nepal at the time of research started. So, all the employee working in the commercial banks of Butwal are considered as population. There are 60 branches of commercial banks in Butwal sub-metropolitan city. From a pilot survey of conveniently selected 7 branches of commercial banks we find there are on average 8 employees in a branch. So, population is defined as $60 \times 8 = 480$. A sample is a collection of items or elements from a population. Hence, a sample is only a portion of subset of the population. For the data collection convenience sampling has been used. Convenience sampling is one of the non-probability methods they believe would be appropriate for reaching out to the 201 respondents because it saves time and money. For sampling we use this formula $n = N / (1 + Ne^2) = 480 / (1 + 480 \times 0.05^2) = 201$. Table 1 shows the sample commercial banks chosen for the study as well as the number of respondents.

Sampling method

Non-probability sampling techniques: Convenience sampling technique has been used.

Data collection

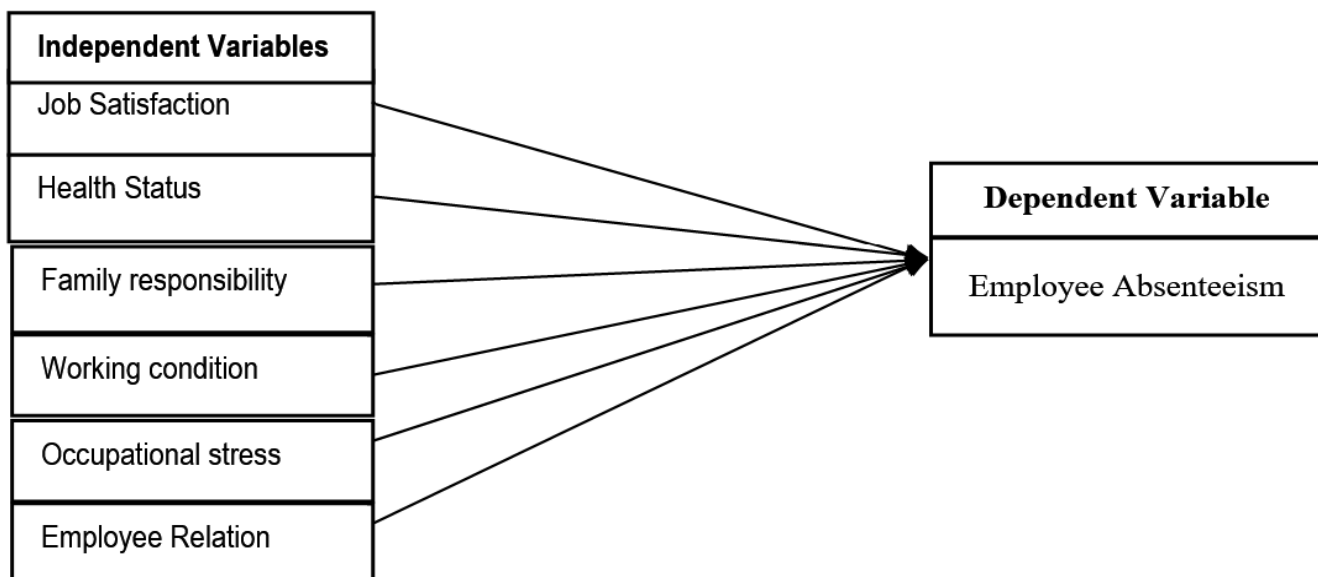
The structural questionnaire was created to gather data on the factors influencing employee absenteeism in Nepalese commercial banks. The first section of the questionnaire is

concerned with demographic information. Similarly, the second part of the questionnaire is intended to examine the factors influencing employee absenteeism. Each factor that influences organizational performance is described by five statements. Each statement was evaluated using a Likert scale. For the survey, a 5-point Likert scale was used, 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, 5=strongly agree. The level of agreement and disagreement with each statement was used to assess respondents' perceptions of the given statement.

Data analysis

Descriptive, inferential and confirmatory factor analysis is used in this study. The descriptive statistics include the mean, standard deviation, minimum and maximum values of variables, all of which are used to explain the characteristics of the sample firms. The regression analysis is used to determine the influence of an independent variable over a dependent variable, either alone or in conjunction with other variables. Confirmatory factor analysis will be used to test the relationship between observed measures and latent variables/factors. Microsoft Excel and SPSS software is used for the presentation, classification and analysis of the data. It describes the various statistical tests of significance for model validation, such as the t-test, F-test, detection, and linear regression analysis.

Theoretical framework



Source: Adopted from Ojha (2020)

Figure 1

The model in the study is:

$$EA = \beta_0 + \beta_1JS + \beta_2HS + \beta_3FR + \beta_4WC + \beta_5OS + \beta_6ER + e$$

JS= Job Satisfaction, HS= Health Status, FR=Family Responsibility, WC= Working

Condition, OS= Organizational Stress and ER= Employee Relation respectively, and e = error term in the model.

IV. Results and Analysis

Table 1: One-way ANOVA Test

Variables	Statistics	JS	HS	FR	WC	ER	OS
Age	F-value	0.854	1.357	0.436	3.280	1.283	0.820
	P-value	0.466	0.257	0.728	0.022	0.281	0.484
Experience	F-value	0.859	1.304	0.121	7.133	2.718	1.169
	P-value	0.464	0.274	0.948	0.000	0.046	0.323
Education	F-value	2.110	4.565	0.114	3.739	1.348	0.198
	P-value	0.124	0.012	0.892	0.025	0.262	0.821
Leaves	F-value	0.650	0.905	1.001	0.786	0.818	0.927
	P-value	0.915	0.610	0.472	0.774	0.732	0.578
Position	F-value	1.280	1.444	3.002	1.777	3.657	0.606
	P-value	0.280	3.373	4.008	5.214	2.257	0.755

The One-way ANOVA test results show whether there is a significant difference between the groups for each of the variables tested (Age, Experience, Education, Leaves, and Position). The test results are summarized using two values: the F-value and the P-value. A low P-value (below 0.05) means that the difference between the groups is unlikely to have happened by chance and is considered to be statistically significant. A high P-value (above 0.05) means that the difference between

the groups is likely due to chance and is not considered to be statistically significant.

In conclusion, the test results show that there is no clear evidence of a significant difference between the groups for the variables "Age" and "Leaves." For the variables "Experience" and "Education," there may be a significant difference between some of the groups, and for the variable "Position," there is no clear evidence of a significant difference between the groups.

V. Factor Analysis

Factor analysis is a statistical method that groups similar variables together to reduce the number of variables. A factor analysis was used in this study to determine the relationship between various factors and employee absenteeism in Nepalese commercial banks. The first step was to use the KMO test to determine the adequacy of the sample data,

which revealed that factor analysis would account for a fair amount of variance but not a significant amount. The second step was to use Bartlett's test of Sphericity to calculate the determinant of the inter-correlation matrix to test the association between the variables. The findings demonstrated that factor analysis was appropriate for the data.

Test for sampling Adequacy

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.774
Bartlett's Test of Sphericity	Approx. Chi-Square	1874.196
	Df	253
	Sig.	.000

The KMO measure of sampling adequacy is applied to determine if the sample data is adequate for conducting factor analysis. A value close to 0.5 is a minimum and values between 0.7-0.8 are acceptable. In this study, the KMO measure was 0.774, which is close to 0.8 and considered good. Bartlett's test of Sphericity is

used to determine the strength of the relationship among the variables. The results showed that Bartlett's test was significant ($p < 0.05$), indicating that the correlation matrix had significant information for conducting factor analysis.

Table 3: Total variance explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.448	19.341	19.341	4.448	19.341	19.341	3.179	13.822	13.822
2	3.172	13.790	33.131	3.172	13.790	33.131	3.156	13.723	27.545
3	2.855	12.414	45.545	2.855	12.414	45.545	3.101	13.483	41.027
4	1.969	8.563	54.108	1.969	8.563	54.108	2.374	10.323	51.350
5	1.862	8.098	62.205	1.862	8.098	62.205	1.963	8.536	59.886
6	1.117	4.858	67.063	1.117	4.858	67.063	1.651	7.177	67.063
7	.754	3.280	70.344						
8	.696	3.025	73.369						
9	.623	2.710	76.079						
10	.584	2.537	78.616						
11	.549	2.386	81.002						
12	.513	2.233	83.235						
13	.490	2.130	85.365						
14	.458	1.990	87.354						
15	.438	1.902	89.257						
16	.405	1.763	91.020						
17	.394	1.713	92.733						
18	.365	1.586	94.318						
19	.332	1.444	95.763						
20	.285	1.241	97.004						

21	.275	1.198	98.201	
22	.227	.989	99.190	
23	.186	.810	100.000	

In the initial factor analysis solution, 30 variables were factored and the same number of components were extracted. Six factors had Eigen values >1, which means they explain more variance than a single variable. The cumulative percentage of variance explained by the first six factors is 67.063%. The remaining factors have Eigen values <1 and thus explain less variance than a single variable. The results

suggest that not more than 6 factors should be extracted in the final solution.

Cattell's Scree Plot

Cattell's Scree Plot is another method for determining the number of factors to extract in the final solution. This is a plot of the Eigen values associated with each extracted factor versus each factor.

Cattell's Scree Plot

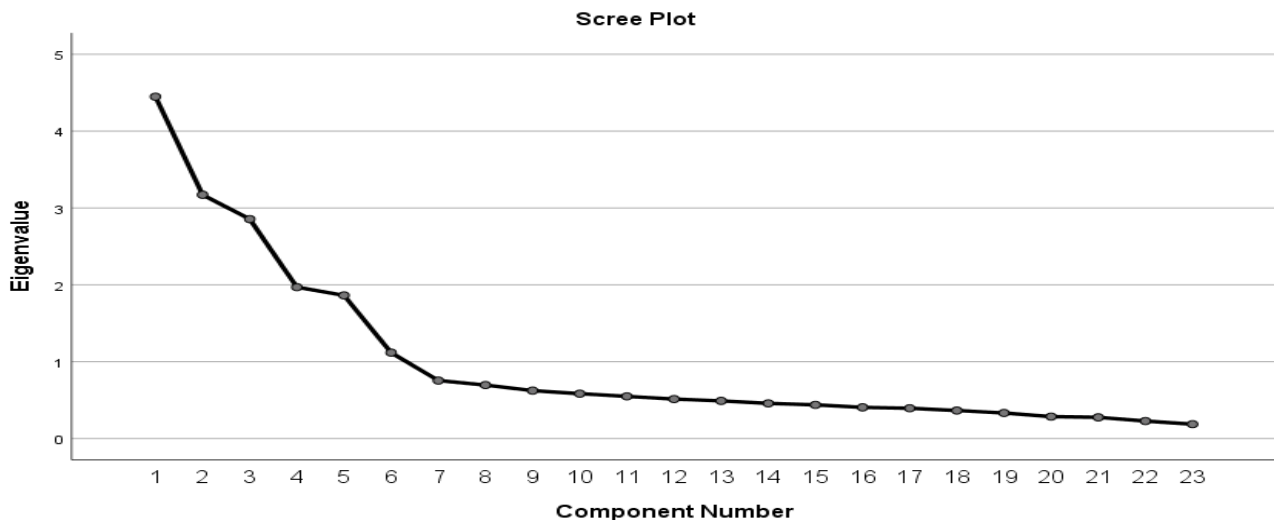


Figure 2

Table No 4: Communalities

The total portion of the variance in explained by the factors is simply the sum of its squared factor loadings i.e., 0.637

Factors	Initial	Extraction
J1	1.000	.637
J2	1.000	.667
J4	1.000	.643
H1	1.000	.653
H2	1.000	.680
H3	1.000	.580
H4	1.000	.551
H5	1.000	.627
F1	1.000	.781

This is called the communality of the variable. The communalities of the 30 variables are as follows: (cf. column headed Extraction)

F2	1.000	.636
F3	1.000	.631
F4	1.000	.650
F5	1.000	.553
W4	1.000	.744
W5	1.000	.799
E1	1.000	.736
E2	1.000	.809
E3	1.000	.774
O1	1.000	.744

O2	1.000	.659
O3	1.000	.653

This table shows the results of a factor analysis on 23 variables. Each variable has an initial variance of 1.0. The results of the factor extraction show the factor loading of each variable, which represents the degree to which

O4	1.000	.573
O5	1.000	.644

the variable contributes to the factor. The factor loading ranges from .553 to .809, with higher values indicating a stronger contribution to the factor.

	Component					
	1	2	3	4	5	6
J1					.790	
J2					.789	
J4					.781	
H1			.791			
H2			.807			
H3			.744			
H4			.727			
H5			.782			
F1		.876				
F2		.748				
F3		.777				
F4		.789				
F5		.720				
W4						.811
W5						.832
E1				.782		
E2				.885		
E3				.864		
O1	.843					
O2	.793					
O3	.797					
O4	.685					
O5	.786					

Table No 5: Rotated Component Matrix

Rotated Component Matrix

The idea of rotation is to reduce the number of factors on which the variables under investigation have high loadings. The rotation has no effect on the analysis but simplifies its interpretation.

The principal component analysis (PCA) and Varimax rotation method were performed on 30 variables to analyze employee absenteeism. The results showed seven factors were eliminated and the remaining factors were: Occupational Factor (O1, O3, O2, O5, O4), Family responsibility (F1, F4, F3, F2, F5), Health status (H2, H1, H5, H3, H4), Employee relation (E2, E3, E1), Job satisfaction (J1, J2, J4), and Working condition (W5, W4). The values in the table indicate the strength of the association between each variable and each factor, with high values indicating strong correlation and low values indicating weak correlation.

V. Discussion

This research found that working condition variable is influenced by the age of employee. This result is aligned with the view of (Morris & Sherman, 1981; Salami, 2008). However, Leigh, (1991) results are in contradict of our findings which shows there is no difference in working conditions with age of employee. The research discovered that the experience of an employee has an impact on their working conditions and employee relations. This conclusion is aligned with the findings of Song (2017), Kim, and Park (2015). However, the

results of Chen and Wang (2019) are in opposition to our findings as they suggest that there is no correlation between working conditions and the experience of an employee. The research found that education level plays a significant role in affecting an employee's working condition and overall health. This conclusion aligns with the findings of Bettini et al. (2016); however, it contradicts the results of (Benavides et al. 2000), who reported no correlation between education and working conditions. Our research revealed that the employee's position plays a role in influencing their working condition, health status, and

family responsibility. This finding is supported by previous studies done by (Baumgartel & Sobol, 1959) and (Hrebiniak & Roteman, 1973). On the other hand, the results by (Steers & Rhodes, 1978) contradict our findings, suggesting no relationship between working conditions and employee position. Our research has discovered a correlation between working conditions, stress levels, and job satisfaction. These findings align with prior research conducted by (Steers & Rhodes, 1978) and Diestel et al. (2014). However, Leigh (1991) disputes our results, stating that there is no

connection between job satisfaction and employee age.

Our findings showed that the relationship between job satisfaction and factors such as health status, family responsibility, and employee relations was not found to have a significant impact on employee absenteeism. This result supports the views of Afssa and Givord (2002) and Latef et al (2013). However, Leigh (1991) found a conflicting result, stating that there is no difference in working conditions with the age of the employee.

VI. Conclusion and Implications

The study aimed to examine the impact of various factors on Employee Absenteeism in Nepalese commercial banks in Butwal. The results showed that Job Satisfaction, Health Status, Family Responsibilities, Employee Relations, and Occupational Stress had a significant positive impact on employee absenteeism, while working conditions were the most dominant factor. The study concluded that absenteeism is a major concern in Nepalese commercial banks and suggested that addressing these factors could reduce stress and improve the work environment. The results have important implications for managers and policymakers and can be used to develop strategies to reduce employee absenteeism and enhance organizational performance. Implication The research was based on six independent variables: Job Satisfaction, Health Status, Family Responsibilities, working condition, Employee Relation and Occupational Stress and Job experience as control variable in order to measure the factor affecting Employee

Absenteeism of Nepalese commercial banks. Future research should incorporate financial, organizational and other major factors to provide a more complete picture of the extent to which various factors influence employee absenteeism. Not just dependent variables such as Job Satisfaction, Health Status, Family Responsibilities, working condition, Employee Relation, Occupational Stress and Transportation problem, the further studies in Nepal should incorporate other factors like cultural factors, personal factors, demographic factors, social factors, economic factors too. The study on employee absenteeism in Nepalese commercial banks found that absenteeism is a major concern and needs to be addressed to ensure the success and growth of the organizations. The study showed that various factors, including working conditions, Job satisfaction, Health status, and Occupational Stress, play a role in Employee Absenteeism. To reduce absenteeism, the Nepalese banking sector needs to implement measures to improve working conditions and address the other factors.

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