

“Factors Affecting Employee Turnover Intention in Merged Commercial Banks of Butwal Sub-Metropolitan City, Nepal”

Albina Ghimire* and Bhagwati Pd Chaudhary

Abstract

The objective of this study is to examine the relationship between key organizational factors- Employer Support, Job Security, Role Changes, Cultural Clash, and Work-Life Balance and their impact on Employee Turnover Intention in commercial banks. It aims to explore the strength and direction of these relationships to better understand the underlying causes of turnover intention. Furthermore, the study seeks to identify the most influential factors that drive employees to consider leaving their jobs, providing valuable insights for improving employee retention and organizational stability in the banking sector. The research utilized a descriptive and explanatory design, employing a structured questionnaire to collect data from 207 employees of merged commercial banks situated in Butwal Sub-Metropolitan City, Nepal. The sampling method applied was purposive sampling, focusing on employees with a minimum of one year of experience in banking. To ensure the measurement model's validity and reliability, the study evaluated composite reliability, convergent validity, discriminant validity, and implemented bootstrapping techniques for hypothesis testing. The results reveal that Work-Life Balance and Job Security are the primary predictors of turnover intention among banking personnel. Conversely, Employer Support, Role Changes, and Cultural Clash exhibited a relatively weaker impact. This study presents significant implications for HR managers and policymakers, encouraging them to prioritize employee well-being and satisfaction as essential strategies for minimizing turnover. Future research may extend this framework to other service industries for broader applicability.

Keywords: *Employee Turnover Intention, Job Security, Work-Life Balance, Employer Support, Cultural Clash.*

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I. Introduction

In the ever-evolving financial environment of Butwal Sub-Metropolitan City, commercial banks are increasingly confronted with the ongoing challenge of employee turnover intention a situation that jeopardizes not only organizational stability but also the overall economic advancement of the region. The banking industry, which serves as a fundamental element of Nepal's economic progress, experiences considerable disruptions when seasoned employees consider departing, leading to a loss of expertise, heightened recruitment expenses, and a decline in customer confidence. This issue is not exclusive to Nepal; on a global scale, employee turnover intention has been identified as a significant predictor of actual turnover, affecting organizational performance, service quality, and competitive edge (Holtom et al.,

2008). In developing and Asian nations, including India and Nepal, the challenge is further exacerbated by swift economic changes, shifting workforce expectations, and cultural diversity (Podder & Rahman, 2015; Dhakal & Gautam, 2020). As Nepal's banking sector evolves, it is crucial to comprehend the factors that influence turnover intention—such as employer support, Job Security, role modifications, cultural conflicts, and work-life balance—to ensure sustainable human resource management.

Employee turnover intention is operationally defined as an employee's conscious and deliberate willfulness to leave the organization within a specified period, serving as a key attitudinal predictor for voluntary resignations (Maertz et al., 2007). The concept of turnover itself was first systematically explored in the

early 20th century, but it was not until the 1970s that scholars distinguished between actual turnover and turnover intention, recognizing the latter as a measurable psychological state that precedes resignation (Mobley, 1977). This distinction has since shaped modern human resource strategies, allowing organizations to proactively address the underlying causes of employee dissatisfaction before actual departures occur.

Historically, research in developed countries has emphasized Job Security, compensation, and organizational commitment as primary determinants of turnover intention (Igbaria & Greenhaus, 1992). In contrast, studies in Asia have highlighted the significance of cultural fit, employer support, and work-life balance (Kim & Leung, 2007; Yokongdi & Shrestha, 2020). In Nepal, the issue has gained attention only in recent years, with emerging research identifying organizational culture, job stress, and leadership behaviors as critical factors influencing turnover intention (Adhikari, 2020; Dhakal & Gautam, 2020). Despite these advances, there remains a notable gap in the literature regarding the specific context of secondary urban centers like Butwal, where socio-economic and cultural dynamics differ markedly from those of Kathmandu or other major cities.

Several pressing issues underscore the necessity of this study. Nepalese commercial banks report an average turnover rate of 6.18%, leading to operational disruptions and increased costs associated with hiring and training new staff (Dhakal & Gautam, 2020). Additionally, existing research often provides inconsistent findings and tends to overlook the unique challenges faced by banks in mid-sized cities. The changing expectations of employees, who now prioritize not only financial rewards but also supportive leadership, meaningful work, and work-life balance, further complicate retention efforts. Cultural clashes between traditional hierarchical management and modern, empowerment-oriented approaches can exacerbate dissatisfaction, while poorly

managed role changes and high job stress contribute to increased turnover intention (Cameron & Freeman, 1991; Firth et al., 2004).

Specific factors consistently identified across developed, developing, and Asian contexts include inadequate employer support, low Job Security, frequent or poorly managed role changes, cultural misalignment, and insufficient work-life balance policies (Koh & Goh, 1995; Kim & Leung, 2007). In the Nepalese context, these challenges are compounded by limited resources and evolving organizational cultures, making it imperative to understand how these factors interact to influence turnover intention in commercial banks.

A significant research gap exists in the lack of comprehensive studies addressing the combined effects of employer support, Job Security, role changes, cultural clash, and work-life balance on turnover intention in Butwal's banking sector. Most studies are concentrated in Kathmandu or use national-level data, failing to capture the unique realities of rapidly growing urban centers like Butwal. This study seeks to fill this gap by providing empirical evidence from Butwal, integrating multiple determinants into a holistic model, and offering actionable recommendations tailored to the specific needs of Nepalese commercial banks. Addressing this gap is crucial for both academic advancement and practical human resource management, as it equips bank managers and policymakers with the insights necessary to foster a stable, satisfied, and productive workforce.

The objectives of the study are as follows:

- To determine the relationship between Employer Support, Job Security, Role Changes, Cultural Clash, Work-Life Balance and Employee Turnover Intention in commercial banks.
- To examine the effect of Employer Support, Job Security, Role Changes, Cultural Clash, and Work-Life Balance on Employee Turnover Intention in commercial banks.

II Literature Review

Theoretical review

The theoretical review of factors affecting employee turnover intention in commercial

banks of Butwal Sub-Metropolitan City, Nepal, is grounded primarily in four key theories that explain the relationships between employer

support, Job Security, role changes, cultural clash, work-life balance, and turnover intention.

First, **Social Exchange Theory (SET)**, originally articulated by Blau (1964), provides a foundational framework for understanding employee retention and turnover intention. SET posits that workplace relationships are based on reciprocal exchanges, where employees assess the fairness and balance between their contributions and the rewards or support they receive from the organization (Cropanzano & Mitchell, 2005). When employees perceive high levels of employer support—such as supervisor backing, recognition, and fair working conditions—they develop trust and loyalty toward the organization, which reduces their turnover intention. Conversely, perceived inequity or lack of support increases the likelihood of employees considering leaving (Simkhada, Kayestha, & Dhakal, 2024). In the Nepalese banking context, SET explains how positive social exchanges, including participative decision-making and transparent communication, foster organizational commitment and lower turnover intentions (Dhakal & Gautam, 2020; Simkhada et al., 2024).

Second, **Herzberg's Two-Factor Theory** distinguishes between hygiene factors (e.g., salary, working conditions) and motivators (e.g., recognition, achievement) as determinants of Job Security and dissatisfaction (Herzberg, Mausner, & Snyderman, 1959). According to this theory, Job Security is a critical antecedent to turnover intention; dissatisfaction with hygiene factors or absence of motivators leads to higher turnover intention. In commercial banks, factors such as role clarity, meaningful work, and recognition are motivators that increase Job Security and reduce turnover intention, while poor working conditions and role ambiguity function as hygiene factors that increase dissatisfaction and turnover risk (Simkhada et al., 2024).

Third, the **Job Demand-Control (JDC) Model** (Karasek, 1979) explains how job

stressors, including workload and role ambiguity, interact with job control (autonomy) to influence employee well-being and turnover intention. High job demands combined with low control lead to occupational stress, burnout, and consequently higher turnover intentions. This model has been empirically supported in Nepalese commercial banks, where workload, role ambiguity, and poor working conditions significantly increase turnover intention, while supervisor support (a form of job control) mitigates this effect (Simkhada et al., 2024).

Fourth, **Person-Organization Fit Theory** emphasizes the alignment between employees' values and the organizational culture as a determinant of Job Security and turnover intention (Kristof-Brown, Zimmerman, & Johnson, 2005). Cultural clashes or misfits—such as differences in communication styles, work ethics, or management approaches—lead to dissatisfaction and increased turnover intention. This theory is particularly relevant in Nepal's diverse banking sector, where rapid organizational changes and multicultural workforces may create cultural conflicts that elevate turnover intention (Adhikari, 2020; Simkhada et al., 2024).

Empirical Review

Role Changes and Employee Turnover Intention.

Several studies highlight the impact of role changes, including role ambiguity and role stress, on employee turnover intention. Simkhada, Kayestha, and Dhakal (2024) found that role ambiguity significantly influences turnover intention in Nepalese commercial banks, especially when occupational stress mediates this relationship. Sharma and Jyoti (2018) also established that role stress is a major contributor to turnover intention in India's public sector banks, suggesting that unclear or changing roles heighten employees' intentions to leave. Adhikari (2020) further supports this by showing that lack of role clarity increases turnover intention among bank

employees in Nepal. Based on the review the hypothesis is formulated as follows:

H1: There is a positive and significant effect of Role Changes and Employee Turnover Intention.

Cultural Clash and Employee Turnover Intention.

Chen and Li (2019) demonstrated that cross-cultural conflicts significantly elevate turnover intention among employees in China and the Philippines, with Job Security acting as a mediator. Adhikari (2020) also found that cultural clashes increase turnover intention among bank employees in Nepal, particularly in regions experiencing frequent organizational changes. Dhakal and Gautam (2020) identified organizational culture as a key determinant of turnover intention, underscoring the importance of cultural fit. Based on the review the hypothesis is formulated as follows:

H2: There is a positive and significant effect of Cultural Clash and Employee Turnover Intention.

Employer Support and Employee Turnover Intention.

Multiple studies consistently report that employer support reduces turnover intention. Simkhada et al. (2024) and Podder and Rahman (2015) found that employer support is a significant negative predictor of turnover intention in Nepalese and Bangladeshi banks, respectively. Christensen and Knardahl (2022) observed that organizational and supervisory support substantially reduce turnover intention in Thailand. Koh and Goh (1995) and Yokongdi and Shrestha (2020) also highlight the importance of perceived organizational support in lowering turnover intention across various Asian contexts. Blau's Social Exchange Theory (1964) provides a theoretical foundation, explaining that perceived employer support fosters reciprocal loyalty and reduces turnover. Based on the review the hypothesis is formulated as follows:

H3: There is a negative and significant effect of Employer Support and Employee Turnover Intention.

Job Security and Employee Turnover Intention.

The relationship between Job Security and turnover intention is well-documented. Reukauf (2018) found that both intrinsic and extrinsic Job Security factors strongly predict turnover intention, with dissatisfaction increasing the likelihood of leaving. Sari et al. (2024) and Podder and Rahman (2015) also report that Job Security directly influences turnover intention in Indonesia and Bangladesh, respectively. Koh and Goh (1995) reinforce this finding in Singapore's banking sector, and Dhakal and Gautam (2020) identify Job Security as a key determinant of turnover intention in Nepal. Based on the review the hypothesis is formulated as follows:

H4: There is a positive and significant effect of Job Security and Employee Turnover Intention.

Work-Life Balance and Employee Turnover Intention.

Research highlights the critical role of work-life balance in influencing turnover intention. Simkhada et al. (2024) and Yokongdi and Shrestha (2020) found that poor work-life balance increases turnover intention in Nepalese and Malaysian banks. Sharma and Jyoti (2018) observed that lack of work-life balance is a major contributor to turnover intention in India. Sari et al. (2024) and the Research Review International Journal of Multidisciplinary (2024) further confirm that work-family conflict and inadequate work-life balance elevate turnover intention, while supportive HR policies can mitigate these risks. Based on the review the hypothesis is formulated as follows:

H5: There is a positive and significant effect of Work-Life Balance and Employee Turnover Intention.

III Research Methodology Research Design

This study employs a combination of descriptive and explanatory research

designs. The descriptive design is used to systematically describe the characteristics and factors influencing employee turnover intention in commercial banks of Butwal Sub-Metropolitan City. The explanatory design further investigates the causal relationships between independent variables-employer support, Job Security, role changes, cultural clash, and work-life balance and the dependent variable, employee turnover intention. This dual approach allows for both a detailed understanding of the current situation and an exploration of the underlying causes affecting turnover intention.

Population, Sample, and Sampling Technique

The research area for this study is Butwal Sub-Metropolitan City, where a total of 11 merged commercial banks operate. Collectively, these banks employ 431 employees across all branches, which constitutes the population of this study. To determine an appropriate sample size from this known population, Yamane's formula is applied:

$$n = \frac{N}{1 + N(e)^2}$$

where n is the sample size, N is the population size (431), and e is the margin of error (typically 5%). Using this formula, the minimum calculated sample size is 207 employees.

The sample of 207 employees was selected using a purposive sampling technique. This non-probability sampling method was chosen to ensure that respondents who are relevant and knowledgeable about the study variables—such as those currently employed in commercial banks and exposed to the factors under investigation—are included. Purposive sampling enables focused data collection from participants who can provide rich and pertinent information regarding employee turnover intention in Butwal's banking sector.

Tools Used for Data Collection

Data were collected using a structured questionnaire consisting of 21 scale items measured on a five-point Likert scale ranging from “Strongly Disagree” (1) to “Strongly

Agree” (5). The questionnaire was designed to capture perceptions related to the following variables: Employer Support (ES), Job Security (JS), Role Changes (RC), Cultural Clash (CC), Work-Life Balance (WLB), and Turnover Intention (TI). The Likert scale format facilitates quantification of subjective attitudes and enables statistical analysis of the relationships between these variables. A total of 300 questionnaires were distributed among the selected employees, out of which 252 questionnaires were returned, resulting in a response rate of 84%. This high response rate strengthens the reliability and generalizability of the study findings.

Methods for Data Analysis

The gathered data were examined utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM), which is particularly effective for both exploratory and explanatory research that involves intricate models and latent constructs. The analysis procedure encompassed:

- An assessment of measurement items to determine the reliability and validity of the constructs.
- The application of the bootstrapping technique to evaluate the statistical significance of path coefficients and hypotheses.
- Testing of hypotheses to investigate the relationships between independent variables and turnover intention.
- Importance-Performance Map Analysis (IPMA) to pinpoint the most critical factors influencing turnover intention and their performance levels, thereby offering actionable insights for management.

This thorough analytical methodology guarantees rigorous testing of the proposed model and underpins evidence-based conclusions regarding the elements that affect employee turnover intention in the commercial banks of Butwal.

Results and Discussion

Table 1 presents the assessment of individual

survey items used to measure the constructs of this study, focusing on item reliability through outer loadings and multicollinearity through the Variance Inflation Factor (VIF). According to Sarstedt et al. (2017), outer loadings should ideally exceed 0.70 to confirm that an item reliably measures its corresponding construct. As shown in Table 2, all measurement items meet this threshold, with outer loading values ranging from 0.725 (item ES2) to 0.949 (item CC2). Although one item shows an outer loading of 0.673, which is slightly below the recommended threshold, it is still considered acceptable as the Average Variance Extracted (AVE) for that construct exceeds 0.50, thus supporting its inclusion in the model.

In terms of multicollinearity, VIF values were calculated for each item. While a more conservative benchmark recommends VIF values below 3, values up to 5 are generally accepted (Sarstedt et al., 2014). The VIF values in Table 2 range from 1.023 (item ES3) to 4.436 (item CC2). Although a few items exceed the stricter threshold of 3, all fall below the maximum accepted limit of 5. Therefore, no significant multicollinearity is identified among the measurement items.

Additionally, the mean and standard deviation (SD) scores for all items are within an acceptable range, supporting their suitability for further analysis.

Measurement Items Assessment

Table 1 - Assessment of measurement scale items

Constructs	Items	Outer loadings	VIF	Mean	S D
Cultural Clash	CC1	0.925	3.081	2.79	1.039
	CC2	0.949	4.361	2.87	1.049
	CC4	0.948	4.06	3.12	0.999
Employer Support	ES1	0.819	1.445	2.44	0.859
	ES2	0.725	1.401	2.27	0.857
	ES3	0.673	1.073	3.15	0.987
Employee Turnover Intention	ETI1	0.839	2.058	3.21	0.96
	ETI2	0.832	1.972	3.14	1.008
	ETI3	0.871	2.755	3.51	0.906
	ETI4	0.782	2.219	3.57	0.835
Job Security	JS1	0.849	2.907	2.69	0.999
	JS2	0.92	4.209	2.84	1.009
	JS3	0.899	3.296	2.85	1.015
	JS4	0.905	3.154	2.78	1.007
Role Changes	RC1	0.798	1.323	3.89	0.715
	RC2	0.849	2.233	3.87	0.654
	RC3	0.855	2.411	3.87	0.653
Work-life Balance	WB1	0.782	1.653	2.34	0.956
	WB2	0.856	2.191	2.46	0.94
	WB3	0.853	2.26	2.55	0.972
	WB4	0.817	1.868	2.44	0.964

Quality Criteria Assessment

Table 2 - Construct Reliability and Validity

Construct	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
CC	0.792	0.810	0.892	0.621
ES	0.821	0.835	0.892	0.623
ETI	0.852	0.861	0.9	0.692
JS	0.916	0.924	0.94	0.798
RC	0.785	0.792	0.87	0.696
WLB	0.846	0.849	0.9	0.685

Table 2 outlines the evaluation of construct reliability and convergent validity for the variables analyzed in this study. Composite Reliability (CR), assessed using rho_A (CR rho_A) and rho_C (CR rho_C), along with Average Variance Extracted (AVE), were utilized as primary quality criteria. According to established guidelines, ideal CR values (for both rho_A and rho_C) should range from 0.70 to 0.95 to demonstrate sufficient construct reliability (Saari et al., 2021; Hair & Alamer, 2022). Reviewing the results in Table 2, all CR rho_A values (from 0.792 for Role Changes to 0.938 for Cultural Clash) and all CR rho_C values (from 0.87 for Role Changes to 0.94 for

Job Security) satisfy this standard, thereby affirming the reliability of the constructs. Moreover, convergent validity was assessed using AVE, which must exceed 0.50, indicating that the construct accounts for more than 50% of the variance in its indicators (Hair & Alamer, 2022). The AVE values listed in Table 3 for all constructs significantly surpass this minimum, with the lowest being 0.621 (Cultural Clash) and the highest at 0.798 (Job Security). As a result, the findings indicate that all constructs exhibit strong convergent validity. Overall, the indicators in Table 3 verify that the measurement model fulfils the essential criteria for both construct reliability and convergent validity.

Table 3 - Discriminant Validity

	CC	ES	ETI	JS	RC	WLB
CC						
ES	0.638					
ETI	0.415	0.669				
JS	0.41	0.572	0.56			
RC	0.278	0.564	0.47	0.404		
WLB	0.338	0.573	0.74	0.452	0.402	

Table 3 presents the Heterotrait-Monotrait ratio of correlations (HTMT) matrix used to assess discriminant validity among the constructs in this research. Discriminant validity ensures that the constructs intended to measure different concepts are indeed distinct. The general criterion expects HTMT measures to be less than 0.85, though a more liberal threshold of up to 0.90 is accepted (Henseler et al., 2015). Table [X] presents the HTMT values for assessing discriminant validity among the six constructs used in the study: Cultural Clash

(CC), Employee Support (ES), Employee Turnover Intention (ETI), Job Security (JS), Role Changes (RC), and Work-Life Balance (WLB). According to the HTMT criterion, discriminant validity is established when the HTMT values between constructs are below 0.85 (Kline, 2011) or a more relaxed threshold of 0.90 (Henseler et al., 2015).

As shown in the table 4, all HTMT values range from 0.278 (CC–RC) to 0.74 (WLB–ETI), indicating that none of the values exceed the threshold of 0.85. This confirms that

discriminant validity is well established among all the constructs. The highest HTMT value is 0.74 between WLB and ETI, which is still within the acceptable limit. The results confirm

that each construct in the model is empirically distinct from the others, supporting the model's discriminant validity and the structural integrity of the measurement model.

Table 4 - Model Fit

	Saturated model	Estimated model
SRMR	0.080	0.080
d_ULS	1.471	1.471
d_G	0.546	0.546
Chi-square	831.667	831.667
NFI	0.764	0.764

Table 4 presents model fit indicators for both the saturated and estimated models. The **Standardized Root Mean Square Residual (SRMR)** is **0.080**, which is at the acceptable threshold (≤ 0.08), indicating a **good model fit** (Hu & Bentler, 1999). However, the **Normed**

Fit Index (NFI) is **0.764**, which is below the recommended threshold of **0.90**, suggesting a **moderate fit** (Bentler & Bonett, 1980). Overall, the model fit is considered **acceptable for further analysis**.

Table 5

Hypothesis Testing

	Path Coefficient	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
CC -> ETI	0.075	0.075	0.030	2.50	0.05
ES -> ETI	-0.144	-0.145	0.064	2.235	0.025
JS -> ETI	-0.202	-0.201	0.056	3.615	0.000
RC -> ETI	0.110	0.110	0.050	2.186	0.029
WLB -> ETI	-0.433	-0.433	0.064	6.781	0.000

R Square: 0.519 Adjusted R Square = 0.509

Table 5 presents the path coefficients (β), t-statistics, and p-values that explain the effect of various independent variables on Employee Turnover Intention (ETI). The beta coefficient (β) represents the strength and direction of the relationship, while the p-value indicates statistical significance, with values below 0.05 considered significant (Hair et al., 2019). The findings reveal that Cultural Clash (CC \rightarrow ETI) has a small but positive and statistically significant effect ($\beta = 0.075$, $p = 0.050$, $t = 2.50$), suggesting that a higher level of cultural clash slightly increases employees' intention to leave. Employee Support (ES \rightarrow ETI) is negatively related to turnover intention ($\beta = -0.144$, $p = 0.025$), indicating that strong support from the organization helps in retaining

employees. Job Security (JS \rightarrow ETI) shows a strong and highly significant negative relationship ($\beta = -0.202$, $p = 0.000$), confirming that satisfied employees are less likely to consider leaving their jobs. Similarly, Role Changes (RC \rightarrow ETI) have a positive and significant impact ($\beta = 0.110$, $p = 0.029$), implying that frequent role changes may elevate employees' intention to leave. Lastly, Work-Life Balance (WLB \rightarrow ETI) has the strongest negative and highly significant effect ($\beta = -0.433$, $p = 0.000$), highlighting its critical role in reducing turnover intention. In summary, all five variables significantly influence ETI, with Work-Life Balance and Job Security emerging as the most influential in minimizing employee turnover.

Table 5 presents the regression results for the dependent variable Employee Turnover Intention (ETI), which is predicted by five independent variables: Cultural Clash (CC), Employee Support (ES), Job Security (JS), Role Changes (RC), and Work-Life Balance (WLB).

The R-square value of 0.519 indicates that 51.9% of the variance in ETI is explained by the combined effect of the independent variables. While R-square shows the overall explanatory power, it can sometimes be inflated when more predictors are added to the

model.

To address this, the Adjusted R-square, which is 0.509 in this model, provides a more accurate and conservative estimate. It adjusts the R-square value based on the number of predictors and the sample size, penalizing the inclusion of variables that do not significantly improve the model. In this case, the small reduction from 0.519 to 0.509 suggests that all five predictors meaningfully contribute to explaining ETI, and there is no overfitting or unnecessary complexity in the model.

Figure 1 - Path Diagram

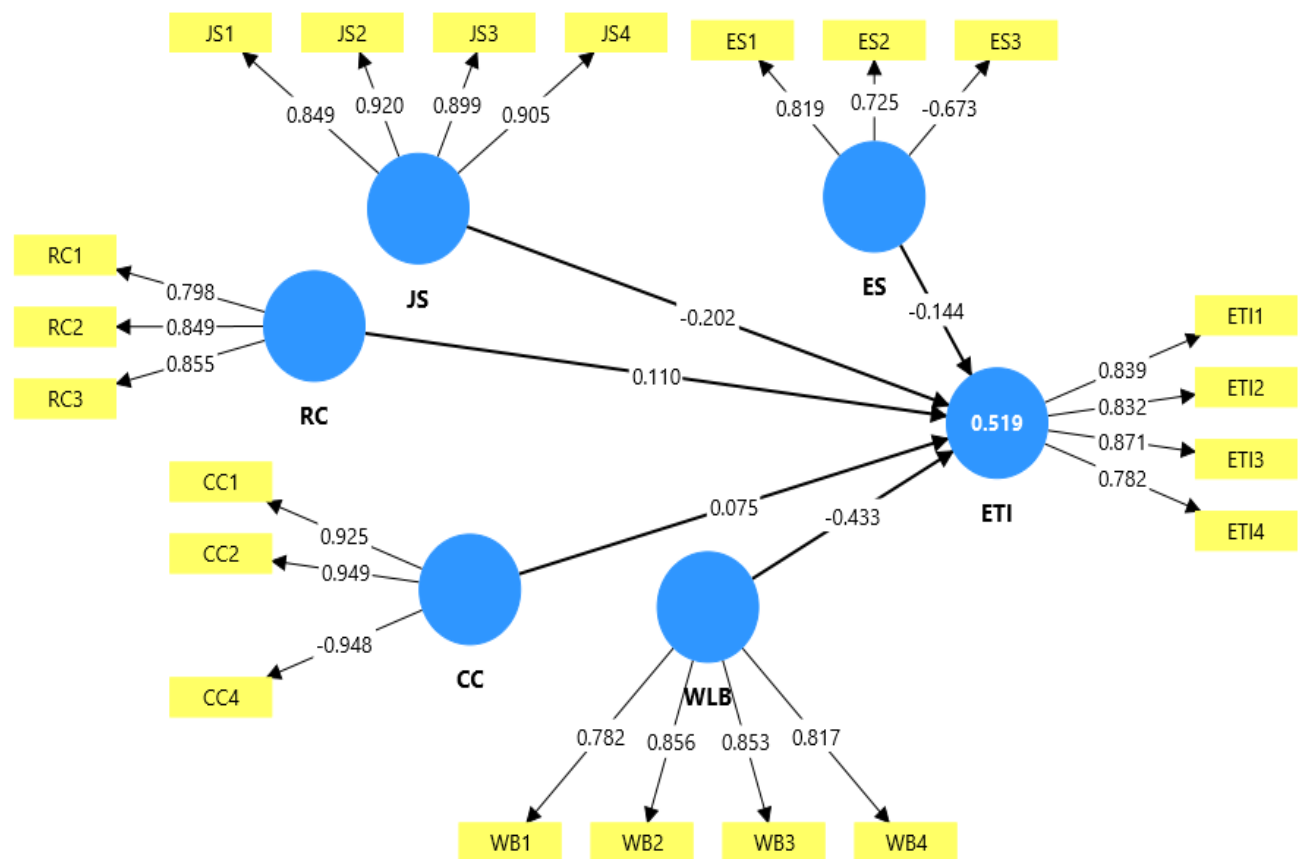


Table 6 - IPMA Analysis

	ETI	Performance
CC	0.075	37.446
ES	-0.144	29.479
JS	-0.202	44.837
RC	0.110	68.563
WLB	-0.433	36.245

Where CC = Cultural Clash, ES = Employee Support, JS = Job Security, RC = Role Changes, WLB = Work life Balance, ETI = Employee Turnover Intention

Table 6 presents the results of an Importance- Performance Map Analysis (IPMA) for

variables influencing **Employee Turnover Intention (ETI)**. The analysis assesses the **importance (total effect)** of each factor on ETI and its **performance (average latent variable scores)**. The IPMA analysis shows that **Work-Life Balance (WLB)** has the highest negative impact on **Employee Turnover Intention (ETI)** (-0.433) but low performance (36.245), indicating it is the most critical area needing improvement to reduce turnover. **Job Security (JS)** also significantly reduces turnover intention (-0.202) but has only moderate performance (44.837), suggesting it should be

enhanced. **Employee Support (ES)** has a moderate negative effect (-0.144) and the lowest performance (29.479), highlighting a need for better support systems. **Role Changes (RC)** shows a positive effect (0.110) with the highest performance (68.563), implying that while it's well-managed, it is less critical to turnover. **Cultural Clash (CC)** has the least impact (0.075) and low performance (37.446), making it a lower priority. **In summary**, improving WLB, JS, and ES should be the focus to effectively reduce employee turnover intention.

IV Discussion

Cultural Clash (CC → ETI)

The present study finds that Cultural Clash has a small but positive and statistically significant effect on employee turnover intention ($\beta = 0.075$, $p = 0.050$), indicating that increased cultural conflicts slightly raise employees' desire to leave. This finding aligns with Chen and Li (2019), who reported a significant positive relationship between cross-cultural conflict and turnover intention in multinational firms in China and the Philippines. Similarly, Adhikari (2020) found that cultural misfit and clashes significantly increased turnover intention among bank employees in Nepal, particularly in secondary cities like Butwal. Furthermore, Yokongdi and Shrestha (2020) observed that cultural clashes in Malaysian banks contributed to employee dissatisfaction and turnover intention. The consistency of these findings across Nepalese and Asian contexts reinforces the conclusion that cultural clash, even if moderate in effect size, is a relevant factor in increasing turnover intention in banking sectors.

Employer Support (ES → ETI)

The negative and significant relationship between Employer Support and turnover intention ($\beta = -0.144$, $p = 0.025$) confirms that organizational support reduces employees'

desire to leave. This is consistent with Simkhada, Kayestha, and Dhakal (2024), who demonstrated that perceived employer support lowers turnover intention among young employees in Nepalese commercial banks. Podder and Rahman (2015) also found in Bangladesh that high levels of employer support significantly decreased turnover intention in commercial banks. In the developed context, Christensen and Knardahl (2022) reported similar findings in Thailand, where supervisory and organizational support were critical in retaining banking employees. The present study's findings are therefore consistent with both regional and international literature, underscoring the universal importance of employer support in employee retention.

Job Security (JS → ETI)

Job Security exhibits a strong and highly significant negative effect on turnover intention ($\beta = -0.202$, $p = 0.000$), indicating that satisfied employees are less likely to consider leaving. This result is in line with Dhakal and Gautam (2020), who identified Job Security as a key determinant of turnover intention in Nepalese commercial banks. Reukauf (2018) found a similar strong negative association between Job Security and turnover intention among small business employees in the United States. Additionally, Koh and Goh (1995) reported that Job Security significantly reduces turnover

intention in Singapore's banking sector. The present findings corroborate these previous studies, confirming that Job Security is a critical factor in minimizing employee turnover across diverse economic and cultural settings.

Role Changes (RC → ETI)

The study reveals a positive and significant relationship between Role Changes and turnover intention ($\beta = 0.110$, $p = 0.029$), suggesting that frequent or poorly managed role changes increase employees' intention to leave. This aligns with Sharma and Jyoti (2018), who found that role stress and ambiguity contribute to turnover intention among employees in Indian public sector banks. Similarly, Simkhada et al. (2024) reported that role ambiguity and changes heightened occupational stress and turnover intention among Nepalese bank employees. In a developed country context, Christensen and Knardahl (2022) also observed that unclear or frequent role changes elevate turnover intention by increasing job strain. The current findings are consistent with these studies, emphasizing

the need for clear role definitions and change management to reduce turnover.

Work-Life Balance (WLB → ETI)

Work-Life Balance has the strongest negative and highly significant effect on turnover intention ($\beta = -0.433$, $p = 0.000$), highlighting its critical role in employee retention. This is consistent with findings by Yokongdi and Shrestha (2020), who emphasized the importance of work-life balance in reducing turnover intention among Nepalese and Malaysian bank employees. Research Review International Journal of Multidisciplinary (2024) similarly showed that work-life balance practices significantly decrease turnover intention among Indian executives. Furthermore, Podder and Rahman (2015) found that work-life balance mitigates turnover intention in Bangladeshi commercial banks. The present study's results strongly align with these prior findings, confirming that work-life balance is a pivotal factor in minimizing turnover intention in commercial banking sectors across Asia.

V Conclusion and Implications

Conclusion

It is evident from the findings that Work-Life Balance, Job Security, and Employee Support are the most influential factors in reducing Employee Turnover Intention (ETI), while Cultural Clash and Role Changes contribute positively to turnover. Among these, Work-Life Balance emerged as the strongest predictor, followed by Job Security. These results indicate that employees are more likely to remain with organizations that provide a healthy work-life interface, meaningful roles, and supportive environments.

Thus, it is concluded that if organizations prioritize employee well-being through supportive practices, role stability, cultural inclusivity, and Job Security initiatives, they can significantly reduce turnover intention and

retain valuable talent.

Implication

The findings of this study offer critical implications for both managers and policymakers aiming to address employee turnover intention. For managers, the strong influence of Work-Life Balance, Job Security, and Employee Support underscores the need for creating a supportive and flexible work environment. Organizations should implement strategies such as flexible working hours, remote work options, wellness programs, and clear communication channels to enhance employees' work-life integration. Additionally, enhancing Job Security through fair compensation, career development opportunities, employee recognition, and meaningful job roles can significantly reduce employees' intent to leave. Managers must also

minimize the negative impact of frequent role changes by ensuring clear role definitions, involving employees in role transitions, and offering adequate training and support. Addressing cultural clash through inclusive leadership, diversity training, and team-building activities can further improve retention.

For policymakers, these findings suggest the need to promote labor policies that encourage organizational support systems and work-life balance as standard practices. Policies that mandate flexible working arrangements, mental

health support, and anti-discrimination frameworks can help institutionalize employee-friendly practices across industries. Furthermore, providing incentives or recognition for organizations that demonstrate low turnover rates and high employee satisfaction can encourage a culture of employee well-being on a national scale. Ultimately, by aligning workplace practices with the key determinants of turnover intention identified in this study, both organizational leaders and policymakers can work together to foster more stable, productive, and committed workforces.

VI References

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