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Job Stress, Work Environment, and Employee Turnover Intention Among Non-Managerial Supermarket Employees in Nepal: The Mediating Role of Job Satisfaction

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ABSTRACT

This study examines the impact of job stress and the work environment on employee turnover intention among non-managerial employees in the organized supermarket sector and tests job satisfaction as a mediating mechanism within its research model. Based on the Job Demands–Resources (JD-R) model, data were collected from 218 non-managerial employees across five supermarket chains in Kathmandu Valley such as Bhatbhateni Supermarket, Big Mart, Easy Mart, Salesberry Department Store, and Central Departmental Store with the application of a structured, self-administered questionnaire. Data were analyzed using descriptive statistics, Pearson correlation, hierarchical multiple regression, and chi-square analysis. Results of this study indicated that job stress positively and significantly predicted turnover intention, whereas work environment and job satisfaction significantly and negatively predicted turnover intention. The three predictors in this study collectively explained 33.6% of the variance in turnover intention.



Data analysis also indicates that job satisfaction partially mediated the relationship between job stress and turnover intention. In addition, this study finds that turnover intention differed significantly across supermarket chains. More importantly, the findings of this study extend the application of the JD-R model to the retail sector in Nepal and provide practical suggestions for reducing voluntary turnover through stress management, workplace improvement, and enhanced job satisfaction.

Keywords: employee turnover intention, job stress, job satisfaction, JD-R model, supermarkets in Kathmandu Valley, work environment

INTRODUCTION

Employee turnover intention has become a persistent human resource management challenge in the retail industry. Turnover intention refers to conscious and deliberate willingness among employees to leave an organisation in the near future, and this intention explains and predicts actual turnover decisions of employees (Ryan et al., 2011). High turnover imposes substantial financial and operational costs on organisations through recruitment expenses, induction and training costs, productivity losses, reduced customer service quality, and disruption of organisational knowledge. Harrison and Gordon (2014) argued that the retail grocery industry deals with higher employee turnover than other industries. Hence, as a critical strategic human resource management issue, Harrison and Gordon (2014) have suggested the retail and supermarket industries design employee retention strategies based on empirical evidence rather than on mere assumptions and suggestions from line managers and supervisors. After all, within the supermarket industry, communicative effectiveness and operational efficiency of frontline employees directly influence customer satisfaction and operational efficiency.

Retail outlets have become an integral part of the consumer market in Nepal, especially with the expansion of supermarket chains like Bhatbhateni Supermarket, Big Mart, Easy Mart, Salesberry Department Store, and Central Departmental Store. And this expansion has generated various non-managerial positions such as cashiers, sales assistants, shelf stockers, warehouse personnel, and customer service representatives within these retail stores. However, employee retention remains a significant human resource managerial concern (Pandey et al., 2019). Non-managerial supermarket employees experience demanding workloads, long working hours, rotating shifts, repetitive tasks, and continuous customer interaction, and these factors elevate their intention to leave the job (Pandey et al., 2019; Wijebandara et al., 2019; Ojha, 2025b).



Among the factors influencing turnover intention, there is considerable existing research on the relationship between employee turnover intention and job stress. Job stress refers to psychological and physical responses of employees when job demands exceed their capabilities or available resources. According to the Job Demands-Resources (JD-R) model, excessive job demands such as workload, emotional pressure, time constraints, and role conflict consume psychological and physical resources of employees, which results in job stress, burnout, withdrawal behaviours, and the manifestation of turnover intention among employees (Bakker et al., 2001). Whereas adequate job resources such as supportive supervision, adequate working conditions, autonomy, and organisational support promote engagement and reduce stress. Hence, the JD-R model provides this current study a comprehensive framework for understanding turnover intentions in labour-intensive service industries.

Research on occupational stress within the service sector in Nepal with reference to job demands and role-related pressures as antecedents of employee job stress provides a conceptual framework for understanding turnover dynamics among supermarket employees. For instance, Ojha (2025a) examined perceived workplace stress among employees in Nepalese commercial banks, and the study found that factors such as work overload, long working hours, and role ambiguity influence job stress of employees. Similarly, in another study, Ojha (2025b) investigated role conflict and role ambiguity as predictors of emotional exhaustion among non-managerial employees working in Nepalese boutique hotels. This particular study found that role conflict caused role-based emotional exhaustion, whereas role ambiguity, though positively related, did not reach statistical significance. Hence, this study with reference to Ojha (2025a) and Ojha (2025b) indicates that clear job descriptions, defined specialisations, and structured performance agreements are essential factors for mitigating role-based strain among frontline non-managerial employees working in a competitive, emotionally hectic and fast-paced workplace environment with limited job autonomy and workplace resources to buffer against job demands.

Although previous studies have separately examined job stress, work environment, and job satisfaction in relation to turnover intention, there is no evidence of their integrated relationships of these predictors within the organised supermarket sector in Nepal. As a research context, existing research in Nepal has mainly focused on commercial banks, hospitality organisations, or a single supermarket chain, particularly Bhatbhateni Supermarket (Sapkota et al., 2020; Hamal et al., 2023). As a result, there is no research about to what extent job satisfaction mediates the



relationship between job stress and turnover intention among non-managerial employees working across multiple supermarket chains in Kathmandu Valley. Hence, this study examines attitudinal responses of frontline supermarket employees regarding their job stress levels, working environment evaluations, job satisfaction perceptions and employee turnover intentions..

Research Objectives

Building on the gaps identified above, the main purpose of the study is to examine the impact of job stress and work environment on employee turnover intention among non-managerial employees across five supermarket chains in Kathmandu Valley and to investigate the mediating role of job satisfaction in the relationship between job stress and turnover intention. This study also examines whether the turnover intention of non-managerial-level employees varies across supermarket chains. More importantly, this study in alignment with Ojha (2025b) considers non-managerial employees as strategic human resources responsible for delivering customer service quality and sustaining operational efficiency and effectiveness of supermarket chains in the Kathmandu Valley

Literature review and hypothesis development in this study has been sustained by following specific objectives:

- To analyze the effect of job stress on turnover intention among non-managerial employees across five supermarket chains in Kathmandu Valley.
- To assess the effect of work environment on turnover intention among non-managerial employees across five supermarket chains in Kathmandu Valley.
- To examine the effect of job stress and work environment on job satisfaction among non-managerial supermarket employees.
- To examine the mediating role of job satisfaction in the relationship between job stress and turnover intention.
- To determine whether turnover intention differs significantly across the five supermarket chains studied.

Moreover, the findings of this study are expected to contribute to human resource management practice within organised retail sector in Nepal by extending the Job Demands-Resources (JD-R) model to a labour-intensive service context. This study also provides evidence-based



recommendations for supermarket managers on how to reduce voluntary turnover among non-managerial employees.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

The JD-R model (Bakker et al., 2005; Bakker & Demerouti, 2007) proposes that every occupation involves job demands and job resources that jointly influence the emotional well-being of employees through two distinct pathways. High job demands such as the physical strain of long-standing hours, the mental load of inventory management, and the social pressure of difficult customers deplete the mental and physical energy of employees and produce chronic stress and influence their withdrawal behaviour. In the motivational process, job resources such as supervisory support, fair compensation, and role clarity impact engagement and satisfaction, which buffers the adverse effects of job demands.

Since non-managerial employees in Nepalese supermarkets deal with high workloads during peak seasons with limited infrastructural support, this current study argues that, based on the JD-R model, elevated job demands act as a direct stressor that erodes psychological well-being, while the availability or absence of job resources impacts their job satisfaction, which in turn transmits the effects of stress and work environment onto turnover intention (Bakker & Demerouti, 2007; Ojha, 2025b)

With reference to the JD-R framework recent empirical work support that job satisfaction as the psychological mechanism reduce the impact of job demands on turnover intentions of employees. For instance, Wirawan et al. (2020) finds that job satisfaction fully transmitted the effect of authentic leadership onto work engagement, but only partially transmitted the effect of psychological capital. Similarly, this partial-mediation pattern reappears in a study by Wen et al. (2025) where job satisfaction explained only 22% of the total effect of burnout on turnover intention. The findings of Wen et al. (2025) indicates that burnout exerts a substantial direct effect on employee turnover intention independent of satisfaction. Ji et al. (2026) extended this logic specifically to job stress with a structural equation modelling where job stress exerted both a significant direct effect on turnover intention and a significant indirect effect transmitted through job satisfaction.

Collectively above studies suggest a theoretical pattern within the JD-R framework where job satisfaction operates as a resource-dependent pathways and its relative strength varies according to specific demand or resource available within organizational context. Moreover, the



existing evidence from Wirawan et al. (2020), Wen et al. (2025) and Ji et al. (2026) justifies the application of job satisfaction in the current study as a partial mediator.

Job Stress and Employee Turnover Intention

Job stress refers to physical and psychological strain among employees that results from work demands that exceed their abilities or available organizational resources (Bakker et al., 2003). Empirical evidence consistently supports a positive relationship between job stress and turnover intention. Ryan et al. (2011) found that job stress significantly influenced intentions to leave the fast-food industry among non-managerial employees in Malaysia. Similarly, Lakshani and Weerasinghe (2021) found that employees experiencing higher work stress, negative workplace relationships, and inadequate organizational support also have intention to leave their job, whereas supportive management and work control reduced turnover intention. With reference to financial service-sector organizations in Nepal, Adhikari (2020) in a study indicated that job stress significantly influences turnover intention among commercial bank employees, and in another study Shrestha et al. (2025) also identified that workload and job stress positively and significantly impact employee turnover in Nepalese commercial banks. Based on this evidence following hypothesis has been developed.

H1: *Job stress has a positive and significant effect on employee turnover intention among non-managerial employees across five supermarket chains in Kathmandu Valley.*

Work Environment and Employee Turnover Intention

The work environment encompasses physical working conditions, interpersonal relationships, organizational support, communication, occupational safety, and psychological well-being. A supportive work environment enhances employee commitment, motivation, and satisfaction while reducing withdrawal behavior. Hamal et al. (2023) found that physical, psychological, and social workplace environments significantly enhanced retention among Bhatbhateni Supermarket employees in Kathmandu Valley, while Sapkota et al. (2020) concluded that a organizational climate improved satisfaction and performance within Nepalese supermarkets. Internationally, Harrison and Gordon (2014) showed that unsupportive work environments contributed to burnout and increased turnover intention among grocery employees. Similarly, Rodrigues et al. (2026) in a study demonstrated that unsupportive and non-convenient workplace characteristics increase intention to quit even beyond the influence of job satisfaction. Therefore, this study has hypothesized that:



H2: *Work environment has a negative and significant effect on employee turnover intention among non-managerial employees across five supermarket chains in Kathmandu Valley.*

Job Satisfaction and Employee Turnover Intention

Job satisfaction represents overall positive emotional evaluation of employees towards their jobs and working experiences. Satisfied employees are generally more committed, demonstrate higher engagement, and exhibit lower turnover intentions, whereas dissatisfied employees actively seek alternative employment. Wijebandara et al. (2019) reported that job satisfaction was the strongest predictor of turnover intention among non-managerial employees in Sri Lankan financial companies, and Shrestha et al. (2025) found that higher job satisfaction, together with improved work environments and career development opportunities, significantly reduced turnover intention among Nepalese employees. Accordingly, this study assumes that:

H3: *Job satisfaction has a negative and significant effect on employee turnover intention among non-managerial employees across five supermarket chains in Kathmandu Valley.*

Mediating Role of Job Satisfaction

Ji et al. (2026) in their study find that job satisfaction functions as a psychological mechanism that links stressful working conditions to turnover intention. In study drawing on JD-R framework argues that supportive work environment enhances satisfaction reduces turnover intention (Bakker & Demerouti, 2007). Consistent with the motivational pathway of JD-R model (Mwakyusa & Mcharo, 2024) and with findings from Wijebandara et al. (2019) and Shrestha et al. (2025), this study also assumes that job satisfaction can substantially reduce the adverse effects of stressful working conditions on employee turnover intentions of non-managerial level employees across supermarkets

H4: *Job satisfaction mediates the relationship between job stress and employee turnover intention among non-managerial employees across five supermarket chains in Kathmandu Valley.*

Differences in Turnover Intention Across Supermarkets

Although organized supermarkets in Kathmandu Valley operate within the same industry, they differ in organizational culture, management practices, workload, compensation systems, and employee development opportunities differences that influence turnover intentions of employees. In a study in Indian retail industry Pandey et al. (2019) found that intention to quit among front-



end retail employees is influenced by work-related stress, organizational commitment, realistic job information, work environment, and job satisfaction. However, there is no research that has examined organizational affiliation itself as a source of variation in turnover intention within the supermarket and retail context. This study therefore tests whether:

H5: *Employee turnover intention significantly differs across employees working in different supermarkets in Kathmandu Valley.*

Figure 1

Conceptual Framework of the Study

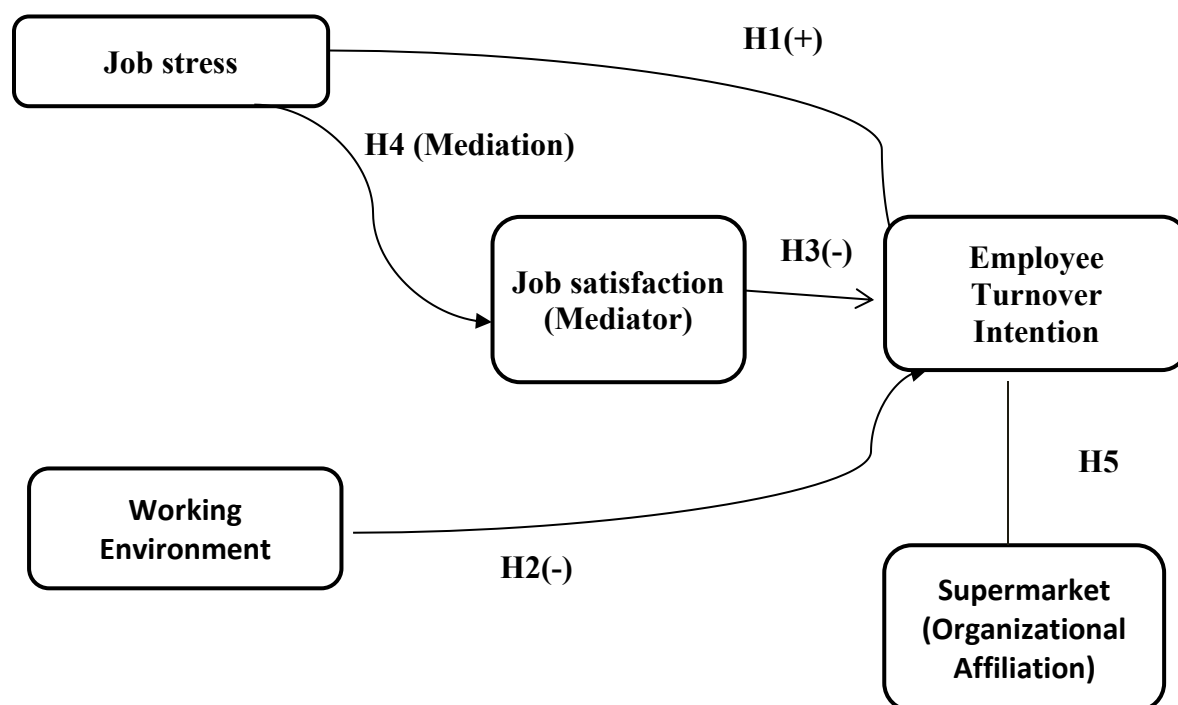


Figure 1 presents the conceptual framework of this study. Job stress and work environment are hypothesized as independent variables that influences employee turnover intention (H1, H2). Job satisfaction acts as a mediating variable (H3, H4). The framework also examines whether turnover intention differs statistically significantly across employees working in different supermarkets (H5).

RESEARCH METHODOLOGY

Research Design

This study adopted a quantitative, cross-sectional, correlational research design to examine the relationships among job stress, work environment, job satisfaction, and employee turnover



intention, and to test the mediating role of job satisfaction. A survey-based approach was chosen because it allows efficient collection of standardized, quantifiable data from a large, geographically dispersed sample of frontline non-managerial retail employees.

Population and Sample

The population comprised non-managerial employees cashiers, sales assistants, shelf stockers, warehouse personnel, and customer service representatives working in five major organized supermarket chains in Kathmandu Valley: Bhatbhateni Supermarket, Big Mart, Easy Mart, Salesberry Department Store, and Central Departmental Store. A total of 218 usable responses ($N = 218$) were obtained using a purposive sampling strategy, with the sample stratified approximately proportional to the relative store presence of each chain within the valley. Data collection took place at supermarket premises during non-peak hours with prior managerial permission, and participation was voluntary and anonymous.

Measures

All constructs were measured using structured, self-administered questionnaires with items rated on a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). Items for each construct were adapted from previously validated scales used in comparable service-sector and retail settings, and were reviewed for content relevance and face validity to ensure conceptual and contextual fit with the Nepalese supermarket setting before administration. Job stress (four items) captured perceived workload, emotional exhaustion, deadline pressure, and job-related tension, with items adapted from Bakker et al. (2003). Work environment (four items) captured physical, psychological, and social workplace conditions, adapted from Pandey et al. (2019), Wijebandara et al. (2019), Hamal et al. (2023), Mwakyusa and Mcharo (2024), and Shrestha et al. (2025).

Similarly, job satisfaction (four items) captures satisfaction with pay and benefits, promotion opportunities, supervision, and coworker relationships, adapted from Wijebandara et al. (2019). Employee turnover intention (four items) operationalises cognitive and behavioural withdrawal intentions adapted from Ryan et al. (2011). The internal consistency reliability of each construct was assessed using Cronbach's alpha, with all scales achieving alpha values above the acceptable threshold of 0.70 {Job stress ($\alpha = 0.88$), work environment ($\alpha = 0.86$), job satisfaction ($\alpha = 0.84$), and turnover intention ($\alpha = 0.92$), which indicates a satisfactory reliability of the measurement instrument.



In this study weighted means have been interpreted using the following convention: 1.00–1.80 = very low, 1.81–2.60 = low, 2.61–3.40 = moderate, 3.41–4.20 = high, and 4.21–5.00 = very high. A demographic section captured gender, age, marital status, education, length of service, employment type, and department. In this study, six agree/disagree statements on a dichotomous scale were prepared to check the familiarity of respondents regarding the selected variables. For chi-square analysis, categorical data were collected on a dichotomous scale with low and high turnover intention to test the variations in employee turnover intention across supermarket chains. Here, scores on the turnover intention items on dichotomous scale were computed and classified into low and high categories with the application of nominal scale either 1 or 2 as differentiation point with 1=low turnover intention and 2=high turnover intention.

Data Collection Procedure and Ethical Considerations

In this study printed questionnaires were distributed in person and completed on-site on a self-report format. Participants were informed of the purpose of the study, assured of confidentiality and anonymity, and provided informed consent prior to participation. No personal identification information was collected, and participation involved no more than minimal risk. During data collection procedure, the research was supported by his 15 undergraduate students associated with these department store as a part-time and semi-full time non-managerial employees. Data collection took place between May -17 to July 24, 2026.

Data Analysis

Data were analyzed using descriptive statistics (means, standard deviations, frequencies), Pearson product-moment correlation, hierarchical multiple linear regression, the causal-steps approach to mediation (Baron & Kenny, 1986), and chi-square tests of independence with Cramér's V as an effect-size estimate. All analyses were two-tailed with statistical significance set at $p < .05$.

RESULTS & FINDINGS

Demographic Profile of Respondents

Of the 218 respondents, the majority were female ($n = 113$, 51.8%), followed by male respondents ($n = 96$, 44.0%); 4.1% preferred not to disclose gender. Respondents aged 25–34 years formed the largest age group (36.7%), and most were employed full-time (73.9%). Table 1 summarizes the key demographic characteristics of the sample.



Table 1

Demographic Profile of Respondents (N = 218)

<i>Variable</i>	<i>Category</i>	<i>n</i>	<i>%</i>
Gender	Male	96	44.0
	Female	113	51.8
	Prefer not to say	9	4.1
Age	Below 25 years	46	21.1
	25–34 years	80	36.7
	35–44 years	57	26.1
	45–54 years	26	11.9
	55 years and above	9	4.1
Employment type	Full-time	161	73.9
	Part-time	39	17.9
	Contract/temporary	18	8.3
Length of service	Less than 1 year	41	18.8
	1–3 years	74	33.9
	4–6 years	57	26.1
	7–10 years	33	15.1
	More than 10 years	13	6.0

Response of Respondents

Descriptive frequency analysis of the dichotomized survey responses revealed that regarding job stress, a substantial majority Non-Managerial Supermarket Employees feel pressured by their daily workload (71.6%) and found their job emotionally draining (65.6%). Conversely, perceptions of the work environment were markedly negative, with 59.2% of respondents



disagreeing that their workplace provided adequate resources and support, and 55.5% feeling undervalued or disrespected by their supervisors.

Table 2

Frequency and Percentage Distribution of Dichotomized Survey Responses

Construct and Item	Response	<i>n</i>	%
Job Stress (Perceived)			
1. I feel pressured by my daily workload.	Agree	156	71.6
	Disagree	62	28.4
2. I find my job emotionally draining.	Agree	143	65.6
	Disagree	75	34.4
Work Environment			
3. My workplace provides adequate resources and support.	Agree	89	40.8
	Disagree	129	59.2
4. I feel valued and respected by my supervisors.	Agree	97	44.5
	Disagree	121	55.5
Job Satisfaction			
5. I am satisfied with my current job.	Agree	72	33.0
	Disagree	146	67.0
Turnover Intention			
6. I have thought about leaving my current job.	Agree	142	65.1
	Disagree	76	34.9

Note. Responses were dichotomized as Agree ("Yes") or Disagree ("No"). Percentages are rounded to one decimal place and are based on valid responses per item. (N=218)

As Table-2 indicates, response to job satisfaction is notably low, as 67.0% of employees expressed dissatisfaction with their current position. Most notably, and central to the premise of this study 65.1% of respondents ($n = 142$) affirmed that they have thought about leaving their current job.

Descriptive Statistics

Table 3 presents the overall weighted means and standard deviations for the four study variables. Respondents reported a high level of perceived job stress ($\bar{X}_w = 4.12$). Work



environment ($\bar{X}_w = 3.29$) and job satisfaction ($\bar{X}_w = 3.23$) were both rated moderate. Employee turnover intention was moderate overall ($\bar{X}_w = 3.28$)

Table 3

Descriptive Statistics for Study Variables

<i>Variable</i>	<i>M($\bar{X}_w$)</i>	<i>SD</i>	<i>Interpretation</i>
Job Stress	4.12	0.76	High
Work Environment	3.29	0.82	Moderate
Job Satisfaction	3.23	0.91	Moderate
Employee Turnover Intention	3.28	0.89	Moderate

Note. Values represent overall weighted means ($\bar{X}_w$) across four items per construct, each rated on a five-point Likert scale.

Correlation Analysis

Pearson correlations (Table 4) indicates that job stress has significantly and positively correlated with turnover intention ($r = .72, p < .05$). However, work environment has significantly and negatively correlated with turnover intention ($r = -.68, p < .05$). Job satisfaction has the significant negative correlation with turnover intention ($r = -.62, p < .05$). Job stress negatively correlates with job satisfaction ($r = -.42$) and has weak negative correlation with work environment ($r = -.18$) while both work environment and job satisfaction are positively correlated ($r = .43$) without statistical significance.

Table 4

Pearson Correlation Matrix Among Study Variables

<i>Variable</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
1. Job Stress	—			
2. Work Environment	-.18	—		
3. Job Satisfaction	-.42	.43	—	
4. Turnover Intention	.72*	-.68*	-.62*	—

*Note. *p < .05*

Regression and Mediation Analysis



A hierarchical multiple regression was conducted to examine the combined predictive effect of job stress, work environment, and job satisfaction on turnover intention. The model was significant, $R = .580$, $R^2 = .336$, adjusted $R^2 = .327$, $F(3, 214) = 36.12$, $p < .05$, indicating that the three predictors jointly explained 33.6% of the variance in turnover intention. As shown in Table 5, job stress significantly and positively predicted turnover intention ($\beta = .31$, $t = 4.86$, $p < .05$), supporting H1; work environment significantly and negatively predicted turnover intention ($\beta = -.24$, $t = -3.67$, $p < .05$), supporting H2; and job satisfaction significantly and negatively predicted turnover intention ($\beta = -.27$, $t = -4.14$, $p < .05$), supporting H3.

Table 5

Regression Coefficients for Predictors of Employee Turnover Intention

<i>Variable</i>	<i>B</i>	<i>SE</i>	<i>β</i>	<i>t</i>	<i>p</i>
(Constant)	1.85	.21	—	8.81	.023*
Job Stress	.34	.07	.31	4.86	.012*
Work Environment	-.22	.06	-.24	-3.67	.017*
Job Satisfaction	-.29	.07	-.27	-4.14	.025*

Note. $R^2 = .336$, adjusted $R^2 = .327$, $F(3, 214) = 36.12$, $p < .05$ *

Following the causal-steps approach (Baron & Kenny, 1986), mediation was tested in three steps (Table 6). In Step 1, job stress significantly predicted turnover intention ($\beta = .42$, $p < .05$). In Step 2, job stress significantly predicted job satisfaction ($\beta = -.30$, $p < .05$). In Step 3, when job stress and job satisfaction were entered together, the effect of job stress on turnover intention remained significant but with magnitude magnitude ($\beta = .31$, down from .42), while job satisfaction remained a significant predictor ($\beta = -.27$, $p < .05$). This pattern indicates that job satisfaction partially mediates the relationship between job stress and turnover intention, supporting H4.

Table 6

Mediation Analysis: Job Satisfaction as a Mediator Between Job Stress and Turnover Intention

<i>Step</i>	<i>B</i>	<i>t</i>	<i>p</i>	<i>Result</i>
1. JS $\rightarrow$ ETI (total effect)	.42	6.98	.011*	Significant
2. JS $\rightarrow$ JSat	-.30	-4.55	.014*	Significant



3. JS → ETI (direct, controlling JSat)	.31	4.63	.016*	Reduced from Step 1
3. JSat → ETI (controlling JS)	-.27	-4.02	.022*	Significant

Note. JS = job stress; JSat = job satisfaction; ETI = employee turnover intention.

Differences in Turnover Intention Across Supermarket Chains

A chi-square test of independence examined whether turnover intention (dichotomized at the median into low and high categories) differed across the five supermarket chains. The result was statistically significant, $\chi^2(df=4, N = 218) = 19.84, p < .05$, Cramér's $V = .302$, which indicates a moderate effect size (Cohen, 1988) and supports H5. Here, differentiated turnover intention of employees is consistent based on working environment aligns with the proposition of JD-R model that access to job resources such as compensation, career pathways, supportive company culture and supervisory capacity negatively impacts job withdrawal cognitions of employees even under similar occupational demands (Bakker & Demerouti, 2007)

Table 7

Chi-Square Test of Turnover Intention Across Supermarket Chains

<i>Supermarket Chain</i>	<i>n (%)</i>	<i>Low TI n (%)</i>	<i>High TI n (%)</i>
Bhatbhateni Supermarket	50 (22.9)	38 (76.0)	12 (24.0)
Big Mart	42 (19.3)	18 (42.9)	24 (57.1)
Easy Mart	45 (20.6)	16 (35.6)	29 (64.4)
Salesberry Department Store	38 (17.4)	12 (31.6)	26 (68.4)
Central Departmental Store	43 (19.7)	14 (32.6)	29 (67.4)
Total	218 (100)	98 (44.9)	120 (55.1)

Note. **TI** = turnover intention, dichotomized at the sample median. $\chi^2(4, N = 218) = 19.84, p = 0.012^* < .05$ & Cramér's $V = .302$.

As shown in Table 7, Bhatbhateni Supermarket had the lowest proportion of employees with high turnover intention (24.0%), whereas Salesberry Department Store (68.4%) and Central Departmental Store (67.4%) have highest proportions and Easy Mart (64.4%) and Big Mart



(57.1%) fall in between. Hence, the findings of Chi-Square Test suggests that turnover intention is not uniform across organizations.

DISCUSSION

This study has examined the influence of job stress and work environment on employee turnover intention, with job satisfaction as a mediator, among non-managerial supermarket employees in Kathmandu Valley. All five hypotheses has been supported, and the findings are consistent with the JD-R model (Bakker et al., 2003) that job demands influences job stress whereas support working environment and job satisfaction predicts decrease in employee turnover intentions.

Consistent with H1, job stress has a significant positive effect on turnover intention and this evidence aligns with the findings from Harrison and Gordon (2014), Ryan et al. (2011), Lakshani and Weerasinghe (2021), and Shrestha et al. (2025). Here, based on evidence, this current study argues that workload pressure, demanding customer interactions, and rigid schedules are associated with employee turnover intentions of supermarket employees.

Supporting H2, work environment has a significant negative effect on turnover intention, and this findings reflects with Harrison and Gordon (2014), Sapkota et al. (2020), Hamal et al. (2023), , and Rodrigues et al. (2026) that supportive working environment with open communication and clear expectations has a strategic role in employee retention.

Supporting H3, job satisfaction has a statistically significant bivariate association with turnover intention and also as a significant negative predictor in the regression model, consistent with Wijebandara et al. (2019) and Shrestha et al. (2025). Job satisfaction of non-managerial employees even with comparatively low salary parallels with Shrestha et al. (2025) that extrinsic rewards, even when insufficient, remains as key component for employee retention in this sector.

The mediation analysis in this study has supported H4. Data analysis and findings indicates that job satisfaction partially mediated the relationship between job stress and turnover intention. Based on findings this study argues that stressful working conditions reduce satisfaction, which in turn heightens employee turnover intention. Again, this is consistent with related mediation evidence from Biswakarma et al. (2024) that emotional exhaustion mediates the relationship between workplace bullying and turnover intention among Nepalese hotel employees, and with the findings of Raza et al. (2026), that motivation mediates the relationship between development opportunities and retention within banking sector in Pakistan. Together with these studies, this



current study also indicate that workplace stressors act on turnover intention both directly and indirectly, through psychological responses of employees.

In alignment with reference to the JD-R the findings of this study support the argument that job satisfaction as the psychological mechanism is associated with decline in negative the impact of job demands on turnover intentions of employees (Bakker et al., 2005). In addition, in line with Wirawan et al. (2020), Wen et al. (2025), and Ji et al. (2026), this study justifies the application of job satisfaction as a partial mediator, consistent with the partial mediation result obtained for H4 in the data analysis.

Finally, turnover intention differed significantly across the five supermarket chains, $\chi^2(4) = 19.84, p < .05$, Cramér's $V = .302$ and this finding provides empirical evidence for the acceptance of H5. From a JD-R perspective, the findings of this study indicates that employees across supermarket chains encounter structurally similar demands such as physical exertion, emotional labor, time pressure, however the availability of buffering resources supervisory support, fair compensation, and skill development differ across organizations (Bakker et al., 2005). This study indicate that Bhatbhateni supermarket has comparatively better retention outcomes relative to other supermarkets and department stores. Practically, this implies that turnover should not be treated as an industry-wide inevitability and this study argues that targeted investment in job resources can reduce voluntary departure even within the same competitive retail landscape.

In this study the regression model has explained 33.6% of the variance in turnover intention. As a result. substantial proportion of employee turnover intention among non-managerial employees in supermarket outlets within Kathmandu allevy remain unexplained. Therefore, this suggests that additional factors organizational commitment, leadership style, compensation structure, organizational justice, workplace bullying, and work-life balance also influence decisions of employees to remain with or leave their organizations, and future research need to incorporated comprehensive models of employee turnover in Nepalese retail sector.

CONCLUSION AND IMPLICATIONS

This study has examined the effects of job stress and work environment on employee turnover intention, with job satisfaction as a mediating variable, among non-managerial employees in five supermarket chains in Kathmandu Valley. The findings of study confirms that job stress level significantly increases turnover intention, whereas a supportive work environment and



sufficient job satisfaction levels significantly reduce it. Job satisfaction also partially mediate the relationship between job stress and turnover intention, and turnover intention varied significantly across supermarket chains..

The findings extend the application of Job Demands-Resources model to organized retail sector in Nepal with a demonstration that in a single integrated model where job demands and job resources operate through both direct and satisfaction-mediated pathways to influence turnover intention. This study also contributes towards context-specific evidence beyond the single-organization focus of existing Nepalese research (Sapkota et al., 2020; Hamal et al., 2023), and indicates that the JD-R model predicts generalization across multiple retail organizations operating under similar market conditions but with differing resource environments (Bakker et al., 2003)

Moreover, this study argues that supermarket managers need to reduce workplace stress and improve the work environment and enhance job satisfaction through fair compensation, career development opportunities, supportive supervision, employee recognition, and healthier working conditions. Because turnover intention differed statistically significantly by supermarket chains, this study suggests that retail managers particularly with elevated non-managerial employee turnover intentions need to adopt and assimilate with benchmark protocols associated with human resource resourcing and supervisory mechanism of their competitors with low employee turnover intentions.

In conclusion, the study demonstrates that job stress and workplace conditions have a significant role in influencing turnover intentions of non-managerial level employees within retail sector. Apart from improvement of workplace conditions, supermarkets need to enhance job satisfaction levels of their non-employees through supportive management practices and equitable financial rewards. Besides, this study also suggests that supermarket in Nepal need to develop and formulate a comprehensive approach for finding an intricate balance between job demands and workplace resources for sustaining a committed retail non-managerial human resource.

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