

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

Ms. Albina Ghimire¹

(MBS-F Scholar, Lumbini Banijya Campus)

Dr. Bhagwati Psd. Chaudhary²

(Assistant Professor, Lumbini Banijya Campus)

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Ms. Albina Ghimire

(MBS-F Scholar, Lumbini Banijya Campus)

Dr. Bhagwati Psd. Chaudhary

(Assistant Professor, Lumbini Banijya Campus)

Email

bhagwatii.chaudhary@gmail.com

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Abstract

This research aims to examine the different connections between essential organizational factors: Employer Support, Job Satisfaction, Role Changes, Cultural Clash, and Work-Life Balance, and their impact on Employee Turnover Intention within commercial banks. The study intends to evaluate the strength and direction of these relationships to gain insights into the various underlying reasons for turnover intention. The study adopted a descriptive and explanatory design, with 258 employees of commercial banks located in Butwal Sub-Metropolitan City, Nepal, selected through purposive sampling, where the employees had to have at least one year of work experience in banks. The measurement model was confirmed for its validity and reliability through the evaluation of composite reliability, convergent validity, discriminant validity, and the application of bootstrapping techniques for hypothesis testing. The results indicate that Work-Life Balance and Job Satisfaction are the leading predictors of turnover intention among banking personnel, while Employer Support, Role Changes, and Cultural Clash have a relatively weaker influence. The results are of considerable importance to HR managers and policymakers. Emphasizing the well-being and job satisfaction of employees ought to be regarded as a strategic method for minimizing turnover and promoting organizational stability. Additionally, the suggested framework presents opportunities for wider implementation across various service sectors, thus improving its generalizability and practical significance.

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

Introduction

In the ever-evolving financial environment of Nepal, commercial banks are increasingly confronted with the challenge of employee turnover intention, a phenomenon that threatens organizational stability and undermines the broader economic development of the nation. The banking industry, a cornerstone of Nepal's financial system, experiences serious disruptions when skilled employees consider leaving, resulting in loss of expertise, higher recruitment and training costs, reduced service quality, and declining customer trust (Holtom, Mitchell, Lee, & Eberly, 2008).

Globally, turnover intention has been recognized as a key predictor of actual turnover, with negative implications for organizational performance and competitive advantage (Maertz, Griffeth, Campbell, & Allen, 2007). In developing Asian economies, including India and Nepal, this challenge is intensified by rapid economic changes, rising employee expectations, and cultural diversity within the workforce (Podder & Rahman, 2015; Dhakal & Gautam, 2020). For commercial banks specifically, comprehending the factors influencing turnover intention—such as employer support, job security, role adjustments, cultural conflicts, and work-life balance—is essential for achieving effective human resource management and sustaining long-term competitiveness. Turnover intention is defined as an employee's conscious and deliberate willfulness to leave an organization within a specified period, and

it has long been viewed as a crucial attitudinal predictor of voluntary resignations (Maertz et al., 2007). Mobley (1977) further clarified the distinction between actual turnover and turnover intention, positioning the latter as a measurable psychological state that allows organizations to address dissatisfaction before resignations occur. Since then, extensive studies have examined the causes of turnover, highlighting both universal and context-specific factors.

In developed countries, job security, compensation, and organizational commitment are frequently emphasized (Igbaria & Greenhaus, 1992). In contrast, Asian studies stress the importance of cultural fit, employer support, and work-life balance (Kim & Leung, 2007; Yokongdi & Shrestha, 2020). In Nepal, research has recently focused on organizational culture, job stress, and leadership behavior as key drivers of turnover intention (Adhikari, 2020; Dhakal & Gautam, 2020). However, these studies are mostly centered on Kathmandu or rely on aggregated national-level data, overlooking the diverse dynamics of secondary financial hubs such as Butwal Sub-Metropolitan City, where socio-economic, cultural, and organizational realities differ significantly from those in the capital.

Despite evidence that Nepalese commercial banks experience an average employee turnover rate of 6.18%, which disrupts operations and raises recruitment and training costs (Dhakal & Gautam, 2020), there remains a lack of comprehensive empirical research

addressing the combined effects of employer support, job security, role changes, cultural clashes, and work-life balance on turnover intention in the banking sector. Existing studies provide fragmented insights and fail to account for the unique challenges of mid-sized cities like Butwal, where commercial banks are rapidly expanding but face constraints in resources and talent retention.

Furthermore, employees' expectations have shifted: they now seek not only financial incentives but also supportive leadership, meaningful roles, cultural alignment, and opportunities for work-life balance. When these expectations are unmet, dissatisfaction escalates, leading to higher turnover intentions (Firth, Mellor, Moore, & Loquet, 2004). The absence of context-specific evidence on these determinants creates difficulties for managers and policymakers in designing effective retention strategies tailored to Nepal's banking sector.

Thus, the study will address lack of integrated, context-specific research on the multifaceted causes of turnover intention in commercial banks in Butwal Sub-Metropolitan City, Nepal. By investigating these five related factors together, the study seeks to fill an important gap in the literature and hopes to offer some actionable recommendations to build a more stable, satisfied, and productive workforce. The research questions of the study are stated as follows: Is there a relationship between Employer Support, Job Security, Role Changes, Cultural Clash, Work-Life Balance, and Employee Turnover Intention in commercial banks? and Do Employer Support,

Job Security, Role Changes, Cultural Clash, and Work-Life Balance affect Employee Turnover Intention in commercial banks? The objectives of the study are delineated as follows. To ascertain the connection between Employer Support, Job Security, Role Changes, Cultural Clash, Work-Life Balance, and Employee Turnover Intention in commercial banks and to explore the effects of Employer Support, Job Security, Role Changes, Cultural Clash, and Work-Life Balance on Employee Turnover Intention in commercial banks.

Literature Review

Theoretical review

The examination of factors influencing employee turnover intention-employer support, job security, role changes, cultural clash, and work-life balance-is anchored in four foundational organizational psychology theories:

1. Social Exchange Theory (SET) - Blau (1964)

Social Exchange Theory posits that organizational relationships are governed by reciprocal exchanges: employees expect fair returns for their contributions (Blau, 1964). When they perceive high organizational support such as recognition, participative decision-making, or transparent communication, they develop trust and loyalty, which reduces turnover intention. In contrast, perceived inequity or lack of support encourages considerations of leaving (Cropanzano & Mitchell, 2005; Rajâa, 2025). This theory is echoed in Nepalese banking contexts, where supportive interactions with

supervisors and the organization reduce turnover intentions (Simkhada et al., 2024) and aligning with findings that perceived organizational support is negatively related to turnover intention (Rigter, 2017).

2. Herzberg's Two-Factor Theory- Herzberg, Mausner, & Snyderman (1959)

Herzberg distinguishes between hygiene factors, which include salary, job security, and working conditions that prevent dissatisfaction, and motivators, such as recognition and achievement, that foster satisfaction. Poor hygiene can lead to turnover intention, while the presence of motivators can enhance job security perception and retention motivation. In a Nepalese context, application of this theory-including in banking and higher education sectors-reveals that recognition and promotion act as motivators, while absence of job security and poor working conditions contribute to dissatisfaction (Shrestha, 2025; Ghimire et al., 2024).

3. Job Demand–Control (JDC) Model - Karasek (1979)

The JDC model suggests that high job demands coupled with low job control (e.g., autonomy, supervisory support) result in stress, burnout, and higher turnover intentions. In Nepalese commercial banks, research shows that workload, role ambiguity, and poor working conditions significantly increase turnover intention, whereas supervisory support mitigates these effects-consistent with the JDC model's propositions (Simkhada et al., 2024; Ojha, 2025).

4. Person-Organization Fit Theory - Kristof-Brown, Zimmerman, & Johnson (2005)

The Person–Organization (P–O) Fit Theory highlights the importance of alignment between personal values and the organizational culture. A poor fit, which may manifest as a cultural clash or misalignment, results in dissatisfaction and a heightened intention to leave. Empirical research across various contexts has demonstrated that a strong P–O fit diminishes the intention to depart (Peng et al., 2014). In the multicultural banking sector of Nepal, rapid changes and a diverse workforce can intensify cultural misalignment, thereby increasing turnover intention (Adhikari, 2020; Simkhada et al., 2024).

Empirical Review and Hypothesis Development

Role Changes and Employee Turnover Intention

Numerous studies emphasize the influence of changes in roles, such as role ambiguity and role stress, on the intention of employees to leave their positions. 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. According to the review, the hypothesis is mentioned below:

H₁: Role Changes are positively and significantly associated with Employee Turnover Intention.

Cultural Clash and Employee Turnover Intention

Chen and Li (2019) illustrated that cross-cultural conflicts considerably increase turnover intention among employees in China and the Philippines, with Job Security serving as a mediating factor. 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. According to the review, the hypothesis is articulated as below:

H₂: Cultural Clash is positively and significantly associated with 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) offers a theoretical framework, elucidating that the perception of support from employers cultivates mutual loyalty and diminishes turnover. Following the review, the hypothesis is mentioned below:

H₃: Employer support is negatively and significantly associated with employee turnover intention.

Job Security and Employee Turnover Intention

The connection between Job Security and turnover intention is extensively documented. Reukauf (2018) found that both intrinsic and extrinsic factors of Job Security are strong predictors of turnover intention, with increased dissatisfaction heightening the probability of departure. Sari et al. (2024) and Podder and Rahman (2015) further indicate that Job Security has a direct impact on turnover intention in Indonesia and Bangladesh, respectively. Koh and Goh (1995) support this conclusion within Singapore's banking industry, while Dhakal and Gautam (2020) recognize Job Security as a crucial factor influencing turnover intention in Nepal. Consequently, the hypothesis is as follows:

H₄: Job Security is negatively and significantly associated with Employee Turnover Intention.

Work-Life Balance and Employee Turnover Intention

Research underscores the essential importance of work-life balance in shaping turnover intention. Simkhada et al. (2024) and Yokongdi and Shrestha (2020) discovered that a deficient work-life balance heightens turnover intention within banks in Nepal and Malaysia. Sharma and Jyoti (2018) noted that an absence of work-life balance significantly contributes to turnover intention in India. Additionally, Sari et al. (2024) and the Research Review International Journal of Multidisciplinary (2024) further validate that work-family conflict and insufficient work-life balance increase turnover intention, whereas supportive HR policies can alleviate these challenges. Consequently, the hypothesis is formulated below:

H₅: Work-Life Balance is negatively and significantly associated with Employee Turnover Intention.

Methodology

This study employs a combination of descriptive and explanatory research methodologies. The descriptive methodology systematically details the characteristics and factors that affect employee turnover intention in the commercial banks of Butwal Sub-Metropolitan City. In contrast, the explanatory methodology investigates the causal relationships between independent variables such as employer support, job security, role

changes, cultural clashes, and work-life balance and the dependent variable, which is employee turnover intention. This integrated approach enables a thorough understanding of the current situation while also exploring the underlying causes that affect turnover intention.

The focus of this research is on Butwal Sub-Metropolitan City, which is home to 20 commercial banks. In total, these banks employ 732 individuals across their various branches, forming the population for this study. To ascertain a suitable sample size from this known population, Yamane's formula is utilized:

$n = \frac{N}{1 + N(e)^2}$ where, n represents the sample size, N denotes the population size (732), and e signifies the margin of error (commonly set at 5%). By applying this formula, the minimum sample size calculated is 258 employees.

A sample of 258 employees was chosen through a purposive sampling technique. This non-probability sampling approach was selected to guarantee that participants who possess relevant knowledge and experience regarding the study variables—specifically those currently working in commercial banks and familiar with the factors being examined—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 that included 21 scale items

assessed on a five-point Likert scale, which ranges from "Strongly Disagree" (1) to "Strongly Agree" (5). This questionnaire was designed to evaluate perceptions regarding 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 the quantification of subjective attitudes and enables statistical analysis of the relationships among these variables. A total of 300 questionnaires were distributed to the selected employees, and 252 completed questionnaires were returned, resulting in a response rate of 84%. This high response rate improves the reliability and generalizability of the study's findings.

Methods for Data Analysis

The gathered data were examined through Partial Least Squares Structural Equation Modeling (PLS-SEM), which is especially appropriate for both exploratory and explanatory research that involves intricate models and latent constructs. The analysis procedure encompassed: Assessing measurement items to determine the reliability and validity of the constructs.

- Utilizing the bootstrapping method to evaluate the statistical significance of path coefficients and hypotheses.
- Testing hypotheses to investigate the relationships between independent variables and turnover intention.
- Performing 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 evaluation of the proposed model and bolsters evidence-based conclusions regarding the elements affecting employee turnover intention in the commercial banks of Butwal.

Results and Discussion

Table 1 illustrates the evaluation of individual survey items utilized to assess the constructs of this research, emphasizing item reliability through outer loadings and multicollinearity via the VIF. As noted by Sarstedt et al. (2017), outer loadings should ideally surpass 0.70 to validate that an item effectively measures its associated construct. Table 2 demonstrates that all measurement items satisfy this criterion, with outer loading values ranging from 0.725 (item ES2) to 0.949 (item CC2). Despite one item showing an outer loading of 0.673, which is slightly below the recommended threshold, it is still deemed acceptable as the Average Variance Extracted (AVE) for that construct is greater than 0.50, thus validating 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. Furthermore, the average and standard deviation (SD) scores for all items fall within an acceptable

range, thereby affirming their appropriateness for additional analysis.

Measurement Items Assessment

Table 1

Assessment of measurement scale items

Constructs	Items	Outer loadings	VIF	Mean	Standard Deviation
Cultural Clash	CC1	0.925	3.081	2.79	1.039
	CC2	0.949	4.361	2.87	1.049
	CC4	0.948	4.060	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	0.920	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	0.940
	WB3	0.853	2.260	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 illustrates the evaluation of construct reliability and convergent validity for the variables analyzed in this study. Composite Reliability (CR), assessed through rho_A (CR rho_A) and rho_C (CR rho_C), along with Average Variance Extracted (AVE), were utilized as the primary quality indicators. According to established criteria, optimal CR values (for both rho_A and rho_C) should fall between 0.70 and 0.95 to indicate adequate construct reliability (Saari et al., 2021; Hair & Alamer, 2022). Upon reviewing the findings in Table 2, all CR rho_A values (ranging 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) meet this

criterion, thereby confirming the reliability of the constructs. Furthermore, convergent validity was evaluated using AVE, which must surpass 0.50, signifying that the construct explains more than 50% of the variance in its indicators (Hair & Alamer, 2022). The AVE values displayed in Table 3 for all constructs significantly exceed this minimum requirement, with the lowest value noted at 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. In conclusion, the indicators presented in Table 2 verify that the measurement model fulfills 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	0.410	0.572	0.560			
RC	0.278	0.564	0.470	0.404		
WLB	0.338	0.573	0.740	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 guideline indicates that HTMT measures should remain below 0.85, although a more lenient threshold of up to 0.90 is acceptable (Henseler et al., 2015). Table 3 displays the HTMT values for assessing discriminant validity among the six constructs utilized 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 criteria, discriminant validity is

confirmed when the HTMT values between constructs are below 0.85 (Kline, 2011) or a more relaxed limit of 0.90 (Henseler et al., 2015). As shown in Table 3, 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 strongly established among all constructs. The highest HTMT value observed is 0.74 between WLB and ETI, which remains within the acceptable range. The results confirm that each construct in the model is empirically distinct from the others, thereby reinforcing 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 displays the model fit indicators for both the saturated model and the estimated model. 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	Hypothesis Testing
RC -> ETI	0.110	0.110	0.050	2.186	0.029	H ₁ Accepted
CC -> ETI	0.075	0.075	0.030	2.500	0.050	H ₂ Accepted
ES -> ETI	-0.144	-0.145	0.064	2.235	0.025	H ₃ Accepted
JS -> ETI	-0.202	-0.201	0.056	3.615	0.000	H ₄ Accepted
WLB -> ETI	-0.433	-0.433	0.064	6.781	0.000	H ₅ Accepted

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

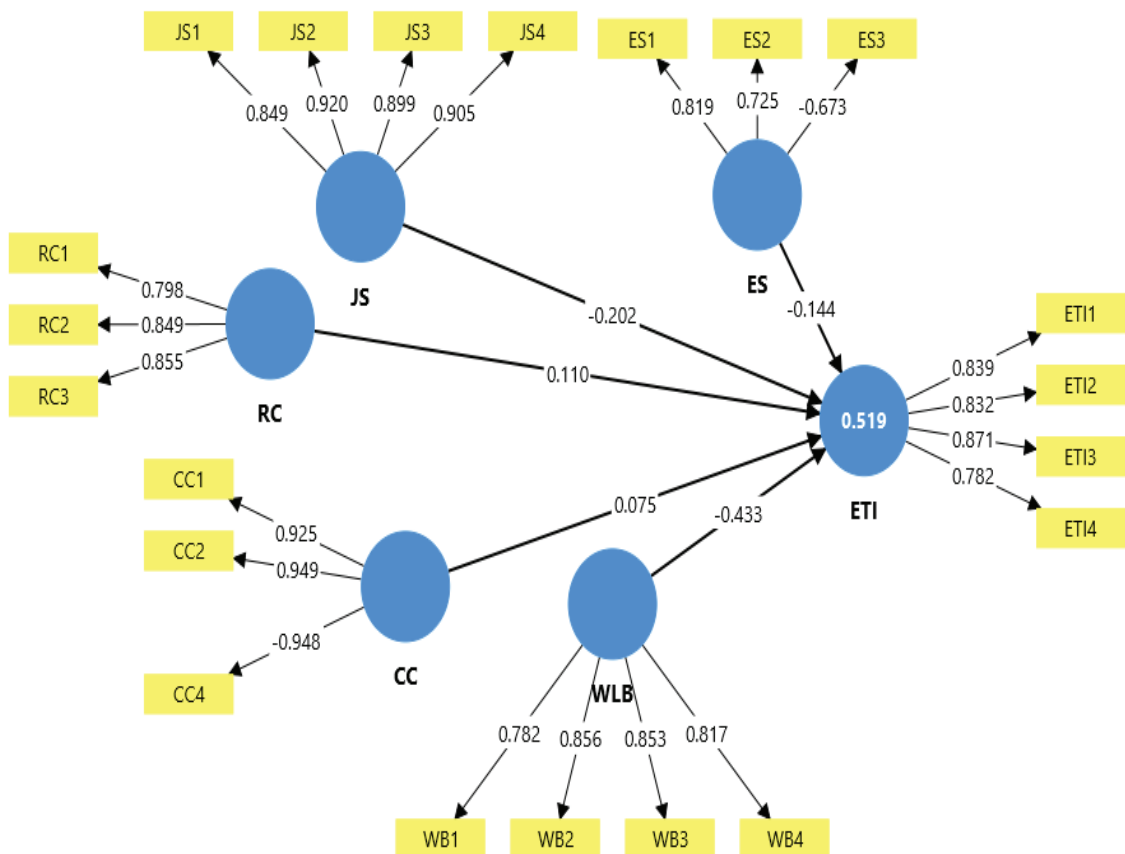


Table 6*IPMA Analysis*

	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 displays the findings of an Importance-Performance Map Analysis (IPMA) concerning the factors that affect Employee Turnover Intention (ETI). This analysis evaluates the significance (total effect) of each variable on ETI alongside its performance (average latent variable scores). The results of the IPMA indicate that Work-Life Balance (WLB) exerts the most substantial negative influence on Employee Turnover Intention (ETI) (-0.433), yet it shows low performance (36.245). This suggests that it is the most vital area requiring enhancement to mitigate 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.

Discussion

Cultural Clash (CC → ETI)

The current research indicates that Cultural Clash exerts a minor yet positive and statistically significant influence on employees' intention to leave their jobs ($\beta = 0.075$, $p = 0.050$), suggesting that heightened cultural conflicts marginally increase employees' inclination to depart. 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 substantial and negative correlation between Employer Support and turnover intention ($\beta = -0.144$, $p = 0.025$) indicates that organizational support diminishes employees' inclination to depart. 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 demonstrates a pronounced and statistically significant negative impact on turnover intention ($\beta = -0.202$, $p = 0.000$), suggesting that

employees who are satisfied are less inclined to contemplate leaving. This finding aligns with the work of Dhakal and Gautam (2020), who recognized Job Security as a crucial factor influencing turnover intention in Nepalese commercial banks. Similarly, Reukauf (2018) discovered a strong negative correlation between Job Security and turnover intention among employees in small businesses in the United States. Furthermore, Koh and Goh (1995) indicated that Job Security plays a significant role in diminishing turnover intention within Singapore's banking industry. The current results support these earlier studies, affirming that Job Security is an essential element in reducing employee turnover across various economic and cultural contexts.

Role Changes (RC → ETI)

The research indicates a notable and significant correlation between Role Changes and turnover intention ($\beta = 0.110$, $p = 0.029$), implying that frequent or inadequately managed role changes heighten employees' desire to depart. 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)

The concept of Work-Life Balance exhibits a notably strong negative and statistically significant impact on turnover intention ($\beta = -0.433, p = 0.000$), underscoring its essential role in retaining employees. This observation aligns with the research conducted by Yokongdi and Shrestha (2020), who highlighted the significance of work-life balance in diminishing turnover intention among bank employees in Nepal and Malaysia. Similarly, the Research Review International Journal of Multidisciplinary (2024) indicated that the implementation of work-life balance practices leads to a substantial reduction in turnover intention among Indian executives. Additionally, Podder and Rahman (2015) discovered that work-life balance serves to alleviate turnover intention within Bangladeshi commercial banks. The findings of the current study are in strong agreement with these earlier studies, affirming that work-life balance is a crucial element in reducing turnover intention within the commercial banking industry throughout Asia.

Conclusion

The results of this research clearly demonstrate that Work-Life Balance, Job Security, and Employee Support are crucial elements in reducing Employee Turnover Intention (ETI), while Cultural Clash and Role Changes positively influence turnover rates. Importantly, Work-Life Balance has emerged as the most critical predictor, with Job Security following closely behind. These results imply

that employees are more likely to remain with organizations that promote a healthy work-life balance, offer meaningful positions, and cultivate supportive environments. Consequently, it can be inferred that organizations prioritizing employee well-being through supportive practices, stability in roles, cultural inclusivity, and initiatives aimed at enhancing Job Security can effectively decrease turnover intention and retain valuable talent.

Implications

The findings of this study carry significant implications for both managers and policymakers aiming to address employee turnover intention. For managers, the considerable influence of Work-Life Balance, Job Security, and Employee Support underscores the importance of creating a supportive and flexible work environment. Organizations should implement strategies such as flexible working hours, remote work options, wellness initiatives, and efficient communication channels to enhance employees' work-life integration. Furthermore, improving Job Security through equitable compensation, career advancement opportunities, employee recognition, and meaningful job responsibilities can greatly diminish employees' desire to leave. Managers should also work to mitigate the adverse effects of frequent role changes by providing clear role definitions, involving employees in transitions, and offering sufficient training and support. Tackling cultural clashes through inclusive leadership, diversity training, and team-building exercises can further enhance

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.

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