

# Factors affecting employee absenteeism in Nepalese commercial banks

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## Abstract

*The impact of absenteeism on firms or even a nation's economy is enormous, taking account of the costs associated with it. The major objective of the study is to analyze the relationship between job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress, and transportation problem and employee absenteeism of Nepalese commercial banks and to make suggestions to minimize the level of absenteeism of employees. However the specific objectives of this study are to analyze the perception of employees towards the absenteeism in Nepalese commercial banks, to determine factor affecting employee absenteeism in Nepalese commercial banks, to identify the reasons for absenteeism among employees in Nepalese commercial banks, to examine the relationship between job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress, transportation problem employee absenteeism in Nepalese commercial banks, to investigate the impact of job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress, transportation problem on employee absenteeism, to analyze the most important variable affecting employee absenteeism. The study found that job satisfaction is inversely related to absenteeism. The absent from a work situation that is sampling errors, scale inadequacies and the use of different measurement instruments. The psychological model that discusses this is the withdrawal model, which assumes that absenteeism represents individual withdrawal from dissatisfying working conditions. The study support in a negative association between absence and job satisfaction, especially satisfaction with the work itself. Medical-based understanding of absenteeism find support in research that links absenteeism with smoking, problem drinking, low back pain, and migraines Absence ascribed to medical causes is often still, at least in part, voluntary.*

**Keywords :** *Employee Absenteeism, Job satisfaction, commercial bank*

## Introduction

Absenteeism has been defined as the non-attendance of employees for scheduled work (Chadwick, 1982). Defined absenteeism as any failure of an employee to report for or remain at work as scheduled regardless of reason. From a business perspective, the employee is absent and is simply not available to perform his or her job resulting into higher cost to the organization. Absenteeism is a common problem in many industrial units, small or big, private or government. The high rate of absenteeism is at times due to lack of commitment to work. Absenteeism results in dislocation of work increase in labor costs, reduction in productivity and if unchecked, it causes an increase in indiscipline. Although some amount of absent will

always be inevitable, most of it can be avoided. If such absences become excessive, they can have a serious adverse impact on a business operation and ultimately, its profitability. As absenteeism is characterized as employee absence from scheduled work, which differs from other types of absence (public holidays and annual leave) (Mani & Jaisingh, 2014).

Employee absenteeism is a costly yet poorly understood organizational phenomenon (Martocchio & Harrison, 1993). The consequences of employee absenteeism are widespread and consist of direct and indirect effects. For instance higher costs are a result of absenteeism, which can be caused both directly as well as indirectly. Direct costs of sickness absence to employers include statutory sick pay, expense of covering absence with temporary staff and lost production. Indirect costs, such as low morale among staff covering for those absent because of sickness and lower customer satisfaction, are difficult to measure, while they also influence the overall levels of output (Leaker, 2008). Other effects associated with absenteeism are disruption of the work flow and reduction in product quality (Klein, 1986). Leaker (2008) estimated in 2008 for the Confederation of Business Industry that the United Kingdom had approximately lost £19.2 billion in 2007 to direct and indirect costs of employee absenteeism.

The impact of absenteeism on firms or even a nation's economy is enormous, taking account of the costs associated with it. A better understanding of the determinants of absenteeism can be valuable for firms and policymakers (Störmer and Fahr, 2010).

For this reason governments are intensively researching better ways of handling with this problem. This resulted for example in a parliamentary inquiry in the Netherlands in 1993. The Dutch absence rate had a long history of high sickness absence and work disability rates compared with other European countries (Geurts, 2000).

In Nepalese workplaces, most prominent employee's related issues are lack of corporate culture, lack of mechanism to implement employee legislations, low degree of integration and coordination of different business functions, lack of performance based system, low level of pay and rising absenteeism (Adhikari *et al.*, 2010).

Absenteeism is most complicated situation as expressed by many, both at Ministry of Health and at DHO level. Even when position is filled, absenteeism from work is widely reported during the field work in 10 BNMT districts. A study in 23 district hospital recorded that while overall presence of staff for full 12 month were over 85%, but doctors were present only 56% of their time in the district (Moga, 2011).

Gautam (2011) investigated the trends of HRM practices in Nepalese organization. The findings of the study revealed that Nepalese organizations prefer experienced and mid-career human capital as compared to fresh graduates and undergraduates. Such practice of hiring experienced personnel not only saves time of the organization, but also saves cost on training and reduces absenteeism rate.

The above discussion showed that the study dealing employee absenteeism is of greater significance. Though there are these findings in the context of different countries, no such findings using more recent data exist in the context of Nepal. Hence, this study focuses on the determinants of employee absenteeism in the context of Nepalese commercial banks.

### **Statement of the problem**

Work attendance and absenteeism are linked to many factors, with the major, though not sole determinant, being disease-related incapacity. Work attendance is generally considered to reflect the “complex person-work-enterprise-society relationship” (LaDou, 2003).

Many individual factors are linked to absenteeism such as past absence history, education, personality and the abuse of drugs and alcohol. The largest single component of sickness absenteeism is associated with genuine incapacity attributable to illness and injury. Moreover, health status is only a minor contributor although this depends upon definition. Health status (by self-report) was not found to influence absenteeism significantly (Brook & Price, 1989).

Chapagai (2011) examined the relationship between employees’ participation and job satisfaction in Nepal for which four Nepalese commercial banks were chosen. The result showed that there is the strong positive relationship between employee participation practices and job satisfaction in Nepalese banking sector. Increased employee participation makes a positive effect on job satisfaction of Nepalese banking employees, lowering down the employees’ absenteeism rate and intention to quit the job.

Generally, the commercial bank is facing a tight competition all over the world. So the bank should have to take necessary steps and this also helps the management to know about the employee’s basic needs which are not fulfilled and what the employee’s expectations.

Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such evidences using more recent data exist in the context of Nepal. This study therefore deals with the following issues in the context of Nepalese commercial banks. Thus, this study deals with the following issue:

- What is the perception of employee on job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress, transportation problem and absenteeism?
- Which factor mostly affect absenteeism in Nepalese commercial banks?
- Which factor among job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress, transportation problem play important role in absenteeism?

## Objectives of the study

The major objective of this study is to identify the factors affecting employee absenteeism in Nepalese commercial banks. The specific objectives of the study are as follows:

- To determine the key factors that are responsible for employee absenteeism in the Nepalese commercial banks in Nepal.
- To examine the relationship among job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress, transportation, employee absenteeism in Nepalese commercial banks.
- To investigate the impact of job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress, transportation problem on employee absenteeism.

## Review literature

The several empirical studies have been carried out on factors affecting employee absenteeism.

Yahayaet (2009) explained the causes of occupational stress and its implication on job satisfaction and absenteeism within the organization. Pearson product moment correlation to find out correlations and multiple linear regression technique were used to find out effect between variables. The study revealed that factor such as external environment contributes to the occupational stress. This external factor is beyond the control of the organization. The result also showed that occupational stress does not have direct effect on intention to leave and absenteeism but have direct negative effect on job satisfaction. By reducing stress companies can reduce the level of intention to leave and absenteeism.

Meneze (2005) investigated the impact of stress on employee productivity, performance and turnover; an important managerial issue. Field study was conducted with questionnaire as the primary data collection instrument. Data was analyzed using statistical techniques with SPSS Version 16. The factors affecting stress were identified as personal issues, lack of administrator support, lack of acceptance for work done, low span over work environment, unpredictability in work environment and inadequate monetary reward. Analysis showed immense support for negative relationship between stress and job performance greatly affected career change over and job satisfaction, errors in treatment, knowledge. The results showed that with every unit; increase in personal dilemmas, decrease in financial reward, decrease in influence over work environment, decrease in supervisor support, there would be decrease in job performance.

Givord (2002) assessed the impact of working conditions on absenteeism. This paper explores how bad working conditions impact absenteeism at work through their effect on health. The study's contribution is two-folded. First, the study developed a model of labor supply which accounts for the evolution of health status. Second, estimated the effect of working irregular

schedules on sickness absence for male manual workers. To reduce the selectivity bias, the study used a propensity score matching method and test its robustness with a “selection on unobservable” specification. The study found that working irregular schedules has a significant impact on sickness absence, the sign and the extent of which crucially depend on age.

McHugh (2002) investigated about the absenteeism from work. The study was carried out between August 1999 and March 2000. A multi-method approach was used to gather data from participating organizations. The latter is likely to foster the creation of more healthy work organizations which are well placed to deal effectively with the challenges presented by hostile and turbulent operating environments.

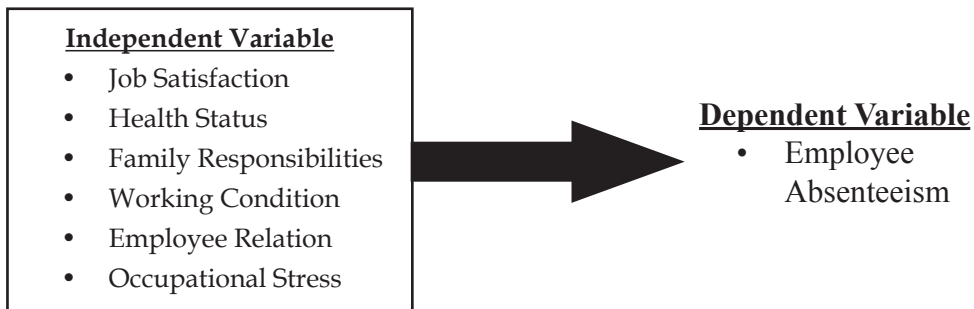
Vaananen (2003) examined on job characteristics, physical and psychological symptoms, and social support as antecedents of sickness absence among men and women in the private industrial sector. The purpose of this study was to find out psycho social antecedents of sickness absenteeism in the private industrial sector. The effects of job characteristics (job autonomy and job complexity), physical and psychological symptoms, and social support (from coworkers and supervisors) on sickness absenteeism were investigated. A questionnaire survey on the working conditions and health of the workers was carried out in 1996. The study found that psychosocial factors are associated with subsequent sickness absence, and that the associations are partly gender-specific.

Working conditions can have both negative and positive effects on employees’ job attitudes and reactions to their jobs. Work environment includes both physical and psychological, which encompass the lighting, temperature, noise, office arrangement, peer relationships, warmth, perceived rewards, supervisory style, job satisfaction, low morale, sick leave entitlement, inadequate remuneration and poor working conditions (Hittet, 2006).

## **Conceptual framework**

Conceptual framework is developed to link a relationship between independent variables and dependent variables. This study focuses on factors affecting employee absenteeism in Nepalese commercial banks. This study has taken employee absenteeism of Nepalese commercial bank as dependent variable, whereas job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress and transportation problem as independent variables in order to measure the factors affecting employee absenteeism of Nepalese commercial banks. Based on these, the relationships between different dimension of employee absenteeism and its determinants are constructed to form the study framework for the present study, as shown in figure 1.

**Figure 1: Schematic diagram on factors affecting employee absenteeism in Nepalese commercial banks job satisfaction, health status,**



## Hypotheses

Based on the conceptual framework on Figure 1 hypotheses have been formulated as following:

- H<sub>1</sub>: There is the negative relationship between employee absenteeism and job satisfaction.
- H<sub>2</sub>: There is the negative relationship between employee absenteeism and health status.
- H<sub>3</sub>: There is the positive relationship between employee absenteeism and family responsibilities.
- H<sub>4</sub>: There is the negative relationship between employee absenteeism and working condition.
- H<sub>5</sub>: There is the negative relationship between employee absenteeism and employee relation.
- H<sub>6</sub>: There is positive relationship between occupational stresses and employee absenteeism.
- H<sub>7</sub>: There is the positive relationship between employee absenteeism and transportation problem

## Research methodology

Research methodology describes the method and process applied in the entire aspects of study and helps to resolve the systematic problems. Research methodology is used to collect information and data and sets out overall plan associated with a study. It also provides a basic framework on which the study is based.

This study employs descriptive research design and causal comparative research design to deal with the fundamental issues associated with the factors affecting employee absenteeism in Nepalese commercial banks. The descriptive research design has been adopted for fact finding and searching adequate information about the factors affecting employee absenteeism. This study has employed causal-comparative research design to determine the cause and effect of independent variables.

The study is based on primary data were used to extract the information from the employees regarding job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress and transportation problem and its impact on absenteeism in Nepalese commercial banks. This study includes 189 respondents from 18 commercial banks within Kathmandu valley. The level of employees taken as respondents in the study falls under assistant level, officer level, manager level and senior manager level. For the analysis of factors affecting absenteeism in Nepalese commercial banks, 200 questionnaires were distributed to the employees of 18 commercial banks within Kathmandu valley and 189 were collected. For data collection, one of the non-probabilistic techniques i.e. convenience has been used. Convenience sampling is one of the type of non-probability based on which they think would be appropriate for the study. Table 2 shows the list of sample commercial banks selected for the study and number of respondents.

**Table 1: Number of Commercial Banks Selected and Number of Respondents**

S.No.	Name of the commercial banks	Number of respondents
1	Kumari Bank Limited	11
2	Siddhartha Bank Limited	13
3	RastriyaBanijya Bank Limited	15
4	Nepal Bank Limited	18
5	Agriculture Development Bank Limited	17
6	Nepal Investment Bank Limited	12
7	Himalayan Bank Limited	8
8	Nepal SBI Bank Limited	13
9	Everest Bank Limited	10
10	Global IME Bank Limited	7
11	Sunrise Bank Limited	5
12	NMB Bank Limited	11
13	NIC Asia Bank Limited	13
14	Machhapuchhre Bank Limited	9
15	Century Bank Limited	7
16	Sanima Bank Limited	7
17	Laxmi Bank Limited	6
18	Janata Bank Nepal Limited	7
<b>Total number of respondents</b>		<b>189</b>

The structural questionnaire is designed to collect information on the factors affecting employee absenteeism in Nepalese commercial banks. First part of questionnaire deals with the demographic information. This part of questionnaire is used for descriptive analysis of the respondents. Similarly, second part of the questionnaire is designed to analyze the factors affecting employee absenteeism. There are 5 statements that characterize each factor that affects organizational performance. Each statement was measured on Likert scale. 5-point Likert scale has been used for the survey of which 1=strongly disagree, 2=disagree, 3=neutral,

4=agree and 5=strongly agree. The level of agreements and disagreements of each statement were used to measure the perception of the respondents about given statement.

The questionnaire in second part consists of various statements of the job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress and transportation problem by exception on employee absenteeism. These variables were used to determine the factors affecting employee absenteeism. This design was adopted to ascertain and understand the direction, magnitude and forms of observed relationship between different factors and employee attendance. The reliability of the data has been tested by calculating Cronbach's alpha.

Primary are analyzed using the software SPSS 23 version. In the beginning, comprehensive file is created. Then, variable and their labels are defined and its values are inserted. The descriptive statistics contains mean, standard deviation, minimum and maximum values of variables which used to explain the characteristics of sample firms. The regression analysis is used to find out the influence of independent variable over dependent variable solely and combined with other variables. It explains the different statistical tests of significance for validation of model like t-test, F-test, detection of and linear regression analysis. All models are tested for individual effects by running F-test using statistical package for social science (SPSS 23).

Total responses collected from the respondents are coded and tabulated into SPSS worksheet. The function of SPSS is to analyze the result of the questionnaire and then helps to interpret the findings. The various tools such as frequencies, descriptive statistics, and casual comparative and reliability analysis (Cronbach's alpha) are applied to derive the result. Further, p-value is used to check the level of significance of the different statements of employee absenteeism.

The econometric models employed in this study tries to determine relationship between the factors affecting employee absenteeism and its independent variables. The least square regression model is used in this study to examine the empirical relationship between the effects of employee absenteeism on its influencing factors of Nepalese commercial banks. Thus, the following model equation is designed to test the hypothesis. From the conceptual framework the function of dependent variables (i.e. employee absenteeism) takes the following form:

Employee Absenteeism =  $f$ (JS, HS, FR, WC, ER, OS and TP)

More specifically, the given model has been segmented into the following models:

### Model

$$EA = \beta_0 + \beta_1 JS + \beta_2 HS + \beta_3 FR + \beta_4 WC + \beta_5 ER + \beta_6 OS + \beta_7 TP + e_i$$



In the above regression model, the dependent variable is the employee absenteeism indicated by EA. The impact of charisma, inspirational motivation, intellectual stimulation, constructive reward and management by exception on organizational performance is tested.

Where,

EA= Employee performance

JS = Job Satisfaction

HS = Health Status

FR = Family Responsibilities

WC = Working Condition

ER = Employee Relation

OS = Occupational Stress

TP = Transportation Problem

$e_i$  = Error term

$\beta_0$  is the constant term and  $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$  and  $\beta_7$  are the coefficients of variables.

Validity refers to the degree to which a measure accurately represents what it is supposed to measure. It also determines the truthfulness of findings. It determines the accuracy of a measure and a measurement is valid when it measures and performs the functions that it supports to perform. On the other hand, reliability is the degree to which an assessment tool produces stable and consistent results. In another word, reliability is the degree to which the observed variable measures the true value and is error free. The reliability is measured and conformed by testing both consistency and truthfulness of the respondents' response in primary data.

Cronbach's alpha is a statistic tool generally used to measure the internal consistency or reliability. It has been used to test the validity and reliability of the primary data for determining internal consistency among the various proxies of employee absenteeism such as job satisfaction, health status, family responsibilities, working condition, employee relation, occupational stress and transportation problem by exception to measure the reliability of the different categories. Table 3.3 shows the validity and reliability of the questions of the study. It is a function of the number of test items and the average inter correlation among the items. As a general rule, Cronbach alpha's  $\alpha < 0.5$  is unacceptable,  $0.5 \leq \alpha < 0.6$  is poor, similarly Cronbach alpha's  $0.6 \leq \alpha < 0.7$  is questionable,  $0.7 \leq \alpha < 0.8$  is acceptable,  $0.8 \leq \alpha < 0.9$  is good and  $0.9 \leq \alpha$  is excellent. Similarly, Coefficient of Cronbach Alpha greater than or equal to 0.7 considered acceptable and is a good indication of construct reliability. Table 3 represents the coefficient of Cronbach's alpha for all the primary data.

**Table 2: Coefficient of Cronbach's Alpha Reliability Statistics**

S.N	Variables	Cronbach's Alpha	No. of Questions
1	Job Satisfaction	0.725	6
2	Health Status	0.573	5
3	Working Condition	0.573	5
4	Occupational Stress	0.638	5
5	Transportation Problem	0.564	5
6	Family Responsibility	0.773	5
7	Employee Relation	0.732	5
8	Employee Absenteeism	0.698	7
	Total	0.934	43

Source: Response on Survey Questionnaire

According to the table Reliability test for all the component of questionnaire regarding the factors affecting employee absenteeism in Nepalese commercial banks were computed through SPSS. Here, in the table 3 Cronbach's alpha for Job Satisfaction, Family Responsibility and Employee Relation are 0.725, 0.773 and 0.732 respectively which shows that internal consistency of variable are acceptable. Similarly, Occupational stress and Employee absenteeism have 0.638 and 0.698 Cronbach's alpha which reveals Questionable internal consistency. Finally Health Status, Working Condition and Transportation Problem have 0.573, 0.573 and 0.564 which Cronbach's alpha are approximately 6 so they are also questionable internal consistency. Which reveals that there consists of internal consistency and the data is reliable and valid for further process. The Coefficient Cronbach's alpha of the data is 0.934 also shows that 93.40 percent of the data taken for the study is reliable and remaining 6.60 percent of data is error. The value of alpha is partially dependent on the number of items in the scale.

## Descriptive Statistics

Table 3 shows the overall mean and Standard deviation of the variables.

**Table 3: Descriptive Statistics of Variables**

Variables	Mean	Std. Deviation
Job Satisfaction	3.75	.91
Health Status	3.86	.85
Family Responsibility	3.75	.76
Working Condition	3.69	.87
Occupational Stress	3.62	.82
Transportation Problem	3.45	.95
Employee Relation	3.77	.76
Employee Absenteeism	3.51	.78

Table 3 highlights all the constructs report mean value greater than 3 and standard deviation below 0.1. This means the constructs were well responded by the respondents and having well for further analysis purpose.

## Correlation Analysis

Correlation analysis tests the relation between two variables. It is explained in Tabl4.

**Table 4: Correlation Matrix**

Correlation		Employee Absenteeism
Job Satisfaction	Correlation	-.29
	Sig	0.00
Health Status	Correlation	-.38
	Sig	0.00
Family Responsibility	Correlation	0.47
	Sig	0.00
Working Condition	Correlation	-.54
	Sig	0.00
Employee Relation	Correlation	-.43
	Sig	0.00
Occupational Stress	Correlation	0.45
	Sig	0.00
Transportation Problem	Correlation	.47
	Sig	0.00

Table 4 shows the weak correlation between job satisfaction and employee absenteeism in the negative direction ( $r=-.29$ ) (Levin & Fox, 2006), which is sig. at 5% level of significance. So, H1 is accepted.

Health status is negatively correlated with employee absenteeism moderately ( $r=-.38$ ) (Levin & Fox, 2006), which is sig. at 5% percent level of significant. So, H2 is accepted.

Family responsibility is moderately correlated with employee absenteeism in the positive direction ( $r=0.47$ ) (Levin & Fox, 2006), which is sig. at 5% percent level of significant. So, H3 is accepted.

Working condition is moderately correlated with employee absenteeism in the negative direction ( $r=-.54$ ) (Levin & Fox, 2006), which is sig. at 5% percent level of significant. So, H4 is accepted.

Employee relation is moderately correlated with employee absenteeism in the negative direction ( $r=-.43$ ) (Levin & Fox, 2006), which is sig. at 5% percent level of significant. So, H5 is accepted.

Occupational stress is moderately correlated with employee absenteeism in the positive direction ( $r=0.45$ ) (Levin & Fox, 2006), which is sig. at 5% percent level of significant. So, H6 is accepted.

Transportation problem is moderately correlated with employee absenteeism in the positive direction ( $r=0.47$ ) (Levin & Fox, 2006), which is sig. at 5% percent level of significant. So, H7 is accepted.

## Conclusions

In the context of Nepal, the study revealed that the employee participation is positively related to job satisfaction, employee fairness perception and organizational commitment. The result is similar to the findings of (Pandey, 2015). Which shows the lowering the employee absenteeism rate. The study also indicates employees with various years of job experience have significant differences in job satisfaction. Out of various factors job security, pay, promotion potentials, relationship with co-workers and supervisors are top most influencing factors to job satisfaction from high to low magnitude respectively. The study shows that occupational stress, transportation problem and family responsibilities have positive and significant impact on employee absenteeism of Nepalese commercial banks. However the regression analysis revealed job satisfaction, health status, working condition and employee relation that for Nepalese commercial banks. The study concludes that job satisfaction is the most dominant factors that influence employee absenteeism in Nepalese commercial banks.

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