

Effect of Occupational Stress on Turnover Intentions Among Young Employees in Nepalese Commercial Banks

Babita Simkhada¹, Mijala Kayestha^{2*}, Shishir Dhakal³

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¹Psychosocial Counselor, Kathmandu Model College, Tribhuvan University, Nepal

²Research Faculty, Kathmandu Model College, Tribhuvan University, Nepal

³Adjunct Faculty, New Summit College, Tribhuvan University, Nepal

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*Corresponding email: mijala98@gmail.com
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Abstract

Occupational stress in the banking sector, particularly among younger employees, contributes to turnover intentions, challenging employee retention and organizational productivity. This study, based on the Job Demand-Control model and Social Exchange Theory, examines the impact of occupational stress on turnover intentions among young employees in Nepalese commercial banks. It also examined the impact of different demographic profiles, including gender, age group, work experiences, and responsibility level on turnover intention. It also analyzes demographic factors, including gender, age, work experience, and responsibility level. Data were collected from 357 managerial and operational-level employees across ten banks selected using purposive sampling, including the top five and bottom five performers. SPSS version 23.0 was used for data analysis. Regression analysis revealed that workload, role ambiguity, and poor working conditions significantly increased turnover intentions, while supervisor support reduced them. Demographic analysis showed higher turnover intentions among younger employees, males, mid-career professionals, and operational staff. To address turnover, banks should clarify roles, manage workloads, enhance supervisor support through mentorship, improve working conditions, and tailor career development and stress management programs to demographic needs.

Keywords: Commercial banks, occupational stress, turnover intention, young employees

Introduction

Occupational stress (OS) has become an inevitable challenge in today's highly competitive business landscape, particularly within the banking sector. Employees in this industry are under constant pressure to meet high-performance expectations, manage demanding workloads, and cope with limited resources. In Nepal, where the banking sector is crucial for economic growth, this stress is contributing to a rising trend of turnover intentions among employees. The nature of banking work marked by long working hours, tight deadlines, and insufficient organizational support intensifies stress, leading to lower job satisfaction and diminished organizational commitment. These pressures are especially concerning for retaining skilled professionals, particularly younger employees, who represent a significant portion of the workforce in the banking industry.

OS arises when there is a mismatch between an employee's capabilities and the demands of their work environment, leading to prolonged psychological strain. Stressors such as excessive workloads, role ambiguity, lack of autonomy, poor communication, and limited supervisory support exacerbate negative outcomes like burnout, reduced productivity, and heightened turnover intentions. Globally, the International Labor Organization (ILO) identifies OS as a leading cause of absenteeism and turnover, while Gallup (2019) reported that 44% of employees in high-stress sectors experience frequent burnout. Empirical studies by Young et al. (2023) and Shrestha (2019) highlight that younger employees perceive and respond to workplace stress differently than their older counterparts. Millennials and Generation Z, who now comprise a significant portion of the workforce, prioritize work-life balance and career growth (Deloitte, 2020). However, these priorities often clash with the rigid and high-pressure environments of banking institutions.

Research by Shrestha (2019) found that 60% of Nepalese banking employees report moderate to high levels of stress, with younger workers citing heavy workloads and role ambiguity as primary challenges. The Nepal Bankers' Association (2020) reported a 20% rise in turnover rates over three years, largely attributed to stress-induced dissatisfaction among younger employees. Younger workers bring technological expertise and innovative perspectives but are more vulnerable to burnout. Deloitte (2020) emphasized that these employees are particularly affected by misaligned career expectations, poor work-life balance, and the pressures of adapting to rapid technological changes. In Nepal, limited supervisory support and rigid organizational structures increase stress, intensifying turnover intentions (Bhattarai et al., 2023).

The Job Demand-Control (JDC) Model and Social Exchange Theory (SET) offer important insights into occupational stress and turnover intentions. The JDC Model suggests that high job demands combined with limited control contribute to stress and burnout, ultimately leading to higher turnover. Meanwhile, SET posits that employees who perceive a lack of organizational support or rewards are more likely to leave, driven by the desire for better opportunities.

A review of global and regional literature (Maslach & Leiter, 2016) reveals that, while many studies have explored occupational stress and turnover intentions, most focus on general employee populations rather than younger workers, who are more susceptible to workplace stress. For example, a study by Deloitte (2020) identified Millennials and Generation Z as particularly vulnerable to stress due to difficulties with career progression, work-life balance expectations, and technological demands. However, research focusing specifically on these groups within the Nepalese banking sector is limited. While global and regional studies have examined OS and turnover, research specific to younger employees in Nepalese banking remains limited. OS in Nepalese banks remains underexplored, particularly regarding stressors like rapid organizational changes, role ambiguity, and limited supervisory support (Lin & Ling, 2018; Ram et al. 2011). These factors, prevalent in high-pressure sectors, are especially relevant to the banking industry. Dynamic banking environments amplify workload and role ambiguity, while insufficient supervisory support undermines resilience to stress. Additionally, the hierarchical and rigid organizational culture fosters alienation and impacts employee retention, warranting further investigation (Cajander & Reiman, 2023).

Therefore, this research aims to bridge this gap by focusing on the younger workforce in Nepalese banking, exploring their specific stressors and their influence on turnover intentions. In addition, the impact of different demographic profiles, including gender, age group, work experiences, and responsibility level on turnover intention was examined. It provides perspectives from the domain of organizational behavior and human resource management and provides actionable insights for banking institutions to develop stress management strategies, improve employee retention, and foster a healthier and more productive work environment.

Literature Review

Occupational Stress and its Impact on Employee Well-being in High-Pressure Sectors

Occupational stress has become a critical issue, particularly in high-pressure sectors such as banking, healthcare, and information technology (IT) (Gutierrez 2019), where employees are exposed to sustained work demands and rapid industry changes (Ajayi & Udeh, 2024). Rafiei (2024), consistently highlighted the negative impact of occupational stress on employee well-being, particularly in terms of mental health outcomes such as anxiety, depression, and burnout. A study by Maslach and Leiter (2016) emphasizes that high job demands, coupled with low job control, lead to emotional exhaustion, which subsequently increases absenteeism and turnover intention. This relationship is evident across various industries (Goh et al., 201), with healthcare workers, for example, reporting higher levels of emotional exhaustion and stress-induced disorders compared to employees in less demanding sectors (Eskilsson et al., 2024). Furthermore, research in the banking sector by Kamnath et al. (2024) suggests that high job demands and a lack of organizational support contribute significantly to work-

related stress, which not only undermines physical and psychological health but also hinders organizational performance. Similarly, a study by Cooper and Marshall (2024) supports the notion that workplace stressors, including excessive workloads, lack of role clarity, and insufficient supervisor support, exacerbate mental health issues, resulting in diminished job satisfaction and low commitment levels.

In addition to mental health outcomes, occupational stress also affects employees' physical well-being, leading to issues such as cardiovascular problems, sleep disturbances, and chronic fatigue. The link between stress and physical health was highlighted in a study by Theorell et al. (2016), which found that employees in high-pressure jobs, particularly in the financial sector, experienced increased rates of hypertension and other stress-related illnesses. Furthermore, research conducted by Choi and Pak (2006) indicates that work-related stress significantly reduces employees' work engagement and job satisfaction, leading to higher turnover intentions and a decrease in overall productivity. These findings are reinforced by empirical data from a study by Young et al. (2023), which reveals that occupational stress negatively correlates with organizational commitment, especially among younger employees who prioritize work-life balance and job satisfaction. Interestingly, employees in high-pressure sectors often report a lack of coping mechanisms or resources to manage stress effectively, further exacerbating the negative impact on well-being.

Turnover Intentions Among Young Employees

Turnover intention, particularly among young employees, has become a pressing concern across multiple sectors, affecting organizational stability, performance, and long-term workforce planning (Climek et al., 2024). The turnover intentions of younger generations, such as Millennials and Generation Z, are shaped by a combination of generational characteristics, workplace expectations, and the evolving nature of work (Moon et al., 2024). The factors contributing to turnover intentions among young employees, revealing both universal and culturally specific drivers that differ across developed and developing nations (Ren et al., 2024).

One of the primary reasons young employees cite for considering leaving their jobs is a lack of career progression and development opportunities. A survey conducted by Deloitte (2020) revealed that 66% of Millennials and 74% of Generation Z employees across various industries felt that their organizations were not providing enough opportunities for career advancement. The desire for professional growth and continuous learning is particularly prevalent among younger workers, who view their careers not just as a source of income, but as a platform for personal and professional development (Luwei & Huimin, 2024). This expectation is compounded by the rapid pace of technological advancement, where young workers are often at the forefront of digital change, further fueling their desire for dynamic, forward-thinking workplaces that prioritize innovation.

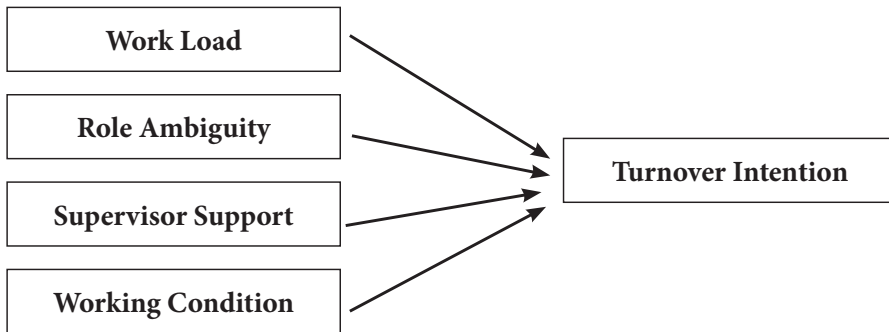
In developed nations, such as the United States and Europe, turnover intentions among young employees are often linked to work-life balance, job satisfaction, and organizational culture (Giauque et al., 2019). A report by Gallup (2016) indicated that Millennials in the U.S. are more likely to leave their jobs due to burnout and a lack of alignment between their personal values and organizational culture. This generation prioritizes flexibility, mental health support, and work-life harmony, with an increasing number of young employees seeking remote or hybrid work arrangements as a means to achieve these goals. In contrast, in developing nations like India and Nepal, the primary drivers of turnover intention among young employees often include job insecurity, low wages, and lack of work recognition, as highlighted in the study by Shrestha (2019). Young employees in these regions tend to have lower job satisfaction due to financial instability and limited opportunities for skill enhancement, which drives them to explore other employment options.

Turnover intentions are closely influenced by organizational factors such as leadership styles, workplace culture, and employee engagement. Herzberg's Two-Factor Theory emphasizes the importance of recognition, achievement, and meaningful work in increasing job satisfaction and reducing turnover, while the JDC Model (Karasek, 1979) highlights how job demands and autonomy affect stress and burnout, which can lead to higher turnover intentions. According to the SET (Blau, 1964), employees are more likely to stay with an organization if they perceive a fair exchange between their contributions and the rewards they receive. Additionally, generational differences play a significant role in turnover intentions. A study by St Jean and Duhamel, (2020), found that Millennials and Generation Z prioritize job fulfillment, meaningful work, and recognition more than older generations, which often results in higher turnover rates when their expectations are unmet. In developed nations with competitive job markets, young employees are more likely to seek better opportunities, while in developing nations, economic conditions and a lack of stable, rewarding opportunities may force young employees to leave their jobs

Conceptual Framework

This framework is rooted in the JDC Model and SET. The JDC Model posits that high job demands, such as workload and role ambiguity, coupled with low job control, can lead to increased stress and turnover intentions (Mwakyusa & Mcharo, 2024). On the other hand, suggests that employees' perceptions of organizational support, including supervisor support and working conditions, influence their intentions to remain or leave the organization. This model corrects that gap by integrating both theories and offering a comprehensive view of how job stressors and perceived organizational support influence turnover intentions (Georgiadou et al., 2024). It allows for a deeper understanding of how both stress-related factors and social support systems interact to affect turnover intentions.

Figure 1
Conceptual Framework



Work Load and Turnover Intention

High workload (WL) is commonly associated with increased stress, burnout, and job dissatisfaction, which ultimately drive employees to seek alternative employment opportunities (Alkudhayr & Aljabr, 2024). In the banking sector, studies have found that employees often experience overwhelming workloads due to long hours, tight deadlines, and high-performance expectations. For instance, a study by Bhattarai et al. (2023) highlighted that employees in high-stress professions like banking report higher turnover intentions due to excessive workload. Shrestha (2019) found that nearly 60% of banking employees reported moderate to high-stress levels, with excessive workload identified as a primary stressor contributing to turnover intentions. For example, in healthcare, Alzoubi et al. (2024) demonstrated that nurses experiencing high workloads reported higher burnout and turnover intentions. The study found that higher WL increase occupational stress among employees in the Nepalese banking industry (Gautam & Gautam, 2022). Similarly, in the IT sector, Le Ngoc et al. (2024), showed that employees facing long working hours and excessive workloads exhibited increased turnover intentions. Collectively, these findings indicate that excessive workload is a significant predictor of turnover intentions across various industries.

H1: There is a significant positive relationship between workload and turnover intention.

Role Ambiguity and Turnover Intention

Role ambiguity occurs when employees lack clarity about job expectations, responsibilities, and goals, leading to stress, dissatisfaction, and increased turnover intentions (Dodanwala et al., 2023). Younger employees, particularly millennials and Gen Z, are especially vulnerable to this, as they seek clear guidance for career progression (Baum, 2019). Millennials and Gen Z employees, who may be new to the workforce, are more likely to experience stress and dissatisfaction when roles are unclear, leading to increased turnover intentions (Shrestha, 2019). In the banking sector, studies have shown that role ambiguity is a significant predictor of turnover intentions. For instance, a study by Jha (2017) on Nepalese banks found that employees who reported high levels of role ambiguity also showed higher turnover intentions. Similarly, in the global

banking industry, a study by Shin et al. (2020) indicated that role ambiguity negatively impacted job satisfaction and increased the likelihood of turnover among employees. Other sectors have also shown consistent findings. A study by Yang et al. (2021) in healthcare settings revealed a direct correlation between role ambiguity and turnover, where unclear roles led to heightened stress and ultimately, employees' decisions to resign. These findings collectively support the assertion that role ambiguity is a critical factor influencing turnover intentions.

H2: *There is a significant positive relationship between role ambiguity and turnover intention.*

Supervisor Support and Turnover Intention

Supervisor support, including guidance, feedback, and emotional backing, significantly impacts turnover intentions. Studies show that employees with higher levels of support experience lower turnover intentions due to increased job satisfaction and retention, particularly in high-stress environments. In contrast, lack of support heightens stress, leading to burnout and greater turnover intentions. For example, Yildirim and Aycan (2008) found that low supervisor support increased job stress in the service sector, while Allen et al. (2003) found a similar relationship in retail. Supervisor support is especially important for younger employees, who value mentorship for career development. In sectors like banking, supportive leadership helps reduce turnover by mitigating job stress and enhancing satisfaction (Yildirim & Aycan, 2008; Shrestha, 2019).

H3: *There is a significant positive relationship between supervisor and turnover intention.*

Working Condition and Turnover Intention

Poor working conditions, including inadequate physical workspace, uncomfortable environments, and lack of essential resources, can increase stress and dissatisfaction, leading to higher turnover intentions (Owusu, 2021). In the banking sector, a study by Hossain and Sultana (2023) found that employees working in banks with suboptimal working conditions experienced greater job dissatisfaction and were more likely to consider leaving their jobs. Similarly, in other sectors, research by Kahn (1990) showed that poor working conditions such as noise, inadequate lighting, and lack of ergonomic support led to increased burnout and turnover intentions. Studies by Deloitte (2020) and Gallup (2018) highlight that Millennials and Gen Z prioritize work-life balance and organizational support. Poor working conditions negatively affect their job satisfaction. To reduce turnover, organizations should create supportive, flexible environments with growth opportunities and modern workspace designs focused on employee well-being.

H4: *There is a significant positive relationship between working conditions and turnover intention.*

Research Methods

In this study, an explanatory research design was employed to investigate the relationship between occupational stress and turnover intentions among young employees. The research adopted a quantitative approach, grounded in positivist philosophy, to provide an empirical understanding of how occupational stress influences turnover intentions. Out of 20 commercial banks, 10 commercial banks were used in the study purpose. The top five and bottom five financial performer banks were chosen to provide a balanced perspective on organizational performance. Banks with average performance were excluded to eliminate the potential central tendency effect in responses, ensuring more distinct and reliable data from employees in extreme performance contexts.

As of mid-July 2020, Nepalese commercial banks employed a total of 34,638 individuals, according to the Bank Supervision Report published by NRB (2020). Since it was difficult to obtain the complete list of employees working in the selected banks, the population for the study was not known. Hence non-probability sampling technique was suitable for the study. Thus, the purposive sampling technique was used to select the participants to ensure the relevance of the research objectives. Respondents were proportionally selected from each bank, categorized by their roles at the managerial and operational levels.

To reach the respondents, the researcher made contact with HR professionals and company managers. Print and online versions of the questionnaire were disseminated via a variety of channels (i.e., personal visits and through social media - LinkedIn, WhatsApp, Viber, and email). Out of the 379 questionnaires distributed, 357 were retained, while 22 were excluded due to incomplete submissions and random form filling. Thus, 357 responses were used for the study with an excellent response rate. The survey questionnaire, adapted from various studies, was piloted with 30 respondents to ensure alignment with research objectives. Following Rattray and Jones's (2007) criteria, all statements were retained, and no issues were identified during the test, confirming the questionnaire's effectiveness. The entire distribution and collection of the questionnaire took place between March and April of 2024. Participants were assured of confidentiality and no sharing of their responses with third parties before the distribution of the questionnaire as an ethical precaution. Similarly, researchers ensured data analysis at an aggregate level, not an individual or organizational level, to prevent conflicts of interest.

All latent variables were adapted from existing literature and contextualized to suit banking jobs, with careful attention given to preserving the thematic consistency of the statements. To ensure construct validity, the study primarily adapted measurement items from various research studies, including turnover intention (Carayon et al., 2006), workload (Wen et al., 2021), role ambiguity (Amiri, 2018), supervisor support (Busari et al., 2017), and working conditions (Rajani et al., 2020). All the measures were anchored on a 5-point Likert scale ranging from 1 = "strongly disagree" to 5 = "strongly agree,". The data were analyzed by using SPSS version 23.

Results and Analysis

Descriptive Findings

A total of 357 valid responses were collected from the top five and bottom five performing banks using a purposive sampling approach. The sample was balanced to include a proportionate distribution of respondents, with 31% from managerial roles and 79% from operational-level positions. Responses were gathered from diverse demographic groups, including gender (54.35% male), age (78% aged between 23 and 40 years), work experience (66% with 3 to 10 years), and responsibility level (80% operational level), from the top and bottom five performing banks.

The KMO and Bartlett's test of sphericity were used to evaluate the sample adequacy and factorability of the correlation matrix. The results showed a KMO value of 0.948 and a significant Bartlett's test of sphericity ($P < 0.000$). Similarly, non-response bias was evaluated by comparing the mean values of the first 50 and last 50 responses using an independent sample t-test, finding no significant changes ($P > 0.05$), indicating no issue. Harman's single-factor test (Podsakoff et al., 2003) and EFA revealed that no single factor accounted for the majority of variance (46.379%, below the 50% threshold), indicating minimal common-method bias.

Additionally, the skewness and Kurtosis data showed rather normal distributions for latent construct indicators. Following Hair et al. (2011), the results showed that the skewness value ranged from -1.192 to 0.074 and the kurtosis values ranged from 1.068 to 2.50, both fitting within the ± 3 and ± 7 requirements. Furthermore, strong internal consistency was found, with values ranging from 0.7439 to 0.876, all exceeding the 0.70 thresholds recommended by Hair et al. (2017).

General Perception of Occupational Stress and Turnover Intentions

The study explored the general perceptions of occupational stress and turnover intentions among young employees in Nepalese commercial banks. The survey revealed that the primary sources of occupational stress were high workload (56%), work-life imbalance (52%), and tight deadlines (48%). These factors were identified as significant contributors to stress, with unclear job roles (40%) and lack of support from management also being highlighted. When asked about the impact of stress on work engagement, 42% of respondents felt that it significantly affected their performance, while 38% reported moderate effects. The data also indicated that 34% of employees were considering leaving their jobs due to stress, underlining the potential risk of turnover. To further understand the status of turnover intentions, the survey asked about job satisfaction and opportunities for career growth. An additional question revealed that 45% of employees felt that career growth opportunities were limited in their current roles. Thus, occupational stress is a prevalent issue, with significant implications for employee engagement and retention. Addressing the root causes of stress and providing career development opportunities could help reduce turnover intentions and enhance organizational performance.

Table 1
General Perception of Occupational Stress and Turnover Intentions

General Perception Questions	Response Options	Percentage (%)
Factors Contributing to Occupational Stress	a) High Workload	a) 56
	b) Tight deadlines	b) 48
	c) Lack of Support	c) 52
	d) Work-life Imbalance	d) 40
	e) Unclear Roles	e) 30
	f) Inadequate Resources	f) 6
Occupational Stress Affecting Work Engagement and Performance	a) Significantly Affected	a) 57
	b) Moderately Affected	b) 42
	c) Not Affected	c) 1
Considering Leaving your current job due to Occupational Stress	a) Yes	a) 66
	b) No	b) 34

Note. Field Survey (2024)

Correlation Analysis

The correlation analysis reveals significant relationships between the variables in the study. A strong positive correlation was found between workload and turnover intention ($r = 0.543$), indicating that higher workload levels are associated with an increased intention to leave the organization. Similarly, role ambiguity exhibited a significant positive correlation with turnover intention ($r = 0.625$), suggesting that unclear job roles contribute to higher turnover intentions. In contrast, supervisor support showed a negative correlation with turnover intention ($r = -0.471$), implying that greater support from supervisors reduces turnover intentions. Working conditions also had a moderate positive relationship with turnover intention ($r = 0.443$), indicating that poor working conditions contribute to employees' decisions to leave. These findings highlight those factors such as workload, role ambiguity, and working conditions play significant roles in influencing turnover intentions, while supervisor support serves as a mitigating factor.

Table 2
Correlation Analysis

Variables	Workload	Role Ambiguity	Supervisor Support	Working Condition	Turnover Intention
Workload	1				
Role Ambiguity	0.602**	1			
Supervisor Support	-0.431**	-0.381**	1		
Working Condition	0.349**	0.298**	-0.242*	1	
Turnover Intention	0.543**	0.625**	-0.471**	0.443**	1

Note (s). $p < 0.01$ for all correlations marked with **; $p < 0.05$ for the correlation marked with *.

Model Summary and ANOVA Result

The R Square value of 0.539 suggests that approximately 53.9% (see Table 3) of the variance in turnover intention is explained by the four independent variables (workload, role ambiguity, supervisor support, and working conditions). This indicates a moderate explanatory power of the model. Similarly, The ANOVA table shows that the overall model is statistically significant (F = 32.456, p < 0.001), confirming that the independent variables significantly predict turnover intention (see Table 4).

Table 3
Model Summary (R- Square)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.734	0.539	0.521	0.56

Table 4
ANOVA Table

Source	Sum of Squares	df	Mean Square	F-value	Sig.
Regression	12.345	4	3.086	32.456	0.000
Residual	10.023	352	0.029		
Total	22.368	356			

Regression Coefficient

The regression equation for the study is:

$$TI = \beta_0 + \beta_1 WL + \beta_2 RA + \beta_3 SS + \beta_4 WC + e$$

$$TI = 0.732 + 0.310 WL + 0.214 RA - 0.145 SS + 0.182 WC + e$$

Where

- TI = Turnover Intention
- WL = Work Load
- RA = Role Ambiguity
- SS = Social Support
- WC = Working Condition
- e = Error Term

Table 5
Regression Coefficients and Multicollinearity Test

Variable	Unstandardized Coefficients	Standardized Coefficients	t-value	Sig.	VIF	Tolerance
(Constant)	0.732		4.556	0.000		
Workload	0.31	0.308	6.428	0.000	1.768	0.566
Role Ambiguity	0.214	0.222	4.208	0.000	1.457	0.686
Supervisor Support	-0.145	-0.149	-3.356	0.001	1.412	0.709
Working Condition	0.182	0.189	3.624	0.000	1.566	0.638

Note. Researcher’s Calculation (2024)

From the regression coefficients, we observe that workload ($\beta = 0.310$, $p < 0.001$) and role ambiguity ($\beta = 0.214$, $p < 0.001$) have significant positive effects on turnover intention, meaning that as workload and role ambiguity increase, turnover intention tends to increase. Supervisor support ($\beta = -0.145$, $p = 0.001$) has a negative influence on turnover intention, indicating that higher supervisor support reduces turnover intention. Working conditions ($\beta = 0.182$, $p < 0.001$) also positively impact turnover intention, suggesting that poor working conditions contribute to an increase in turnover intention. Similarly, the analysis reveals that workload ($\beta = 0.310$) has the most significant positive effect on turnover intention, followed by role ambiguity ($\beta = 0.214$), while supervisor support ($\beta = -0.145$) and working conditions ($\beta = 0.182$) have lesser, though still notable, impacts. The VIF values range from 1.412 to 1.768, which are well below the threshold of 3.33, indicating that multicollinearity is not a concern. The tolerance values also support this, ranging from 0.566 to 0.709, which further suggests that there are no significant issues with collinearity among the independent variables.

Impact of Demographic Variables

In this study, the impact of different demographic profiles, including gender, age group, work experiences, and responsibility level on turnover intention was examined. T-test and ANOVA were used to assess if there were significant differences in turnover intention based on these demographic variables.

The results showed that gender ($p = 0.032$) had a significant impact on turnover intention, with males reporting higher turnover intentions compared to females. This could be linked to differing work-related stressors or coping mechanisms based on gender, indicating a potential area for tailored retention strategies. In terms of age, younger employees (ages 23–30) exhibited significantly higher turnover intentions ($p = 0.027$) than older employees (ages 31–40). This suggests that younger employees may experience greater stress or dissatisfaction in their roles, potentially due to limited job stability or career development opportunities. Addressing these factors through mentorship, career growth programs, or stress management initiatives could help reduce turnover among younger workers.

Work experience ($p = 0.005$) revealed that employees with 3 to 5 years of experience exhibited more stress and higher turnover intentions compared to those with 6–10 years of experience. This group may feel the need for more challenging roles or greater recognition, indicating the need for organizations to focus on providing career advancement opportunities and recognition for mid-career employees. Regarding responsibility level, operational employees demonstrated significantly higher turnover intentions ($p = 0.022$) compared to those in managerial roles. Operational roles may involve higher stress levels due to workload, limited autonomy, or lower job satisfaction. Thus, turnover intentions are significantly influenced by demographic factors, emphasizing strategies that address the specific stressors and career development opportunities for different employee groups.

Table 6
Demographic Variable Impact

Demographic Profile	Test	Impact	Significance
Gender (Male vs Female)	T-test	Males showed higher turnover intention due to higher perceived workload and role ambiguity.	Significant ($p = 0.032$)
Age (23–30 vs 31–40)	ANOVA	Younger employees (23-30 years) reported higher turnover intentions, mainly due to higher workloads and unclear roles.	Significant ($p = 0.027$)
Work Experience (3-5 vs 6-10 Years)	ANOVA	Employees with 3-5 years of experience exhibited more stress and turnover intention, especially related to workload and role ambiguity.	Significant ($p = 0.005$)
Responsibility Level (Managerial vs Operational)	T-test	Operational employees had higher turnover intentions due to greater perceived stress and insufficient supervisor support.	Significant ($p = 0.022$)

Note. Researcher's Calculation (2024)

Discussions

The findings of this study provide a comprehensive understanding of occupational stress and its impact on turnover intentions among young employees in Nepalese commercial banks. The significant positive effects of workload and role ambiguity align with the theoretical framework of the JDC Model, which posits that high job demands paired with limited

control exacerbate stress and lead to adverse organizational outcomes. Similar findings were reported by Wen et al. (2020), who emphasized the critical role of excessive workload and unclear roles in elevating turnover intentions. However, these results also resonate with the empirical work of Ng et al. (2024), who observed that role clarity and reasonable workload allocation significantly reduce stress among banking employees. These findings reaffirm the universality of workload and role ambiguity as pivotal stressors, irrespective of regional contexts.

The negative influence of supervisor support on turnover intention highlights the importance of SET, which emphasizes reciprocal workplace relationships. Eisenberger et al. (2002) found that perceived organizational support reduces occupational stress, enhancing employee loyalty and retention. This study suggests that in Nepalese banking, hierarchical work environments make supervisor support even more critical. Similar findings by Li (2016) illustrate that employees with higher perceived support are less likely to exhibit withdrawal behaviors. The study by Gautam and Gautam (2022) revealed that role ambiguity contributes to occupational stress, as unclear job expectations lead to confusion and frustration, particularly in the rapidly advancing technological landscape of the Nepalese banking industry. However, this study also contributes to the discourse by showing that the absence of such support can amplify the effects of workload and ambiguity, suggesting a mediating role of supervisor support between job demands and turnover.

The role of working conditions as a significant predictor of turnover intention aligns with the conceptual framework of Bakker and Demerouti (2007). Their Job Demands-Resources (JD-R) Model posits that inadequate resources, including poor ergonomics and unsafe environments, contribute to burnout and turnover. The findings corroborate these theories but provide unique insights into the Nepalese context, where infrastructural and organizational limitations might exacerbate dissatisfaction. Contrarily, Halbesleben (2010) suggested that even minimal improvements in working conditions can have a disproportionately positive effect on employee retention, highlighting actionable insights for Nepalese banks.

The demographic analysis offers additional layers of understanding. The higher turnover intentions among younger employees (ages 23–30) align with Lyons and Kuron (2014), who highlighted that younger employees often seek rapid career advancement and are quick to leave roles failing to meet such expectations. However, the findings contrast with the work of Bukhatir et al. (2023), who observed higher loyalty among younger employees in structured, supportive environments. This discrepancy highlights the need for tailored interventions, such as mentorship and structured career paths, to mitigate dissatisfaction among younger workers in Nepalese banks.

Furthermore, the higher turnover intentions of employees with 3–5 years of experience mirror findings by Unnikrishnan and Rajeev (2024), who noted that mid-career employees often experience stagnation due to unmet career expectations. However, this study diverges by linking this stagnation to operational roles, characterized by limited autonomy and task-heavy responsibilities (Liu, 2024). Compared to their managerial counterparts, operational

employees exhibited significantly higher turnover intentions ($p = 0.022$), aligning with Johnson et al. (2020). This highlights the need for banks to design autonomy-enhancing measures and recognize operational contributions to reduce stress.

These findings reinforce and extend the JDC Model by illustrating its applicability in understanding demographic-specific stressors. These results also contribute to extending the JDC Model by highlighting the demographic-specific stressors, suggesting that tailored interventions are critical. A key theoretical advancement lies in integrating these frameworks with demographic-specific insights, suggesting the need for a contextually adaptive stress model. Such a model could account for regional, demographic, and occupational nuances, offering a holistic approach to stress management. Furthermore, these findings emphasize a multidimensional approach to managing occupational stress, suggesting that banks should integrate organizational support systems, targeted retention strategies, and workplace improvements to address the unique needs of their workforce.

Conclusion and Implications

The study highlights the significant impact of occupational stress on turnover intentions among young employees in Nepalese commercial banks. The findings show that factors such as high workload, role ambiguity, and poor working conditions contribute substantially to employees' intention to leave. However, supportive workplace relationships, particularly with supervisors, reduce this effect, emphasizing the importance of positive organizational dynamics.

The study suggests that banks should adopt targeted strategies to address occupational stress, particularly for younger employees and those in operational roles. Recommendations include clarifying roles, managing workloads, offering career development programs, and implementing stress-reducing interventions. Aligning organizational practices with the workforce's needs can foster a supportive environment that reduces turnover intentions.

This research enriches the occupational stress literature by extending the JDC Model, with workload and role ambiguity identified as key stressors that increase turnover intentions among young employees. It introduces a demographic-specific perspective, showing how younger workers are more vulnerable to career instability and limited job control. The study also advances SET, emphasizing the role of supervisor support in mitigating occupational stress. Cultivating supportive supervisor-employee relationships can reduce turnover risks. The study further incorporates elements of the JD-R Model, suggesting that organizations should tailor stress management and resource allocation strategies to meet younger employees' unique needs. Solutions include clear role definitions, manageable workloads, career development opportunities, and supervisor training to provide adequate support, creating a work environment that minimizes turnover intentions.

The findings of this study have significant practical implications for various stakeholders, including bank managers, HR professionals, policymakers, and organizational leaders in Nepalese commercial banks. These implications provide actionable strategies to mitigate occupational stress and reduce turnover intentions among young employees:

Workload and Role Clarity: Implement effective task redistribution strategies and establish clear job descriptions to minimize ambiguity and prevent employee overburden. Additionally, develop role-specific onboarding and training programs, coupled with regular communication and goal alignment meetings, to clarify expectations and help employees navigate their responsibilities efficiently

Supervisor Support: Supervisors should be trained to create a supportive work environment through regular feedback, mentorship, and emotional support for employees. Promoting open communication and building trust can significantly reduce stress-related turnover.

Improving Working Conditions: Investing in upgraded infrastructure, improved ergonomics, and ample resources can create safe, employee-friendly bank branches, reducing workplace dissatisfaction effectively.

Demographic-Specific Interventions: Tailor interventions for younger employees by providing career development, stress management programs, and mentorship, while offering recognition and rewards to mid-career employees to prevent stagnation. Implement autonomy-enhancing measures for operational staff and ensure equitable career progression to foster retention across all demographic groups.

By aligning these strategies with employee needs, managers, HR professionals, and policymakers can work collaboratively to build a supportive, engaging, and sustainable work environment, ultimately reducing occupational stress and turnover intentions.

Limitations and Further Research

The study examined how factors such as workload, role ambiguity, supervisor support, and working conditions affect turnover intentions among young employees in Nepalese commercial banks. However, it did not consider other significant stressors, such as job insecurity, organizational politics, unrealistic expectations, lack of recognition, limited decision-making authority, and inadequate training and development opportunities, which could also contribute to turnover. Moreover, the rapidly changing banking sector and the subjective nature of stress limit the generalizability of the findings. In addition to the models used in the study on the effect of occupational stress on turnover intentions among young employees in Nepalese commercial banks, the Person-Environment Fit (P-E Fit) Model could have provided deeper insights. This model examines how mismatches between job characteristics and personal expectations contribute to stress and higher turnover. By integrating this model, the study could offer a more nuanced understanding of the relationship between occupational stress and turnover in Nepal's banking sector.

Furthermore, excluding employees from other financial institutions, such as cooperatives or development banks, may reduce the broader applicability of the results. Further research is required to generalize the study's findings, particularly in examining unmeasured factors, such as external environmental influences, that may impact occupational stress. Longitudinal studies are essential to assess the long-term effects and identify potential interventions to mitigate turnover. Such a review will provide a more comprehensive understanding of occupational stress on turnover intentions within Nepal's financial sector.

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Conflict of Interest

The study is self-motivated and declares no conflicts of interest.

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Authors' Contribution and ORCID iDs

Babita Simkhada: Conceptualization, Methodology, Data Collection, Data Analysis, Writing- Original Draft, Review and Editing, Visualization, Resources, and Investigation

Mijala Kayestha: Data Analysis, Writing- Original Draft, Review and Editing, Visualization, and Validation.

 : <https://orcid.org/0009-0001-3926-3372>

Shishir Dhakal: Conceptualization, Data Collection, Review and Editing, Visualization, Software, and Resources

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