










## RESEARCH ARTICLE

### Occupational Stress and Turnover Intentions of Commercial Banks Employees in Pokhara, Nepal

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#### ABSTRACT

This study investigates the impact of occupational stress on turnover intention among employees of commercial banks in Pokhara Valley, Nepal. Occupational stress, stemming from excessive workloads, role ambiguity, work-life balance, and negative organizational culture, has been recognized as a significant contributor to employee turnover in banking sectors. Using quantitative approach, a causal comparative as well as cross-sectional research design, data was collected through a survey of 136 commercial bank employees. The study applied descriptive and inferential statistical techniques, including correlation and regression analyses, to examine the relationships between key stress factors and turnover intentions. The findings reveal that excessive workload and an unsupportive organizational culture are significant predictors of turnover intention, while role ambiguity and work-life balance had no significant impact in this context. The

study concludes that banking institutions should focus on managing workloads and fostering a fair, transparent, and supportive organizational culture to reduce turnover. Addressing these issues may improve employee retention and enhance overall productivity.

**KEYWORDS:** Employee retention, organizational culture, role ambiguity, workload, workplace stress

#### INTRODUCTION

Stress is a disruption in an individual's normal psychological or physiological functioning, typically triggered by external demands or pressures (Parker & DeCotiis, 1983). It is a common experience that impacts every person, but the way an individual responds to it can greatly influence their overall well-being. People are the most valuable assets in any company, and human interaction plays a key role in maintaining a healthy work environment (Ahmad et al., 2022). Occupational (work) stress

occurs due to psychological experience in the workplace that leads to short-term and long-term changes in mental and physical health of an individual. It often arises when employees feel unsupported by supervisors or colleagues, have little control over their tasks, or face heavy workloads. Similarly, it occurs when employees are assigned jobs that require autonomy and decision-making authority without adequate empowerment. Occupational stress is a significant concern for both employees and employers, as it negatively affects emotional well-being, physical health, and job performance (Ahmad et al., 2022). Occupational stress can lead to dissatisfaction, demotivation, reduced productivity, burnout, and even employee turnover (Putra et al., 2023).

Turnover intention refers to an employee's desire to depart from an organization in search of better opportunities (Lestari & Margaretha, 2021). It represents the final stage before departure, whether through resignation or termination. When employees feel their expectations are unmet, they may develop the intention to exit. High turnover rates can place a significant burden on an organization, hindering its ability to optimize performance and profitability. When employees struggle to manage stress effectively, turnover intentions often rise, resulting in higher absenteeism and a decline in productivity (Maharani & Tamara, 2024).

Turnover intentions have become a growing concern for organizations worldwide, often driven by workplace stress. In the rapidly evolving banking sector, various factors are contributing to a rise in turnover intentions. Work ambiguity, work-life conflict, job insecurity, and work overload are major factors positively affecting employee turnover intention in Nepalese commercial banks (Palikhe, 2024). Similarly, Yukongdi and Shrestha (2020) identified a negative relationship between affective commitment and job satisfaction, as well as a positive influence of job stress on turnover intention. Furthermore, Subedi and Bhandari (2024)

revealed that excessive work pressure hinders individuals from maintaining a balance between work and personal life. To address this, banking authorities are focusing on creating supportive environments that help employees adjust to these changes. Additionally, efforts are being made to improve work-life balance and reduce role ambiguity to manage stress more effectively. Workplace stress directly impacts employee performance and organizational outcomes, leading to burnout, decreased job satisfaction, and reduced productivity (Maharani & Tamara, 2024). High turnover also imposes significant costs on organizations, including expenses related to recruitment, training, and the loss of valuable institutional knowledge. Consequently, managing stress and fostering employee retention have become critical priorities for businesses in today's fast-paced world. Although various studies have been conducted in Nepal on this topic, research in a new context may yield different results and also validate the findings of previous research. This study aims to identify the level of occupational stress experienced by commercial bank employees in Pokhara, Nepal, and its impact on their job turnover intentions.

## LITERATURE REVIEW

### Occupational Stress and Turnover Intention

Turnover intention refers to an employee's desire to depart from an organization in search of better opportunities (Lestari & Margaretha, 2021). The relationship between occupational stress and turnover intention is well-established in organizational behavior and human resource management literature. This relationship is significant, as illustrated by several key theories of occupational stress. Hans Selye's General Adaptation Syndrome (GAS) outlines how prolonged exposure to stressors can lead to health issues and diminished well-being, ultimately influencing an employee's decision to leave

their job. In this context, the Occupational Stress Inventory – Revised (OSI-R) model identifies specific workplace stressors, such as role overload, role ambiguity, and inadequate support, which contribute to occupational stress and may lead to burnout and job dissatisfaction. Additionally, the Job-Demand-Control-Support (JDCS) theory emphasizes the interplay of job demands, control, and social support in shaping psychological well-being. Employees facing high demands without sufficient control or support are more susceptible to stress-related issues, which can significantly impact their turnover intentions. Consequently, organizations that fail to address these stressors and provide a supportive work environment may find themselves struggling with high employee turnover. Understanding the connections between these stress theories and turnover intention can help employers create healthier workplaces that not only reduce stress but also enhance employee retention and satisfaction (Dhakal et al., 2024).

Similarly various studies have been conducted related to turnover intention of an employee. Javed et al. (2014) examined how job stress, role conflict, and work-life balance affect employee turnover in Pakistani private banks. They found that employees who experience high levels of job stress and role conflict are more likely to quit their jobs. However, they did not find a strong connection between work-life balance and the intention to leave the company. Sheraz et al. (2014) investigated the relationship between job stress, employee satisfaction, and turnover intentions. They discovered that job stress is strongly connected to role ambiguity, role conflict, and the intention to leave the company. However, job stress negatively impacts employee satisfaction, and higher job satisfaction is associated with a lower likelihood of quitting. Islam et al. (2019) studied the relationship between job stress and employee turnover intentions in Bangladeshi private banks. They surveyed 206 employees from 10 banks and identified

four factors that increase the likelihood of quitting: organizational culture, unclear goals and objectives, heavy workload, and a lack of flexibility or adaptability in the workplace.

Sangadji (2020) investigated the relationship between job stress, job satisfaction, and turnover intentions in Indonesian government commercial banks. The study found that high levels of job stress directly increase the likelihood of employees quitting. Factors contributing to job stress, such as excessive workload, limited work time, and work pressure, can lower employee satisfaction and lead to turnover intentions. Aigo (2022) studied the connection between occupational stress, employee motivation, and turnover intentions at Stanbic Bank in Uganda. The research found that high levels of occupational stress and low employee motivation are both linked to a greater likelihood of employees' intention to quit their jobs. Additionally, both factors significantly influence employees' perceptions of job security.

Bhattarai (2022) examined how job stress affects employee turnover in commercial banks within Kathmandu Valley, Nepal. The study found that high levels of job stress increase the likelihood of employees' intention to quit. Factors like excessive workload, unclear job responsibilities, and work-life conflicts positively correlate with turnover intentions. However, factors such as a positive working environment, job security, and good relationships with colleagues can decrease the likelihood of employee turnover. Pandey and Risal (2023) investigated how workplace stressors like workload, work culture, unsupportive supervisors, and unfair treatment contribute to employee burnout. Their quantitative study, using a survey, found that work culture is the primary factor predicting employee burnout.

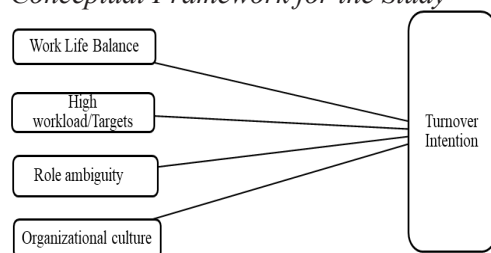
Majid et al. (2023) studied job stress among banking employees in Klang Valley. They aimed to identify the levels of job

stress caused by factors like workload, time pressure, working environment, and role ambiguity. Their research found a strong positive correlation between these factors and job stress among banking employees. Malokani et al. (2024) examined the relationship between the work environment, work life balance, and employees' turnover intentions in Pakistan's commercial banking sector, with job experience as a moderating factor. They found that work-life balance and work-family conflict are both positively associated with the intention to leave the company.

Based on the previous literature, the following conceptual model has been created for this study.

**Figure 1**

*Conceptual Framework for the Study*



### Operational Definition and Research Hypothesis

In this study, turnover intention is the dependent variable, and it refers to the desire to leave an organization or relocate to find a better job. Furthermore, occupational stress, which is measured by work-life balance, high workload, role ambiguity, and organizational culture, is taken as the independent variable. Work-life balance refers to satisfaction at work and at home with minimal role conflict. Workload refers to the number of activities that require expertise and must be completed within a specific time frame, involving both physical and psychological effort. Role ambiguity refers to a situation where the expected role is not clearly understood, and a person is unsure of what they are supposed to do. Organizational culture refers to the system or pattern of shared values, norms, or beliefs that shape employees' behavior and

distinguish the organization from others. Various studies have shown a relationship between occupational stress and turnover intention. Occupational stress has a positive relationship with turnover intention (Ahn & Chaoyu, 2019). According to Jabutay and Rungruang (2020), occupational stress directly influences employee turnover intentions. Similarly, Lee and Song (2020) mentioned that high levels of work stress cause employees to tend to quit their jobs as quickly as possible. In this study, the following hypotheses were formulated and tested regarding the relationships between various occupational stress factors and commercial employees' turnover intentions:

$H_1$ : Work-life balance affects job turnover intentions among commercial bank employees in Pokhara.

$H_2$ : A high workload impacts job turnover intentions among commercial bank employees in Pokhara.

$H_3$ : Role ambiguity in the workplace affects job turnover intentions among commercial bank employees in Pokhara.

$H_4$ : Bad organizational culture impacts job turnover intentions among commercial bank employees in Pokhara.

### RESEARCH METHODS

This study followed quantitative approach and employed a causal comparative as well as cross-sectional research design to examine the effect of occupational stress on job turnover intention among employees of commercial banks in Kaski District, Nepal. The primary population comprised approximately 1200 employees (with an average of six employees per branch) from 205 commercial bank branches operating within Pokhara Valley, based on the Nepal Rastra Bank's statistics from mid-October 2023. A non-probability judgmental sampling technique was applied to select participants who were willing to participate in the research. Initially, a sample of 150 employees from public, private, and joint venture banks was targeted at 95 percent confidence level and 7.5 percent margin

of error, but 136 complete and usable responses were ultimately analyzed. A self-designed questionnaire was prepared for the survey. Data was collected using an online survey distributed through social media. The questionnaire was based on existing research and had two parts: Section A gathered demographic information, while Section B focused on the study's main topic - occupational stress and job turnover intention. Occupational stress was measured using four different dimensions: work-life balance (5 items), work overload (5 items), role ambiguity (5 items), and organizational culture (5 items). Job turnover intention was measured using 7 items. A 5-point Likert scale was used to measure respondents' agreement or disagreement with different statements. The reliability of the measurement scale was assessed using Cronbach's alpha test. The overall Cronbach's alpha is 0.923, which is greater than 0.70, ensuring the reliability of the measurement scale. Descriptive statistics such as frequency, percentage, and mean analysis were used to summarize and provide an overview of the demographic data and key variables, while inferential statistics, specifically correlation analysis

was applied to examine the relationships between occupational stress and job turnover intention and multiple regression was applied to investigate the effect of different occupational stress variables on job turnover intention.

## RESULTS AND DISCUSSION

### Demographic Profile

Table 1 shows the demographic information of the respondents. The survey involved 136 respondents, with the majority aged 25–30 years. Of these, 60.3 percent were male, while the rest were female. The majority had completed a bachelor's degree and had banking experience ranging from 4 to 6 years. Over two-thirds worked as assistants within banks, with 52.9 percent in the operation department and 36.0 percent in the credit department. Most respondents were employed within their hometown, Pokhara Valley, and had experience with joint venture commercial banks like NABIL, NMB, NSBI, SCB NEPAL, HBL, and EBL. Out of the 136 respondents, 57 were with joint venture commercial banks, 13 with government banks, and 66 with other banks. Most respondents earned below Rs 50000 monthly, with 24.3 percent earned between Rs 50000 and 75000.

**Table 1**  
*Respondents Profile*

Demographic characteristics		N	Percent
Gender	Male	82	60.3
	Female	54	39.7
Age of Respondents	Below 25 Years	8	5.9
	25 to 30 Years	82	60.3
	30 to 35 Years	33	24.3
	35 to 40 years	10	7.4
	Above 40 years	3	2.2
Marital Status	Married	91	66.9
	Unmarried	44	32.4
	Others	1	0.7
Education Level	Bachelors	86	63.2
	Masters	50	36.8



Banking Experience	2-4 Years	42	30.9
	4-6 Years	53	39.0
	6-8 Years	22	16.2
	8-10 Years	7	5.1
	Above 10 Years	12	8.8
Current Job Position	Assistant Level	94	69.1
	Supervisor Level	17	12.5
	Officer Level	24	17.6
	Managerial Level	1	0.7
Working Department	Operations	72	52.9
	Credit	49	36.0
	Other	15	11.0
Current Working Location	Hometown	88	64.7
	Outside Hometown	48	35.3
Type of Bank	Joint venture	57	41.9
	Government	13	9.6
	Others.	66	48.5
Monthly Income Level	Below Rs 50000	84	61.8
	Rs 50000 to Rs 75000	33	24.3
	Rs 75001 to Rs 100000	14	10.3
	Above Rs 100000	5	3.6
Total		136	100.0

*Note.* Field Survey, 2023.

### Awareness and Perception Level of Occupational Stress

The study reveals a high level of awareness and experience of occupational stress among commercial bank employees in Pokhara Valley. Table 2 reveals that 94.1% of respondents are aware of occupational stress, while 91.2% have personally experienced it. Only 5.9% are unaware of occupational stress, and 8.8% have not felt it. These results indicate a significant prevalence of occupational stress within the banking sector in the region, suggesting the need for stress management among employees.

### Descriptive Analysis of the Variables

This section discusses the mean score analysis occupational stress sources including work overload, role ambiguity,

organizational culture, work-life balance, and turnover intention. Respondents were asked different statements related to these variables using Likert scale statements (where 1 means "strongly disagree" and 5 means "strongly agree"). The mean score along with the standard deviation is presented below.

**Table 2**

*Awareness and Perception Level*

Variable		N	Percent
Have you heard about occupational stress?	Yes	128	94.1
	No	8	5.9
Have you ever felt occupational stress?	Yes	124	91.2
	No	12	8.8
Total		136	100

*Note.* Field Survey, 2023.

**Table 3**  
*Descriptive Statistics of Work Overload/Target*

Indicators	Mean	Std. Deviation
WO1	3.88	1.136
WO2	3.86	1.149
WO3	3.79	1.187
WO4	3.73	1.112
WO5	3.48	1.265

Note. Field Survey, 2023.

The analysis of workload and performance expectations are presented in Table 3. The mean score of 3.88 (for WO1) indicates that employees are experiencing stress due to excessive workload. Unrealistic targets and high expectations also contribute to pressure, with a mean score of 3.86 (for WO2), indicating that most employees agree these factors cause stress. Furthermore, employees feel their performance is predominantly measured by the targets they achieve, with a mean score of 3.79 (for WO3), suggesting that performance pressure is a key source of stress. Occupational burnout due to workload and set targets was also a notable issue, with a mean score of 3.73 (for WO4). Finally, the mean score of 3.48 (for WO5) reflects that many employees are involved in multiple roles beyond their job descriptions, though this factor contributes somewhat less to stress compared to the others.

**Table 4**  
*Descriptive Statistics of Role Ambiguity*

Indicators	Mean	Std. Deviation
RA1	3.85	1.010
RA2	2.99	1.135
RA3	3.29	1.074
RA4	3.81	1.085
RA5	3.35	1.144

Note. Field Survey, 2023.

The descriptive analysis of role ambiguity among commercial bank employees in Pokhara Valley is presented in Table 4. The highest mean score of

3.85 (for RA1) reflects that a significant number of employees feel they lack a clear understanding of their primary job roles and responsibilities. Similarly, the mean of 3.81 (RA4) indicates that many employees do not fully grasp how their roles contribute to the bank's overall objectives. In terms of feedback, the mean score of 3.29 (for RA3) suggests that employees feel they do not receive adequate feedback about their performance. Additionally, the perception of inadequate support from supervisors and colleagues is evident, with a mean score of 3.35 (for RA5). On the other hand, regarding the not well-defined daily tasks and role, the employees expressed disagreement with the lowest mean score of 2.99.

**Table 5**  
*Descriptive Statistics of Organizational Culture*

Indicators	Mean	Std. Deviation
OC1	2.78	1.133
OC2	3.04	1.144
OC3	3.53	1.102
OC4	3.51	1.102
OC5	3.29	1.167

Note. Field Survey, 2023.

The descriptive analysis of organizational culture among commercial bank employees in Pokhara Valley is presented in Table 5. The mean score of 2.78 (for OC1) for the statement about fair and transparent treatment of employees suggests that many employees disagree with the notion that their organization has fairness and transparency. The mean score of 3.04 (for OC2) indicates the lack of support from supervisors and colleagues suggests that employees experience moderate challenges in receiving help when completing tasks. The highest mean score, 3.53 (for OC3), indicates that promoting competition among employees is perceived as a potential source of stress. Similarly, the need for repeated follow-ups with colleagues for support or approval is a common issue, reflected by a

mean score of 3.51 (for OC4). Finally, with a mean score of 3.29 (for OC5) indicates that many employees feel they are not adequately involved in decision-making processes within their department.

**Table 6**

*Descriptive Statistics of Work life balance*

Indicators	Mean	Std. Deviation
WL1	3.73	1.170
WL2	2.56	1.121
WL3	2.63	1.270
WL4	2.49	1.155
WL5	3.32	1.387

*Note.* Field Survey, 2023.

The descriptive analysis of work-life balance among commercial bank employees in Pokhara Valley is presented in Table 6. A mean score of 3.73 (for WL1) indicates that a significant portion of employees frequently work beyond regular hours to meet job demands, suggesting that overtime is a common occurrence. In contrast, the mean score of 2.56 (WL2) reflects a general disagreement with the statement that the bank encourages a healthy work-life balance and a mean score of 2.63 (for WL3) indicates that employees feel they cannot easily take leave when needed. Similarly, a mean score of 2.49 (for WL4) suggests that employees face difficulties managing both personal and professional responsibilities. Lastly, with a mean score of 3.32 (for WL5), many employees agree that they often must come to the office on holidays to complete pending tasks without receiving any compensation.

**Table 7**

*Descriptive Statistics of Turnover Intention*

Indicators	Mean	Std. Deviation
TI1	3.63	1.173
TI2	3.27	1.244
TI3	3.24	1.132
TI4	3.40	1.219

TI5	3.65	1.118
TI6	3.55	1.154
TI7	3.15	1.208

*Note.* Field Survey, 2023.

The descriptive analysis of turnover intention among commercial bank employees in Pokhara Valley is presented in Table 7. A mean score of 3.65 (for TI5) indicates that better external opportunities strongly influence employees' intentions to quit, while 3.63 (for TI1) reflects that many employees are considering leaving their organization at some point in the future. Workload also plays a role, with a mean score of 3.27 (for TI2) suggesting that the pressure of high workloads motivates some employees to contemplate resignation. Additionally, 3.40 (for TI4) of the respondents agree that unsatisfactory work-life balance drives them to explore other job options, and 3.24 (for TI3) feel that an unfavourable organizational culture contributes to their desire to seek employment elsewhere. Job uncertainty also impacts turnover intention, with a mean score of 3.55 (for TI6), indicating that employees perceive insecurity in their current positions. Moreover, a mean score of 3.15 (for TI7) shows that a portion of employees are considering leaving due to the lack of support from the work culture.

### Correlation Analysis of Variables

Table 8 presents the Pearson correlation between Turnover Intention (TI) and independent variables workload/targets (WO), role ambiguity (RA), organizational culture (OC) and work life balance (WL).

**Table 8**

*Pearson Correlation Coefficients Matrix for Variables*

	WO	RA	OC	WL	TI
WO	1				
RA	.590**	1			
OC	.511**	.643**	1		



WL	.395**	.526**	.583**	1
TI	.571**	.323**	.391**	.172*

\*\* . Correlation is significant at the 0.01 level

\* . Correlation is significant at the 0.05 level

Note. Field Survey, 2023.

Table 8 presents the Pearson correlation analysis among different variables. A correlation coefficient of 0.3 or less indicates a low correlation, 0.4 to 0.6 indicates a moderate correlation, and 0.7 or more indicates a strong correlation (Gupta, 2009). The correlation table reveals a significant positive correlation between work overload/targets and turnover intention in commercial banks employees in Pokhara. Higher workloads or targets are associated with increased turnover intention. Role ambiguity and organizational culture also show a moderate positive correlation, suggesting a positive culture leads to lower turnover intention. Work-life balance, a source of occupational stress, has a weak positive correlation, suggesting slightly lower turnover intentions.

### Regression Analysis

The study examines the impact of independent variables like work overload, role ambiguity, organizational culture, and work life balance on employee turnover intention.

The model is:  $TI = \beta_0 + \beta_1 WO + \beta_2 RA + \beta_3 OC + \beta_4 WL + \varepsilon$

**Table 9**

*Result of Regression Analysis*

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.	Collinearity statistics	
	B	Std. error				Tolerance	VIF
(Constant)	1.213	.354		3.429	.001		
Workload/targets	.563	.090	.552	6.223	.000	.621	1.611
Role ambiguity	-.107	.125	-.087	-.854	.395	.473	2.113
Organizational culture	.318	.128	.250	2.492	.014	.487	2.053
Work life balance	-.192	.117	-.146	-1.645	.102	.619	1.614

However, role ambiguity ( $\beta = -.107$ ,  $p = .395$ ) and work-life balance ( $\beta = -.192$ ,  $p =$

Where,

TI = Employee turnover intention

WO = Work overload/targets

RA = Role ambiguity

OC = Organizational culture

WL = Work life balance

$\beta_0$  = Slope

$\beta_1, \beta_2, \beta_3, \beta_4$  = Coefficient of variables

$\varepsilon$  = Error term

The overall results show that the *F*-value (18.404) and *p*-value ( $p < 0.001$ ). This implies that the overall regression model is a good fit and statistically significance. This suggests that at least one independent variable has a significant effect on turnover intention. Similarly, the coefficient of determination (R-square) is 0.36, indicating that 36 percent variation in dependent variable i.e. Turnover Intention is explained by the independent variable i.e. Occupational Stress.

Further, the results of the effect of independent variables on turnover intention are presented in Table 9. Workload/targets have a significant positive impact on turnover intention ( $\beta = .563$ ,  $p < .001$ ), suggesting that higher workload and target pressure are associated with an increased intention to leave the organization. Likewise, organizational culture also has a significant positive effect on turnover intention ( $\beta = .318$ ,  $p = .014$ ), indicating that a negative organizational culture contributes to employees' desire to quit.

.102) have no significant impact on turnover intention. This suggests that uncertainties about job roles and challenges in balancing personal and professional life do not significantly impact employees' intention to leave in this context.

Variance Inflation Factor (VIF) for all factors workload/targets (1.611), role ambiguity (2.113), organizational culture (2.053), and work life balance (1.614) are below 5, which suggests that multicollinearity is not a significant issue in this model.

## DISCUSSION

In the current study, workload and organizational culture emerged as significant predictors of turnover intention among commercial bank employees in Pokhara Valley. While role ambiguity and work-life balance do not have significant impact on turnover intention. These findings align with and expand upon existing literature regarding the relationship between occupational stress, organizational factors, and turnover intention in the banking sector. For instance, the study by Javed et al. (2014) on private sector banks in Pakistan found that job stress has a significant positive relationship with turnover intention, which is reflected in the current findings where workload/targets significantly contribute to the employees' intention to leave the organization. Similarly, Sheraz et al. (2014) found that role ambiguity and role conflict were significant predictors of job stress, which, in turn, increased turnover intention. However, in the present study, role ambiguity was not a significant factor, suggesting that while role clarity may be a challenge for employees, it does not play a critical role in their decision to leave the organization in this context.

The study's finding of no significant relationship between work-life balance and turnover intention contrasts with Malokani et al. (2024), who found a positive association between these two factors in Pakistan's banking sector. This divergence

may reflect contextual differences in the banking industries of Nepal and Pakistan or variations in how work-life balance is perceived and managed across different organizational settings. Majid et al. (2023) found that workload, time pressure, and role ambiguity significantly contribute to job stress among bank employees. While this study confirms the link between workload and turnover intention, role ambiguity and work-life balance seem to have a lesser impact in this specific context.

Previous research by Bhattarai (2022) in Nepalese commercial banks inside Kathmandu Valley also demonstrated a positive correlation between job stress and turnover intention, with factors like work overload and work ambiguity playing key roles. Likewise, Palikhe (2024) Work found work overload as an important factor which positively affects employee turnover intention in Nepalese commercial banks. This is consistent with the current study's findings on workload but contrasts with the insignificant impact of role ambiguity found in this study. Additionally, Pandey and Risal (2023) highlighted the importance of work culture in predicting employee burnout, which resonates with the significant effect of organizational culture on turnover intention observed in this research. Other studies in the Nepalese context have identified various factors affecting turnover intention, such as career adaptability, concern, control, curiosity, and confidence (Bhattarai et al., 2023); affective commitment, job satisfaction, and job stress (Yukongdi & Shrestha, 2020); as well as compensation, leadership, empowerment behavior, organizational culture, organizational justice, and job stress (Adhikari, 2020). This highlights the need for comprehensive research that incorporates a range of factors related to turnover intention into a single model.

Overall, the results of this study support a growing body of evidence that occupational stress, particularly due to workload and unsupportive organizational culture, is a

major driver of turnover intention in the banking sector. However, variations in the significance of role ambiguity and work-life balance suggest that these factors may be context-dependent that influence employee turnover.

## CONCLUSION

This study examined the impact of occupational stress considering high workloads, organizational culture, work-life balance, and role ambiguity on turnover intention of commercial bank employees in Pokhara. The results found a substantial level of occupational stress driven by excessive workloads, unrealistic expectations, work pressures, significant role ambiguity, lack of internal support systems, high workloads, lack of good organizational culture, job uncertainty, overtime work, office on holidays which lead to turnover intention of employees. The correlation analysis reveals that occupational stress sources have a significant positive relationship with turnover intention among commercial bank employees in Pokhara.

Further, the regression analysis shows workload and organizational culture positively and significantly affects turnover intention among commercial bank employees in Pokhara Valley. The analysis reveals that excessive workload, unrealistic targets, and the pressure to meet performance goals are key contributors to occupational stress, which in turn raises the likelihood of employees considering turnover intention. Furthermore, the study shows that a negative organizational culture, characterized by a lack of fairness, support, and involvement in decision-making, lead to turnover intention.

This study concludes that workload and organizational culture significantly influence turnover intention among commercial bank employees in Pokhara Valley, with excessive workload, unrealistic targets, and a lack of support in organizational culture being key contributors. These findings emphasize the importance for organizations

to adopt effective workload management strategies, foster a positive and supportive organizational culture, and introduce stress management programs to reduce turnover intentions. Future research should explore broader geographical contexts, additional predictors of turnover intention, and incorporate qualitative insights.

## AUTHOR CONTRIBUTIONS

Adhikari, K., Dhungana, B.R. & Ranabhat, D. Conception or design of the work.

Adhikari, K., Adhikari, S. & Ojha, D. Data collection.

Adhikari, K., Dhungana, B.R., Ranabhat, D. & Lamichhane, K. Data analysis and interpretation.

Ranabhat, D., Ojha, D., Sapkota, P., Adhikari, S. & Lamichhane, K. Drafting the article.

Ranabhat, D., & Dhungana, B.R. Final approval of the version to be published.

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