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Demographic Factors and Turnover Intentions among Employees in Nepalese SMEs: Examining the Mediating Role of Job Satisfaction

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Abstract

Demographic factors, such as age, gender, marital status, education level, and tenure are the major factors which influence turnover intention of the employees. Turnover intention can lead to increased costs, reduced productivity, and a decline in employee morale. Job satisfaction reduces turnover intention by creating a positive work environment that encourages employees to remain committed to their organization. This study aims to investigate how job satisfaction mediates the relationship between demographic factors and turnover intention in small and medium-sized enterprises in Nepal. To accomplish this objective, data were collected from 391 respondents using a structured questionnaire, which was distributed via a convenience sampling method. The participants consisted of employees representing from various departments, including sales and marketing, technical and production, administration, and management. Data analysis was conducted using Process Macro 4, applying a 95% confidence interval and 5,000 bootstrapping samples. The findings reveal that job satisfaction serves as a complete mediator in the relationship between demographic factors and turnover intention. This study demonstrates that enhancing job satisfaction through financial and non-financial factors can help mitigate turnover intentions across various demographic group. This study further highlighted to tailor retention strategies to different demographic groups, focusing on enhancing job satisfaction to reduce turnover rates.

Keywords: Demographic Factors, Job Satisfaction, Turnover Intention, Retention Strategies, Small and Medium-Sized Enterprises

1. Introduction

In a time of constant business growth, companies are working harder to attract and retain the best talent. Many employees frequently leave their jobs for opportunities that offer better benefits, creating a significant challenge for organizations (Negoro & Wibowo, 2021). When employees leave an organization, the investment in their training, development, and education is often lost (McHugh & Brennan, 1992; Ertas, 2015). This high rate of labor mobility has made companies increasingly aware of the need for effective employee retention strategies (Agbator & Olori, 2020). In addition, an organization's ability to succeed in a fast-paced environment is closely linked to its capacity to retain top talent. Skilled employees play a crucial role in boosting business performance and enabling organizations to meet their goals more effectively (Johari et al., 2012).

Job satisfaction plays a crucial role in influencing the turnover intention an organization by the employees (Balabanova et al., 2016; Effendi et al., 2021). High levels of job satisfaction are essential for maintaining employee performance, which, in turn, positively impacts overall performance of the organization (Tabatabaei et al., 2013). Over the past decade, job satisfaction among women has significantly declined, whereas it has remained relatively stable for men (Sousa-Poza & Sousa-Poza, 2003). Eleswed and Mohammad (2013) suggested that women may experience higher levels of satisfaction and commitment to their work compared to men. Consequently, it is vital for leaders to understand the factors influencing both high and low levels of job satisfaction in order to enhance employee performance and stability within their organizations.

Demographic factors significantly influence employees' intentions to leave an organization (Qowi et al., 2019; Agbator & Olori, 2020). According to Agyeman and Ponniah (2014), key demographic elements such as age, gender, marital status, length of service, income level and educational qualifications are widely recognized as primary determinants of an employee's decision to stay in a given context. However, Akpa and Asikhia (2016) contend that gender does not have a significant impact on employees' intentions to leave. Similarly, Qowi et al. (2019) found that factors such as age, length of service, and marital status do not notably influence the decision to leave, regardless of whether the intention is high or low. Furthermore, previous studies investigating the link between demographic factors and job satisfaction have produced mixed results. Research on job satisfaction has produced varying results regarding the influence of demographic variables such as age, gender, and work experience. Some studies have identified a significant relationship between these factors and changes in job satisfaction (Sousa-Poza & Sousa-Poza, 2003; Tabatabaei et al., 2013; Eleswed & Mohammad, 2013). Sarker et al. (2003), Sharma and Jyoti (2009), Bos et al. (2009), Pandey (2017), and Ashraf (2020) argued that demographic factors do not have a significant impact on job satisfaction. Notably, Paul and Phua (2011) found that overall job satisfaction was not significantly influenced by academic qualifications, gender, marital status, or length of employment. In the highly competitive business environment of today, managers are increasingly aware about the employee job satisfaction and their effect on business performance. The previous studies showed that satisfied employees are more productive and committed to their organizations, which helps reduce their intentions to leave (Eleswed & Mohammad, 2013). In light of the conflicting findings in the existing literature, this study seeks to investigate the impact of demographic factors on employees' intentions to leave in small and medium-sized enterprises (SMEs) in Nepal, specifically examining the mediating role of job satisfaction.

2. Literature Review

Job satisfaction encompasses the feelings and perceptions of employees about their work. It can vary from high level of satisfaction to considerable dissatisfaction. According to Eleswed and Mohammad (2013), job satisfaction is the positive feeling derived from one's job evaluation. Happier employees not only feel fulfilled but also contribute more effectively to their organizations (Baran & Arabelen, 2018). Job satisfaction can be broken down into several key areas, including how employees feel about their qualifications and responsibilities, their relationships with supervisors, interactions with co-workers, and the nature of the work itself (Rundmo & Iversen, 2007). Each employee's perception of job satisfaction is influenced by their unique expectations, needs, and values. While those with high job satisfaction generally experience positive feelings about their roles and the individuals with low levels of job satisfaction tend to have negative sentiments about their jobs (Robbins & Judge, 2019). Achieving a high level of job satisfaction is vital for both employees and organizations, as it significantly affects several workplace factors, including absenteeism and productivity, thereby contributing to the overall value of the company (Lussier et al., 2019) and promoting citizenship behavior in the organization (Luthans, 2011). Studies have demonstrated that satisfied employees tend to have better physical and mental well-being and creating productive environment in the organization. On the other hand, employee dissatisfaction can have negative consequences, contributing to stress and tension that may lead to various physiological disorders (Neelamegam, 2010). Dissatisfied employees are more prone to violating rules (Lussier et al., 2019) and exhibiting counterproductive work behaviors, as well as experiencing higher rates of turnover and absenteeism (Robbins & Judge, 2019).

Intention reflects an individual's inclination to perform a particular behavior (Ajzen, 1991). In the context of the workplace, an employee's turnover intention is closely linked to actual turnover behavior (Akpa & Asikhia, 2016).

This intention reflects the likelihood that an employee will quit their job (Martin, 1979) and encompasses their commitment to their current position, the probability of seeking employment elsewhere, and their inclination to pursue alternative opportunities (Tett & Meyer, 1993). Employee turnover and intentions to leave are significant concerns for organizations, regardless of their location, size, or industry. Neglecting these issues can result in increased turnover-related costs (Long & Thean, 2011; Negoro & Wibowo, 2021). The consequences of high turnover rates, such as losing valuable employees and incurring significant recruitment and retraining costs, should not be ignored (McHugh & Brennan, 1992). Identifying the factors that lead to turnover and its widespread effects is essential for organizational experts (Holtom et al., 2008; Steel & Lounsbury, 2009). Studies indicate that turnover can adversely affect organizational profitability and overall performance (Shaw, 2011). Beyond the direct financial costs associated with recruiting new employees (Holtom et al., 2008), turnover also hinders organizational effectiveness by diminishing both social and human capital (Shaw et al., 2005). High level of turnover is the signal of dissatisfaction level of employees which may stem from various issues, including inadequate compensation, lack of appreciation, insufficient challenges, limited growth opportunities, and poor relationships with colleagues or supervisors (Ertas, 2015). Consequently, it is essential for organizations to identify the factors that contribute to employees' decisions to leave.

Demographic factors play a critical role in shaping employees' intentions to leave their organizations (Khan et al., 2014; Agbator & Olori, 2020). Consequently, it is essential for company management to consider demographic factors during the recruitment process, as this can help reduce employee turnover. Mohammed et al. (2017) found both positive and negative correlations between various demographic factors and job satisfaction. They recommend that organizational management take steps to enhance job satisfaction and mitigate any potential negative effects on productivity. Age, for instance, is a significant demographic factor influencing employees' job satisfaction. Bello and Nasiru (2021) highlighted that older employees may experience dissatisfaction due to repetitive or monotonous work, while younger employees often bring enthusiasm and diligence to their roles. Organizations should provide targeted support and training for older employees, helping them apply their skills and talents more effectively to meet performance goals. Moreover, demographic factors like age, marital status, academic qualification, working experience and income level significantly influence job satisfaction (Neelamegam, 2010). Rahman et al. (2020) identified a strong relationship between demographic variables, including age, gender and income level, and employee job satisfaction indicators like involvement in decision-making, access to training, and opportunities for skill development.

Negoro and Wibowo (2021) as well as Sapar and Oducado (2021) noted the existence of direct and inverse relationships between employee job satisfaction and intentions to leave. Macuka and Tucak (2021) observed a strong negative correlation, demonstrating that greater job satisfaction significantly lowers the turnover intention. Likewise, Effendi et al. (2021) found a significant negative relationship, suggesting that as job satisfaction increases, employees' turnover intention decreases. In a study focusing on wage satisfaction, Balabanova et al. (2016) found it to be the most substantial factor negatively impacting Russian employees' intention to quit the jobs. Demographic factors, including gender, age, and education, also play a role in shaping employee job satisfaction (Tabatabaei et al., 2013). Neelamegam (2010) highlighted that demographic factors contribute significantly to perceived job satisfaction, with positive and negative impacts on various job satisfaction aspects (Mohammed et al., 2017). Demographic factors impact not only job satisfaction but also turnover intentions. Variables such as age, marital status, length of service, educational background, qualifications, and monthly income significantly affect employees' decisions to leave their organization (Akpa & Asikhia, 2016). Therefore, understanding the interplay between job satisfaction, demographic variables, and turnover intentions is crucial for organizational management in meeting productivity goals and retaining employees.

Human resources are increasingly regarded as indispensable assets in the modern business landscape. They function not only as means of production but also as essential drivers and determinants of the manufacturing process and overall organizational performance (Kadir & Amalia, 2017). Therefore, addressing employee job satisfaction and turnover intentions is critical for companies. This study aims to examine the demographic factors that affect job satisfaction and the turnover intention among employees in small and medium-sized enterprises (SMEs) in Nepal. Based on theoretical and empirical relationships among these variables, the following research hypotheses are proposed. Additionally, a conceptual framework is presented in Figure 1.

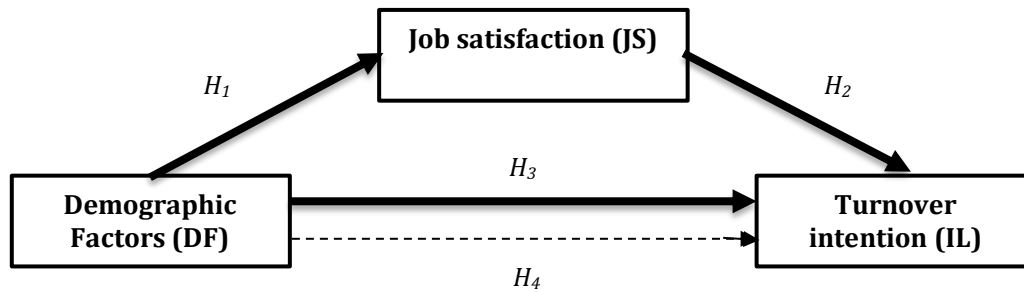


Figure 1: Conceptual framework

H1: Demographic factors significantly and positively affect employee job satisfaction.

H2: Employee job satisfaction has a significant negative impact on turnover intentions.

H3: Demographic factors have a significant influence on turnover intentions.

H4: Demographic factors significantly influence the turnover intentions, mediated by employee job satisfaction.

3. Methods

This study employs a descriptive and causal-comparative research design to achieve its objectives. The sample consists of 391 respondents from small and medium-sized enterprises within the Kathmandu valley, representing employees from various departments, including sales and marketing, technical and production, administration, and management. Using convenience sampling, 435 questionnaires were distributed, and 410 were returned, yielding a high response rate of 94.25% (Babbie, 2016). After excluding 19 incomplete responses, 391 responses were retained for analysis. A 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), was used to measure the study variables. Data analysis was conducted using Process Macro 4 (Hayes, 2022). To evaluate the internal consistency of the constructs, Cronbach's alpha was calculated (Cronbach, 1951). Table 1 presents the Cronbach's alpha values for the variables i.e. demographic factors (5 items, $\alpha = 0.89$), job satisfaction (5 items, $\alpha = 0.94$), and turnover intention (6 items, $\alpha = 0.78$). All the values exceed the 0.70 threshold, indicating that the items used are both reliable and internally consistent (Cronbach, 1951).

Table 1: Reliability Analysis

Variables	Cronbach Alpha	No. of items	Reliability
Demographic Factors	0.89	5	Yes
Turnover intention	0.78	6	Yes
Job Satisfaction	0.94	5	Yes

4. Results and Discussion

4.1. Demographic Profile of the Respondents

This study includes respondents from a broad range of demographic and socio-economic backgrounds. Among the 391 participants, 60.36% are male and 39.64% are female. In terms of marital status, 68.29% are married and 31.71% are unmarried. The age distribution table shows that 15.86% are under 25 years, 33.76% are between 25 to 35 years, 34.78% are aged 36 to 45 years, and 15.60% are over 45 years. Regarding educational qualifications, 22.76% have completed school-level education, 46.29% hold a bachelor's degree, and 30.95% have qualifications beyond a bachelor's degree. In terms of employment, 41.94% work in sales and marketing, 23.53% in technical and production, 19.95% in administration, and 14.58% in management department. While considering work experience, 31.46% have up to 5 years, 45.52% have between 5 and 10 years, and 23.02% have over 10 years of work experience.

Table 3: Demographic Profile of the Respondents (N= 391)

Variables	Frequency	Percent
Gender		
Male	236	60.36
Female	155	39.64
Marital Status		
Married	267	68.29
Unmarried	124	31.71
Age		
Below 25	62	15.86
25-35	132	33.76
36-45	136	34.78
Above 45	61	15.60
Academic Qualification		
School level	89	22.76
Bachelor	181	46.29
Above Bachelor	121	30.95
Job Department		
Sales and Marketing	164	41.94
Technical and Production	92	23.53
Administration	78	19.95
Management	57	14.58
Job Experience		
Up to 5 Years	123	31.46
5-10 Years	178	45.52
Above 10 Years	90	23.02

Source: Field survey, 2024

4.2. Descriptive Analysis

Table 4 presents the mean scores as 3.93 (SD = 0.75) for job satisfaction, 3.85 (SD = 0.68) for demographic factors, and 3.96 (SD = 0.79) for turnover intention. These were measured on a five-point Likert scale, where 1 represents "strongly dissatisfied" and 5 represents "strongly satisfied." All mean scores are above the midpoint of 3, indicating that respondents generally perceived these factors as satisfactory. Furthermore, Pearson correlation analysis shows a strong positive relationship between job satisfaction and demographic factors ($r = 0.75, p < 0.01$) as well as negative relationship between job satisfaction and turnover intention ($r = -0.85, p < 0.01$). A significant positive relationship is also observed between demographic factors and turnover intention ($r = 0.89, p < 0.01$). These results indicate that both job satisfaction and demographic factors are closely related to turnover intention.

Table 4: Descriptive Analysis and Correlation Coefficients

Study Variables	Mean	SD	1	2	3
1. Job Satisfaction	3.93	0.75	1		
2. Demographic Factors	3.85	0.68	0.75**	1	
3. Turnover Intention	3.96	0.79	-0.85**	0.89**	1

** Correlation is significant at the 0.01 level (2-tailed).

4.3 Regression Analysis and Test of Hypotheses

This study examines the direct and indirect effects of demographic factors (DF) on turnover intention (TI), with job satisfaction (JS) serving as a mediating variable. In this model, DF is the independent variable, TI is the dependent variable, and JS is the mediator. The results presented in Table 5 show that DF explains 3.46% of the variance in JS. The model is statistically significant ($F(1, 389) = 10.0423, p = .0020$). Furthermore, the analysis reveals a significant effect of DF on JS ($\beta = 0.1143, p = 0.0020, LLCI = 0.0658, ULCI = 0.3234$), confirming that hypothesis H₁, which proposes that DF affects positively to JS is accepted.

Table 5: Regression analysis of DF on JS

R	R Square	MSE	F	df1	df2	P
0.2166	0.0346	0.8536	10.0423	1	389	.0020

Model

	Coefficient	SE	t	p	LLCI	ULCI
Constant	2.5743	0.2521	10.2102	0.001	2.0771	3.0714
CSR	0.1143	0.0723	3.0069	0.0020	0.0658	0.3234

Note: DF – Demographic factors, JS – Job Satisfaction

Table 6 presents the regression results where turnover intention (TI) is the outcome variable, and demographic factors (DF) and job satisfaction (JS) are the predictors. The analysis reveals a significant indirect effect of job satisfaction (JS) on turnover intention (TI) ($\beta = -0.5136$, $t = -10.6220$, $p = 0.000$; LLCI = -0.4167, ULCI = -0.6384). The absence of zero in the lower limit confidence interval (LLCI) and upper limit confidence interval (ULCI) confirms the significance of this relationship, thereby supporting hypothesis H2, which posits that job satisfaction has a significant negative effect on turnover intention. Similarly, demographic factors (DF) have a significant effect on turnover intention (TI) ($\beta = 0.4578$, $t = 1.0232$, $p = 0.0028$; LLCI = 0.0415, ULCI = 0.1532), supporting the acceptance of hypothesis H3, which states that demographic factors significantly influence turnover intention. Additionally, the indirect effect of DF on TI through job satisfaction (JS) is also significant ($\beta = 0.3109$; bootstrapped 95% confidence interval: LLCI = 0.0364, ULCI = 0.2325), as shown in Table 7. This suggests that DF influences TI primarily through its effect on job satisfaction (JS). The findings support a full mediation model, where JS fully mediates the relationship between DF and TI, thus accepting hypothesis H4, which posits that JS mediates the relationship between DF and TI.

Table 6: Regression analysis of DF and JS on TI

R	R Square	MSE	F	df1	df2	P
0.6532	0.4267	0.5132	75.1821	2	389	0.0000

Model

	Coefficient	SE	t	p	LLCI	ULCI
Constant	0.6171	0.2351	3.0507	0.0026	0.2536	1.1806
DF	0.0478	0.0560	1.0232	0.0028	0.0415	0.1532
JS	-0.5136	0.0532	-10.6220	0.000	-0.4167	0.6384

Note: DF – Demographic Factors, JS – Job Satisfaction, TI – Turnover Intention.

Table 7: Indirect Effect of DF on TI

Path	Effect	Boot SE	Boot LLCI	Boot ULCI
DF → JS → TI	0.3109	0.0456	0.0364	0.2325

In conclusion, the analysis supports the hypotheses that DF positively affects JS (H_1), and that JS negatively affects TI (H_2). Similarly, the direct relationship between DF and TI was also significant positive relation (H_3). Additionally, JS was found to fully mediate the relationship between DF and TI (H_4). Table 8 presents the summary of hypotheses testing results.

Table 8: Summary of Hypothesis Testing

Hypotheses	Paths	Results
H_1	DF → JS	Supported
H_2	JS → TI	Supported
H_3	DF → TI (Direct)	Supported
H_4	DF → JS → TI (Mediation)	Supported

4.4 Discussions

The findings of this study indicate that demographic factors, such as age, gender, marital status, education level, and tenure, have a significant relationship with turnover intention among employees in Nepalese SMEs, with job satisfaction acting as a crucial mediator in this relationship. Older employees, for instance, were found to exhibit lower turnover intentions, likely due to their higher levels of job stability and career attachment (Chughtai, 2013; Ouyang et al., 2015). In contrast, younger employees tend to have higher turnover intentions as they seek better opportunities for career advancement and growth (Galletta et al., 2011). Gender also plays a significant role, with female employees often reporting higher turnover intentions, potentially due to work-life balance challenges and gender-related workplace barriers (Olsen et al., 2014). The marital status is also the major factor in turnover intention.

Marital status is one of the major factors of turnover intention. The married individuals tend to exhibit lower job turnover intentions compared to their unmarried counterparts. This may be due to increased financial responsibilities and a desire for stability that often accompanies marriage (Weng & McElroy, 2012). Research also suggests that married employees may be more committed to their organizations as they seek long-term security for their families, leading to reduced intentions to leave their jobs (Bergiel et al., 2009). The increased responsibility of providing for their families often leads married individuals to prioritize stable employment and remain more embedded in their current roles (Griffeth et al., 2000). Additionally, family obligations can enhance an individual's preference for stable employment, further lowering their turnover intentions (Griffeth, Hom, & Gaertner, 2000). Education level and tenure also show significant associations with turnover intention, where employees with higher education levels tend to seek out roles that align with their qualifications, increasing their propensity to leave if job satisfaction is low (Lambert et al., 2016). Employees with longer tenure, tend to have a deeper connection to their organization and exhibit lower turnover intentions (Nguyen & Tran, 2017).

Moreover, job satisfaction emerged as a critical mediator in the relationship between demographic factors and turnover intention. Employees who reported higher levels of job satisfaction were less likely to intend to leave their current positions, regardless of their demographic background (Jung & Yoon, 2015). Job satisfaction plays a pivotal role in buffering the negative effects of age, gender, education level, and tenure on turnover intention, as satisfied employees are more engaged and committed to their organizations (Tett & Meyer, 1993). This suggests that enhancing job satisfaction through appropriate organizational practices, such as offering career development opportunities and creating a supportive work environment, can help mitigate turnover intentions across various demographic groups. This finding aligns with previous research that highlights the importance of job satisfaction as a key determinant of employee retention (Hussain et al., 2020; Locke, 1976). The study's results underscore the need for Nepalese SMEs to tailor their retention strategies to different demographic groups, focusing on enhancing job satisfaction to reduce turnover rates.

5. Conclusion

This study highlights the critical impact of demographic factors on turnover intention among employees in Nepalese SMEs, with job satisfaction serving as a significant mediating variable. The findings indicate that age, gender, marital status, education level, and tenure substantially influence employees' likelihood to consider leaving their jobs. Younger employees exhibit higher turnover intentions, driven by aspirations for career advancement, while older employees tend to remain with their organizations due to a desire for stability and job security. Additionally, female employees often report greater turnover intentions, highlighting the need for targeted retention strategies that address gender-specific challenges. The role of job satisfaction as a mediator underscores its importance in creating a more engaged and committed workforce, suggesting that satisfied employees are less likely to leave their positions, regardless of their demographic background.

The implications of these findings for SMEs in Nepal are profound. By recognizing the specific needs and concerns of various demographic groups, organizations can tailor their retention strategies to enhance job satisfaction and reduce turnover intentions. Implementing flexible work arrangements, providing career development opportunities, and fostering an inclusive workplace culture can significantly improve job satisfaction among

younger and female employees. Moreover, promoting job satisfaction through recognition, support, and engagement initiatives can enhance employee retention across all demographics. Overall, this research provides valuable insights for SME leaders in Nepal, guiding them toward effective employee retention strategies that consider the interplay between demographic factors and job satisfaction, ultimately leading to a more stable and productive workforce.

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