

Impact of Work-Family-Conflict and Family-Work-Conflict on Turn-over Intention of Front-line-Employees in the Banking Sector of Pakistan

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ABSTRACT

This research paper theoretically examine the impact of work family conflict and family work conflict on turn over intention. It is proposed that work family conflict and family work conflict will affect the turnover intention of front line employees in the banking sector of Pakistan. The study has been conducted in Islamabad, Pakistan and data has been collected with the help of 60 self-administered questionnaires from front line employees of different banks of Islamabad Capital Territory of Pakistan as per the convenience. Researcher used a structured questionnaire comprising a combination of instruments to collect the data required. All the instruments used were developed specifically to test the impact of work family conflict and family work conflict on turnover intentions, and their reliability has been confirmed by a number of studies. The study finds that there are many possible contributing factors to turn over intention of employees in banking sector of Pakistan, work family conflict and family work conflict have a positive impact on turn over intention of front line employees in banking sector of Pakistan. As the congruence model suggests that work and family share a common case and that relation is positive. Work has an impact on family and vice versa as employees are agonized by work life balance that leads to turn over intention. Moreover, we would suggest this research to be done on a bigger scale with a bigger sample size in different sectors of business and industry all over Pakistan

Keywords: *Work, Family, Conflict, Turnover, Employees, Banking.*

1.1. Background of the Study

The basic resource of each Organization or Business is its people or Human individuals working over there. Most commonly named as employees or workers, these people need to communicate and intermix with their colleagues. This communication is crucial for day to day business task and to work for success of organizational goals. Hence there are many consulting firms which implore that individuals working in successful business firms are indexed for high human development. In modern times people are more fraught to keep a balance in their work-life and family-life. Work-family conflict occurs when demands from one role affects one's ability to meet the demands associated with another role in another domain (Greenhaus & Beutell, 1985) Work family conflicts are increasing in these times and are not bound to a single organization. The conflict points to undesirable and destructive costs particularly in collectivist societies like Asian underdeveloped countries such as PAKISTAN. Work and family, mirrors two of the most essential sections of our everyday life, of which leaves significant sway to our understanding of human nature. Scientists have since long built up these variables connection driving to conflict. In the contemporary world work-family issues have picked up exceptional significance for workers, families, and organizations; as meager time for family obligations and commitments raise stress on the hom'2e-work interface. Work-family conflict a form of inter-role conflict where the role pressures from each domain are mutually incompatible in some sort (Greenhaus, 1985).

1.2. Broad Problem Area

Banking sector is an enormous hub for employment in Pakistan. Nowadays competition is only a mouse click away what's more, the banking sector employees are attempting to not just conveying high caliber of administrations additionally keep up the ground of prospect client. But all this hard work requires time, commitment and dedication. Work-family conflicts merge when the expectations associated with one domain are incompatible with the demands associated with the other field. The conflictive border between home and work as a potential hurdle (Voydanoff, 1988). It is a general opinion that these requirements lead to work family conflict or family work conflict, which researchers and

literature recognize distinctive determinant that contribute towards turnover intention or quitting a job.

1.3. Problem Statement

Banking sector employees of lower level are commonly seen agonized about their work life and family life balance. The nature and direction of work-family conflict, conjectures that time-based work interferes with family and family interferes with work, i.e. concluded that employees experiencing work-family conflict leads to turnover (Kelloway, Gottlieb, & Barham, 1999). Therefore work-Life symmetry is a critical business strategy to reduce turnover rate, and to uplift overall firm performance (Soon, Quazi, Tay, & Kelly, 2005).

1.4. Aim and Significance of the Study

Work-life balance policies help in reducing stress, a mediator, in presence of work family conflict, of turnover intention (Yasbek, 2004), Organizations should acquaint with those policies that help employees, create equilibrium in their work and family lives (Thompson, Andreassi, & Prottas, 2003). According to Hostede's cultural ranking Pakistan is highly collectivist society and has very low score of 14/100 on individualism (Robbins & Judge, 2007). Therefore, the proposed study will not only add value by exploring the direct impact of work-family conflict on turnover intentions, but will also increase our knowledge by studying these concepts in a collectivist culture of Pakistan. The proposed study will also help the banking sector of Pakistan by illuminating certain guiding principles which will support in developing strategies to reduce turnover intentions midst front line employees. It will also be beneficial for academicians as it would develop their understanding regarding the relationship between work family conflict family work conflict and turnover intentions of front line employees.

1.5. Purpose of the study:

To study the effect of work-family conflict and family work conflict on turnover intention among the frontline employees of Pakistani banking sector as a case in point.

1.6. Research Questions:

- What is Work Family Conflict?
- Who are Front line employees?
- What is Turnover Intention?
- What is the relationship of Work Family Conflict and Turnover Intention?
- What is the relationship of Family Work Conflict and Turnover Intention?
- What is the significance of Effect of Work Family Conflict and Family Work Conflict on Turnover Intention of Front Line Employees in the Banking Sector of Pakistan?

3. Literature Review:

Work family conflict and Family work conflict: Work–family conflict is a form of inter-role conflict in which work and family demands are mutually unsuited, meeting requirements of both the areas is difficult (Higgins, Duxbury, & Lyons, 2007). Work-family conflict is a one-dimensional construct despite the fact that the definitions suggests work affects family and family affects work implies a bi- directional relationship (Allen & Armstrong, 2006). The work-family conflict is a form of inter role conflict occurring as a result of general requirements and strain, created by the job, meddling with one’s ability to perform family related responsibilities (Netemeyer, Boles, & McMurrian, 1996). There are three different types of conflicts; time-based, strain-based and behavior-based conflicts (Kelloway, Gottlieb, & Barham, 1999), Time-based conflict is experienced when time pressures of one role prevents an employee from being able to allot time to meet the demands of another person. Stress based conflict occurs when weight or strain from one role affects how a person performs in another role, and behavior-based conflict occurs when behavioral patterns required and exhibited in one role are incompatible with those required for another role.

There are six models (Frone, Barnes, & Farrell, 1994) that can be used to explain the effects of work family conflict; the segmentation model, the congruence model, the identity or integrative model, the spillover model, the compensation model and the resource drain model. The segmentation model explains that life and family represent two separate unrelated domains that have no influence on each other, while the congruence model suggests that since work and family share a common cause, they can have either a positive or negative correlation and that

any relationship found between the two is spurious. The identity or integrative model suggests that work and family are so closely intertwined that any attempt to differentiate between the two would be futile. The spillover model hypothesizes that one domain affects another by way of a positive relationship and there is spillover from one domain to the other.

For example, an employee who is in a negative mood state at work will experience a negative mood state at home, as the negative affect carried over from the workday would spill over into his or her home life. Likewise, a positive mood state at work would lead to a positive mood state at home. The compensatory model suggests that there is a negative relationship between work and family, and that, for example, reduced satisfaction in one domain would lead a person to try to make up for this by increasing energy exerted towards some aspect in the other domain.

Finally, the resource drain model states that the negative relationship that exists between work and family occurs as a result of one domain using up time and energy that are needed for the other domain. The majority of empirical studies results examining these reactance models supports for the spillover effect. Spillover effect is the term used to describe the occurrence of a mood, energy, motivation, etc. from one domain to the other. A positive spillover effect occurs when a positive state in one domain leads a positive state in another domain, thereby facilitating or enhancing the second domain and vice versa.

Turnover intention: Turnover intention is defined as the desire of an individual to leave an organization (Tett & Meyer, 1993). Turnover intention is broadly defined as an attitudinal (thinking of quitting), decisional (intention to leave), and behavioral (searching for a new job) process (Sager, 1994). Turnover intention is conscious willfulness to seek for other alternatives in other organizations. Employee turnover occurs when employees voluntarily leave their jobs and must be replaced. Turnover at work place has received attention by many researchers (Richer, Blanchard, & Vallerandi, 2002; Williams, 2003). Managers and researchers consider turnover a problem because of costs associated with it (Lucas, Parasuraman, Davis, & Enis, 1987; Soon, Quazi, Tay, & Kelly, 2005). Within the OB literature, turnover intentions have been widely researched (Cohen, 1993). When employee performance is consistently poor, threats or punishment lead many individuals either to be

dismissed (involuntary turnover) or threatened, punished enough to leave (voluntary turnover) (Hochwarter, et al., 2001). Similarly self-actualization, interpersonal relations, directly can influence employees' affective reactions to their job, which sequentially influences their turnover intentions (Lachman & Diamant, 1987). Turnover Intentions shows a high positive relation with work life conflict in the view of (Riley, 2006). Similarly turnover intention is positively correlated with Family Work Conflict (Layne, Hohenshil, & Singh, 2001). These studies indicate that as conflict level increases, individuals are more likely to leave their position and seek alternative roles either within the field or in another industry. Many researchers consider turnover an important issue for organizations (Morrell, Clarke, & Wilkinson, 2004; Yu, 2008) and favors friendly work life policies to reduce turnover. Now companies are more conscious of maintaining work life balance and offer friendly policies (Yasbek, 2004). High turnover rate deplete continuity of care, and harm workers' abilities to achieve optimal management functions (Thaden, 2007). Many researchers suggest that work-life balance policies help in reducing turnover intention (Valcour & Batt, 2003).

Work-Family and Family-Work conflict to Turnover intention: Over the past twenty years, researchers have made valiant attempts to understand work family conflict by examining the antecedents and consequences of the construct. Past research examining these antecedents and consequences has supposed that work-family conflict has deleterious consequences such as lowered job and life satisfaction, increased job and life stress, lowered organizational commitment, and increased intention to turnover (Allen et al., 2006). Work-family conflict could cause employees to quit their job (Cohen, 1993) because the tasks and stress at workplace leads not only to frustration in the workplace, but also at home. This study found both WFC and FWC, were positively related to turnover intentions; highlighting that both work and family issues may encourage employees to search for employment elsewhere (Allen & Armstrong, 2006). This conflict can originate in either or both domains, and therefore is conceptualized as work interfering with family (WIF) or family interfering with work (FIW; Frone et al., 1992; Grandey and Cropanzano, 1999; Greenhaus and Beutell, 1985). The source of the conflict is important, as the consequences are unique depending on which domain (i.e. work or family) is experiencing the interference (Frone et al., 1992). A great deal of research has been conducted on the antecedents and consequences of WFC (for meta-analytic reviews, see Allen, Meyer, 2000; Byron, 2005). Therefore, it could be hypothesized that work-family

conflict will positively influence turnover intentions and Family work conflict will also positively influence turnover intention.

Theoretical Framework:

3.1- Independent Variables:

- I- WORK FAMILY CONFLICT
- II- FAMILY WORK CONFLICT

3.2- Dependent Variable:

- I- Turnover Intention

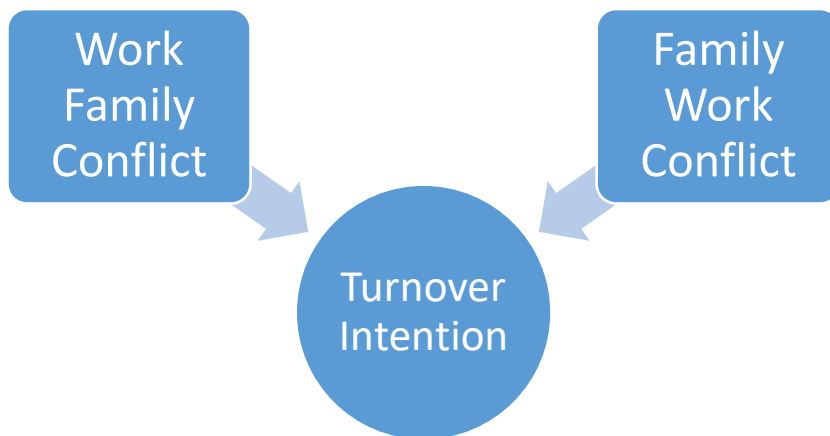
3.3- Hypothesis:-

3.4.1- Hypothesis I:

WORK FAMILY CONFLICT will positively influence TURNOVER INTENTION.

3.4.2- Hypothesis II:

FAMILY WORK CONFLICT will positively influence TURNOVER INTENTION.



4-Sampling & Methodology:

4.1 Research Design: It is proposed that 60 self-administered questionnaires will be given to front line employees of different banks of Islamabad Capital Territory of Pakistan as

per the **convenience**. The questionnaire will translate the effect of Work Family conflict and Family Work Conflict on turnover intension quite effectively, because it addresses the problem statement on reliable source of information and this nature of data collection technique will be less expensive and help in collecting the completed answers within a short period of time. The Time set for data collection period is kept flexible and researchers will complete the data collection in 5 weeks. A week is titled for each bank, keeping in mind that banks work 5 days a week and most front line employees are too busy in their work to spare time for proper response.

4.2 Procedures: Front line employees from each bank will be provided the designed questionnaire. Reason being to increase the generalizability of the findings. This selection will be gender and age unbiased; however married frontline employees will be preferred over bachelor front line employees. Reason being to get results from those respondents who are actively being affected by WFC or FWC and to some extent and are rethinking their job. Failure to have a characterized sample of appropriate size may result in unsound generalization (Cliff, 1970). Hence the minimum standard set for response ratio is at least more the 50% i.e.; the findings will only be accepted if at least 31 targets responded as per criteria

4.3 Scale: I have used a structured questionnaire comprising a combination of instruments to collect the data required. All the instruments used were developed specifically to test the impact of work family conflict and family work conflict on turnover intentions, and their reliability has been confirmed by a number of studies (Kanungo, 1982; Lin, 1999; Hung & Tsai, 2008). Table presents the four-item scale used by Kelloway, Gottlieb, and Barham (1999) to measure turnover intentions as a dependent variable. The questionnaire uses Likert-five-point scale from 1 = strongly agree to 5 = strongly disagree; the independent and dependent variables were combined into one comprehensive questionnaire for participants to complete. The questionnaire is based on the Likert five-point scale, which measures both the high and low dimensions of all the variables (1 = strongly agree to 5 = strongly disagree). It consists of three sections: (i) turnover intentions (dependent variable), (ii) work family conflict (independent variable I) (iii) family work conflict (independent variable II).

5-Results:

Table-1: Correlations

Pearson correlation among study Variables (N=60)

Study Variables	WFC	FWC	TI
1. WFC	1		
2. FWC	.508**	1	
3. TI	.366**	.468**	1

Note. WFC= Work Family conflict, FWC= Family Work Conflict and TI= Turnover intention

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

**Table-2: Regression
Work-Family Conflict**

Linear regression analysis reflecting the impact of Work family conflict on Turnover intention (N= 60)

Variable	B	R ²	Sig.
WFC	.468**	.219**	.000**

Note. WFC = Work Family conflict.

- a. Predictors: (Constant), Work Family Conflict
- b. Dependent Variable: Turnover Intention

The significance level on the impact of Work family conflict on employee’s turnover intention is 0.000 which shows the acceptance of the Hypothesis.

Family-Work Conflict

Linear regression analysis reflecting the impact of Family-Work conflict on Turnover intention (N= 60)

Variable	B	R ²	Sig.
FWC	.366**	.134**	.004**

Note. FWC = Family-Work conflict.

- a. Predictors: (Constant), Family-Work Conflict
- b. Dependent Variable: Turnover Intention

The significance level on the impact of Work family conflict on employee’s turnover intention is 0.004 which shows the acceptance of the Hypothesis.

6-Conclusion and Discussion

6.1-Conclusion

There are many possible contributing factors to Turn over intention of employees in banking sector of Pakistan, work family conflict and family work conflict have an positive impact on turn over intention of front line employees in banking sector of Pakistan. As the congruence model suggests that work and family share a common case and that relation is positive. Work has an impact on family and vice versa as employees are agonised by work life balance that leads to turn over intention.

6.2- Discussion

There are two hypothesis of this research paper. Work-family conflict and Family-work conflict. Work family conflict will positively influence turnover intention work family conflict has positively influence on turnover intention. Turn over intention is a measurement

of weather a business or organization employees plan to leave their position. Family work conflict will positively influence turnover intention. There are two independent variable and one dependent variable independent variable are Work Family and Family Work Conflicts and dependent are Turnover Intention. We gave 60 self-administered questionnaires to front line employees to different banks of Islamabad The questionnaire will translate the effect of work family conflict and family work conflict on turnover intention this is the research design now what is the methodology it is we provided questionnaires to front line employees that he can search people and get filled the questionnaires that come I could find research. i had used the structured questionnaires to collect the data required. The questionnaires uses Likert five point scale 1= strongly agreed to 5=strongly disagreed. In the results, level of significance is very high so our research is highly valid as per hypothesis. .000 And .004 are the significance levels of WFC and FWC respectively.

6.3- Limitations

A limitation in this study is limited to employees of banking sector of the Pakistan in Islamabad only. My current research is limited to the sample size of 60 employees. Other than that following are the limitations for our research:

- Employee's ability to understanding the meaning of the questions is limited to their age, education level and experience in the organization.
- Employee's try to give correct answer to the researcher as to show they really feel about the problem.
- Employees have different level of perception about the organizational justice because of different frame of mind or perception level.

6.4- Future recommendation

Further studies in future can be made on the degree to which work-family conflict and family-work conflict has been a reason for job quitters. In that research, the researcher can take the people who switch between different jobs as a sample and make a questionnaire accordingly which could help the researcher figure out whether WFC and FWC is the reason why people quit job or not.

Moreover, we would suggest this research to be done on a bigger scale with a bigger sample size in different sectors of business and industry all over Pakistan.

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