

Turnover Intentions of Front Line Employees: A Case of the Banking Sector

Nida Kamal^{1*}, Saman Javed², Hina Samdani³, Zahra Saleem⁴ and Salma Atif⁵

¹Assistant Professor, Bahria Business School, Bahria University, Islamabad, Pakistan

²Senior Lecturer, Bahria Business School, Bahria University, Islamabad, Pakistan

³Senior Assistant Professor, Bahria Business School, Bahria University, Islamabad, Pakistan

⁴Lecturer, Bahria Business School, Bahria University, Islamabad, Pakistan

⁵Senior Associate Professor, Bahria Business School, Bahria University, Islamabad, Pakistan

*Corresponding Author; nidakamal.buic@bahria.edu.pk

ABSTRACT

Spillover of conflict from work to family and vice-versa is a grave concern for today's organizations and workforce. This research aims to conduct an empirical investigation into the increase in the turnover intentions due to Work-Family and Family-Work Conflict particularly in the banking sector of Pakistan. The study hypothesizes that work-family conflict and family-work conflict leads to higher turnover intentions among frontline banking employees. Moreover, job stress acts as a mediator between the two. For model testing, data was gathered from 260 frontline banking workers operating in Islamabad. Self-administered surveys were employed as the data collection tool. Statistical analysis was conducted using the SPSS software. Results revealed significant mediating effect of both work-family and family-work conflicts on turnover intentions via work stress. Thus the study demonstrates through empirical evidence that spillover of conflict from workplace to home and vice-versa are both detrimental towards employee wellness, as evident from their elevated stress levels. One of the significant and grave repercussions of stress is high turnover intentions, possibly leading to actual turnover. The study draws attention to the need for managing employee conflicts, especially the dysfunctional ones that may adversely affect various organizational outcomes. Moreover, turnover which is one of the most serious concerns faced by human resource professional nowadays, is studied in light of its antecedents. This paper also makes theoretical contribution in the respective fields and also offers directions for future research.

KEYWORDS

Turnover Intention, Family-Work Conflict, Front line Employees, Work-Family Conflict

JOURNAL INFO

HISTORY: Received: October 11, 2021

Accepted: December 12, 2021

Published: December 25, 2021

INTRODUCTION

Human resource is one of the fundamental assets at an organization's disposal. It is paramount for organizations to keep them motivated, satisfied and fulfill their needs at the workplace. To attain and maintain a healthy happy workforce, employees' positive interrelationships, cooperative working climate and open communication are some of the critical factors. These can further determine workers' productivity with respect to goal achievement and job effectiveness. That is why the target of scoring high on human development index has become an important challenge for human resource analysts.

Nowadays, employees strive to maintain a balance (Karakose, Yirci & Papadakis, 2021). Work-family conflict occurs when a person is unable to meet the demand of two different work domains (Greenhaus & Beutell, 1985). Work family conflicts are increasing in present times and are not bound to a single organization. Such conflicts give rise to unwanted and destructive costs to be borne by organizations in the form of losing the human capital. This is particularly true in collectivist societies like Pakistan.

In the ever changing contemporary world, issues relating to work-family have gained significant attention for families, organizations and workers, as less amount of time given to family obligations and duties along with other commitments that increase the stress level on the home- work front (Greenhaus & Beutell, 1985). 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 convey high caliber of administrations but also to keep up the ground of prospect client (Zahoor, Abdullah & Zakaria, 2021). But all this hard work requires time, commitment and dedication. Work-Family and the fine border that conflicts the expectations and commitments associated with both, form a potential hurdle (Voydanoff, 1988) specially in the banking sector (Aboobaker & Edward, 2020). The emphasis on meeting the requirements of both the domains lead to the conflict and ultimately contribute to the increased turnover ratios in the organizations. Employees of the banking sector, those who work at the lower hierarchical level are the ones that are often distressed about their work and family life balance. Therefore, work-life balance and proportion is a significant aspect of the business strategy in order to reduce turnover



This work is licensed under a [Creative Commons Attribution 3.0 License](https://creativecommons.org/licenses/by/3.0/).

rate, and to elevate the overall performance of any organization (Soon, Quazi, Tay, & Kelly, 2005). Work-life balance policies in organizations help in decreasing employee stress, and mediate the relationship between work family conflict and turnover intentions of employees (Yasbek, 2004).

Thus, organizations should familiarize with policies that assist employees in creating a synchronization between their work and family commitments (Putra & Suwandana, 2020; Thompson, Andreassi & Prottas, 2003). Keeping the above discussion in mind, the proposed study would not only add value to the existing literature by examining the impact of work-family and family-work conflict on turnover intentions, but will also aid in understanding the dynamics of respective constructs in a collectivist culture i.e. Pakistan.

The research is one of the few in Pakistan to study conflict not just confined to workplace but as a holistic phenomenon experienced by individuals whether at work or home. Additionally, looking at the banking sector of Pakistan, with respect to its mechanistic culture, conflicts are not usually viewed as organizational concern unless considerably interfering with one's work. However, this research furthers the scope of conflict and makes an employee's personal as well as workplace conflicts possible determinants of the quality of their work life. In light of this, the results of this research would provide guidance to Pakistan's banking sector by explicating the two-dimensional role of conflicts in organizations and how might they deal with the negative effects of conflicts.

Based on which policies can be formulated to lessen the turnover intentions among the frontline employees.

Following are the major research objectives;

- To understand the constructs of Work Family Conflict and Family Work Conflict.
- To comprehend the antecedents and motivations lying behind the intentions to quit.
- To assess the relationship between the conflicts and turnover intention in the banking sector of Pakistan.
- To examine the intervening role of work stress in increasing employee turnover intentions.

LITERATURE REVIEW

WORK FAMILY CONFLICT AND FAMILY WORK CONFLICT

There are abundant types of conflicts that have remained under discussion by the scholars. Among those, two substantial and rather closely related are work family conflict and family work conflict (Karakose et al., 2021). In an all-inclusive viewpoint, both the former and latter can be defined as a conflict originating from incompatible demands placed on an individual by their work versus the commitment demanded by the family (Duxbury, Higgins & Lyons, 2007). Looking closely at the constructs, the work family conflict arises at work. When numerous problems and anxieties on the job lead to a person compromising his/her responsibilities at home, such a conflict is termed as a work to family conflict. Conversely, as the order suggests, a family to work conflict is the one where disputes and disagreements at home result in conflicts at the work place workplace (Netemeyer, Boles, & McMurrian, 1996). Although both the variables seem to overlap, however their distinctive functioning proposes that the origins or precursors of both the work to family and family to work conflict are different from each other, thus portraying a bi-directional relationship (Rhee, Park & Lee, 2021; Allen & Armstrong, 2006).

Work-family conflict has been divided into three dimensions, namely time-based, strain-based and behavior-based conflicts (Kelloway, Gottlieb, & Barham, 1999). The first one implies the role of time in conflicts. Such a conflict arises when an individual experiences time constraints with respect to balancing his role between work and home (Karakose et al., 2021). Strain-based conflict is the one where subsequent stress at work hinders with fulfilling one's role at home. And thirdly, behavior-based conflict involves an inconsistency of work roles with that of roles employed at home, thereby resulting in dissonance and disputes (Rhee et al., 2021).

Frone, Barnes, & Farrell (1994) have discussed six models to explain the degree of interdependence of work family conflict and family work conflict. Segmentation model states that there exists no relationship between the two variables since work life and family life are separate and independent of each other. Congruence model suggests that both work and family related conflicts are somewhat related and would have a positive or negative associations at time. The identity or integrative model fully acknowledges the fact the work and family roles are highly interrelated that to distinguish between their individual antecedents and outcomes is not possible since they are affected shaped by each other to a significance level (Chu, Creed & Conlon, 2021; Guo, Yan, Wang & Zhen, 2020). Spillover model also states that the high level of association between work and family roles cause the work roles to spill in family roles and vice versa. For instance, an employee experiencing a positive mood at home is likely to exhibit positive behavior at work.

Similarly, a negative mood at work would spill into his family life as well. Compensatory model provides an interesting theory, stating that there is a negative relationship between work and family life since a negative state at home would drive a person to seek satisfaction at work thereby compensating his dissatisfaction at home (Cho, Kim, Chin & Ahmad, 2020; Sirgy et al., 2020). Lastly, the resource drain model states that role conflict between work and family life occurs because

the energy or resources needed for a one domain i.e. healthy family life are used by the other domain i.e. work life or vice versa (Zhang et al., 2020).

WORK STRESS

Work stress refers to the phenomenon when employee well-being is adversely affected by failure to handle job demands and responsibilities (Lin et al., 2020; Erkutlu & Chafra, 2006). Simply put, work stress originates from the inability to cope with work pressures (Rees, 1997). Lack of fit between one's competencies and work requirements, is another determinant of work stress (Holmlund-Rytkonen & Strandvik, 2005; Irawanto, Novianti & Roz, 2021). Such a misfit may cause harmful physical, emotional and psychological repercussions for the employees (National Institute of Occupational Safety & Health 1999). Several studies point out that individuals in organizations are vulnerable to stress inducing conditions and circumstances that may compromise normal functioning (Beehr and Newman, 1978; Cooper and Marshall, 1976; Katz and Kahn, 1978). Work stress can also be positively contingent upon various work related aspects (Gaylin, 1979).

Employees who are bullied at the workplace based on poor work performance also face work stress. They get demotivated by the coworkers and the managers that they can't work with efficiency, and they do not have the capability to do the specific work assigned to them (De Sio et al., 2020). An atmosphere of continuous demotivation and bullying disable the employees to work with devotion and they face work stress as these circumstances effect the mental health of an individual. Stress in the workplace can result to low job satisfaction and high turnover (Li, Liu, van der Heijden & Guo, 2021). The upper level managers are responsible to maintain and create a stress-free environment in an organization so that employees can work for the productivity of the organization.

TURNOVER INTENTION

Turnover intentions are broadly defined as the desire of individuals to quit their job, and leave their organization (Yáñez et al., 2020; Tett & Meyer, 1993). It can either be in the form of a mere thought i.e. considering quitting or an actual decision which entails an intention to leave one's job. These stages are then followed by a behavioral stage where a person starts searching for a new job (Sager, 1994). It can also be defined as a conscious decision to willfully leave one's job and look for a better alternative. Turnover intention has been a variable of interest for researchers (Richer, Blanchard, & Vallerandi, 2002; Lucas, Parasuraman, Davis, & Enis, 1987; Soon et al., 2005).

In the domain of organizational behavior and psychology, turnover intentions is one of the most significant constructs (Cohen, 1993). Major causes of turnover are when employees are time and again punished for poor performance either results in their termination or leads them to consider quitting and look for other jobs (Hochwarter, et al., 2001). Other drivers of quitting intentions include lack of self-actualization feelings or unpleasant interpersonal relationships which result in experiencing negative emotions towards the organization, thereby leading to turnover intention (Lachman & Diamant, 1987). Riley (2006), suggests that work life conflict has a positive association with turnover intentions. Similarly, family work conflict is also positively related to turnover intention (Layne, Hohenshil, & Singh, 2004).

These findings indicate that with increased degrees of conflict in organizations, individuals are more inclined towards leaving that organization in search of another one (Putra & Suwandana, 2020). In view of its devastating effects on organization's financial health, researchers are especially interested in examining turnover or quitting intentions (Morrell, Clarke, & Wilkinson, 2004; Yu, 2008). High turnover intentions decrease the employees' efficiency and compromise their ability to seek optimum output at work. Nowadays, organizations are paying special attention to reduce the rate employee turnover by establishing and maintaining flexible HR policies, since desirable work life policies can help in coping with the problem of high turnover rates (Yasbek, 2004; Valcour & Bhatt, 2003).

Researchers, over the years have done a great deal in understanding the work-family conflict by examining the factors that impact and the consequences that follow the construct. Major studies supposed that the work-family conflict has negative impact such as decreased job and life satisfaction, decreased commitment toward the organization, increased stress and turnover rates (Allen & Armstrong, 2006). Other researchers such as Cohen (1993), also favour the stance that work-family conflict leads to the employees quitting the organization due to increased stress and frustration at workplace and also at home. Studies by Putra and Suwandana (2020) and Allen and Armstrong (2006), suggest a positive relation with turnover intention due to the conflict. Based on the theoretical links among the study variables, the research model proposes the following hypotheses;

- H₁: Work Family Conflict significantly and positively impacts the Turn-over intentions of employees.
- H₂: Family Work Conflict significantly and positively impacts the Turn-over intentions of employees.
- H₃: Work Stress significantly and positively impacts the Turn-over intentions of employees.
- H₄: Work Stress mediates the relationship between Work Family conflict and Turn-over intentions of employees.
- H₅: Work Stress mediates the relationship between Family Work Conflict and Turn-over intentions of employees.

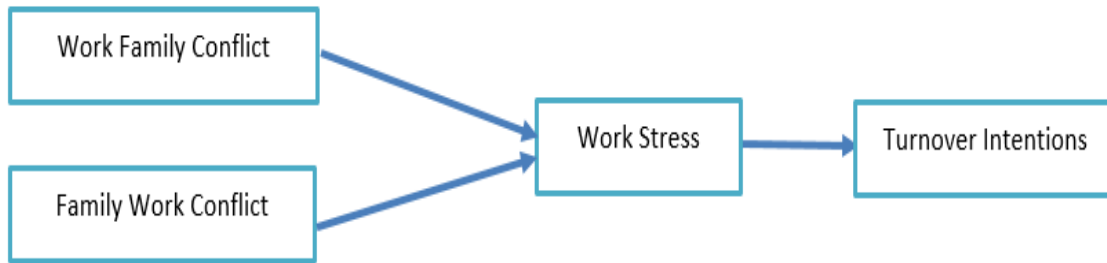


Figure 1. Theoretical Framework

RESEARCH METHODOLOGY

This research involves data collection through self-administered questionnaires with respondents being selected through Convenience sampling procedure. A sample of 260 respondents were selected who work as Front-Line Employees in the Banking sector, Limiting the data collection to the Federal Capital Territory.

This selection of the respondents is based on gender and age unbiased, however married frontline employees are preferred over bachelor front line employees as to get results from those respondents who are actively being affected by WFC or FWC and to some extent and are rethinking about their jobs. 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 as per criteria.

The impact of Work-Family and Family-Work conflict has been tested and verified by a number of studies such as Kanungo, 1982; Lin et al., 2020; Hung & Tsai, 2008. The turnover Intentions instrument uses four items as suggested by Kelloway et al. (1999) catering to intentions as a dependent variable. The questionnaire designed comprehensively measured the dependent and independent variable collectively. The instrument uses a five-point Likert’s scale with dimensions using anchors such as strongly agree to strongly disagree. It consisted of three sections: (i) turnover intentions (dependent variable), (ii) work family conflict (independent variable I) (iii) family work conflict (independent variable II) and (iv) work stress (mediator).

DATA ANALYSIS AND RESULTS

The correlation matrix is reflected below as table 1, showing moderate to fair correlations among the variables of the study.

Table1. Pearson correlation among study Variables (N=260)

Variables	WFC	FWC	WS	TI
1. WFC	1			
2. FWC	.408**	1		
3. WS	.345**	.367**	1	
4. TI	.316**	.468**	.412**	1

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

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

REGRESSION ANALYSIS

WORK-FAMILY CONFLICT, FAMILY-WORK CONFLICT AND WORK STRESS

The regression analysis for hypothesis 1, 2 and 3 shows the significance level for the effect of Work family conflict on employee’s turnover intention is 0.004 which shows the acceptance of the Hypothesis with R2 of .134 and a beta of .167. The significance level for the effect of Family work conflict on employee’s turnover intention is 0.000, which shows the acceptance of the Hypothesis with R2 of .219 and a beta of .215. The significance level on the impact of Work Stress on employee’s turnover intention is 0.002, which shows the acceptance of the Hypothesis with R2 of .329 and a beta of .188. reflected at table 2 below.

Table 2. Linear regression analysis reflecting the impact of Work family conflict, Family-Work conflict and Work Stress on Turnover intention (N= 260)

Hypothesis	R ²	β	Sig.
H ₁ : WFC → TI	.134**	.167	.004**
H ₂ : FWC → TI	.219**	.215	.000**
H ₃ : WS → TI	.329**	.188	.002**

WFC= Work Family conflict, FWC= Family Work Conflict, Work Stress= WS
a. Predictors: (Constant), Work Family Conflict, Family work Conflict and Work Stress
b. Dependent Variable: Turnover Intention

MEDIATION ANALYSIS

Table 3. Mediation effect of Work Stress between Work Family Conflict and Turnover Intentions (N=260)

Model		SE	β	T	Sig
1	Constant	.155	-	8.204	.000
	Work Family Conflict	.004	.167	.978	.004
2	Constant	.156	-	8.644	.000
	Work Family Conflict	.005	.140	1.729	.015
	Work Stress	.004	.182	1.509	.022

*p<.05, **p<.01

Table 4. Mediation effect of Work Stress between Family Work Conflict and Turnover Intentions (N=260)

Model		SE	β	T	Sig
1	Constant	.082	-	15.425	.000
	Family Work Conflict	.067	.215	.703	.000
2	Constant	.195	-	5.788	.001
	Family Work Stress	.068	.154	.877	.004
	Work Stress	.013	.229	.457	.001

*p<.05, **p<.01

The examination of the mediating regression confirms the fourth hypothesis regarding mediation of work stress. The table 3 above reflects an increase in beta value i.e .182 with a significance level of .022 showing partial mediation effect. Furthermore, the fifth hypothesis relating to mediation of work stress between family work conflict and turnover intentions reflected at tale 4 show an increase in beta value i.e .229 with a significance level of .001. thus, the analysis reflects that the work family conflict and family work conflict cause work stress among the employees which is then translated into high turnover intentions

DISCUSSION

The above analysis indicates that work family conflict positively influences turnover intention among frontline bankers. Taking a look at the correlations table, we can observe that work family conflict has about 36% (R= 0.316, p= 0.000) influence on turnover intentions. In other words, people who experience stress and strain mainly at work and bring that anxiety home have 31 in 100 chances of quitting their jobs. On the other hand, family to work conflict has a stronger correlation of 46% (R= 0.468, p= 0.000) with turnover intentions, thus illustrating that a person experiencing difficulties at work mainly because of his conflicts at home, is likely to experience a stronger intention to quit his job. Since the p-values or significance levels for the both the variables is less than 0.01, the relationships are termed as significant, thereby leading to the acceptance of both the first and second hypothesis. Similarly work stress has been found to significantly correlate with the turnover intentions with a strong correlation of 41% (R= 0.41, p= 0.000).

The regression findings present the same results, with the value of R² for work to family conflict at 0.134, and p-value of 0.004, stating the relationship to be significant with a magnitude of 13.4%. Similarly, family to work conflict has an R² value of 0.219 with significance level recorded at 0.000, thus again depicting the relationship to be significant. Furthermore, both kinds of conflicts have a positive relationship with turnover intentions, showing that encountering conflicts at work or home, both lead to turnover intentions as also suggested by Putra and Suwandana (2020). However, this study integrates work stress as a significant mediator between the relationship of work to family and family to work conflict and turnover intention.



This work is licensed under a [Creative Commons Attribution 3.0 License](https://creativecommons.org/licenses/by/3.0/).

It can be seen through the mediation analysis that the beta value increased when work stress was added as a mediator, and the p value remained significant i.e $p < 0.05$. This reflects that conflicts at home and work, add work stress for an employee who then forms the intentions to leave their jobs as suggested in prior literature (Irawanto, Novianti & Roz, 2021).

CONCLUSION

This research explains the dynamics of work to family and family to work conflicts and their subsequent effects on turnover, as they enhance the work stress in employees. Data analysis indicates a positive relationship among the proposed variables, henceforth demonstrating the negative impact of conflicts and the stress created by them in both personal as well as professional life. The study signifies the implications of both the conflicts and the work stress, emphasizing that whether the origin of conflict is in home or office, it will lead to feelings of dissatisfaction, demotivation and probably high levels of stress eventually making a person rethinking about his job. However, results also show that family to work conflict has a higher degree of association with work stress and turnover intention. The reason might be that conflicts originating at home are far more stressful or severe as compared to the conflicts occurring at work. Thus, the former is more likely to produce negativity at work too, thereby provoking the intentions to leave.

LIMITATIONS AND FUTURE DIRECTIONS

This study is limited to employees of banking sector in Pakistan. The current research has a small sample size of 260 employees which is a good sample size as far as Front-line employees are concerned but the same can be tested on other hierarchical levels as well. Furthermore, employee's ability to understand the meaning of the questions is affected by their age, education level and experience in the organization. Due to this, employees might have different levels of perception towards experiencing conflict, stress or turnover intentions.

Further studies should take into account the specific antecedents of work-family conflict and family-work conflict that subsequently result in people quitting their jobs. A causal study with moderating variable interference can reveal whether WFC and FWC are the only enablers of turnover intentions. This would enhance our understanding about the phenomenon of conflict occurrence and how it can be dealt with. Moreover, this research should be conducted with a larger sample size in different sectors of business and industry all over Pakistan in order to improve its generalizability.

CREDIT AUTHOR STATEMENT

Nida Kamal: Conceptualization, Software, Investigation. **Saman Javed:** Conceptualization, Data curation/ collection, Writing- Original draft preparation. **Hina Samdani:** Literature review writing and Review. **Zahra Saleem:** Data Collection and Discussion. **Salma Atif:** Discussion and Writing- Reviewing.

COMPLIANCE WITH ETHICAL STANDARDS

It is declared that all authors don't have any conflict of interest. Furthermore, informed consent was obtained from all individual participants included in the study.

REFERENCES

- Aboobaker, N., & Edward, M. (2020). Collective influence of work-family conflict and work-family enrichment on turnover intention: exploring the moderating effects of individual differences. *Global Business Review*, 21(5), 1218-1231.
- Allen, T., & Armstrong, J. (2006). Further examination of the link between work-family conflict and physical health: The role of health-related behaviors. *American Behavioral Scientist*, 49(9), 1204-1221.
- Armstrong, G. & Griffin, M., 2004. Does the job matter? Comparing correlates of stress among treatment and correctional staff in prisons. *Journal of Criminal Justice*, 32, 577-592.
- Boles, J., Johnson, M., & Hair, M. (1997). Role stress, work-family conflict, and emotional exhaustion: inter-relationships and effects on some work-related consequences. *Journal of Personal Selling and Sales Management*, 17, 17-28.
- Boles, J. S., Howard, W. G., & Donofrio, H. H. (2001). An investigation into the inter-relationships of work-family conflict, family-work conflict and work satisfaction. *Journal of Managerial Issues*, 13(3), 376-390
- Barnes-Farrell, J.L. (2006), "Work-to-relationship conflict: crossover effects in dual-earner couples". *Journal of Occupational Health Psychology*, 11 (3), 228-240.
- Byron, K. (2005). A meta-analytic review of work-family conflict and its antecedents. *Journal of Vocational Behavior*, 67, 169-98.
- Cho, S., Kim, S., Chin, S. W., & Ahmad, U. (2020). Daily effects of continuous ICT demands on work-family conflict: Negative spillover and role conflict. *Stress and Health*, 36(4), 533-545.
- Chu, M. L., Creed, P. A., & Conlon, E. G. (2021). Recovery resources mediate between work-study boundary congruence and wellbeing and engagement in tertiary students. *Journal of Education and Work*, 34(2), 232-246.
- Cohen, A. (1993). Organizational Commitment and Turnover: A Meta-Analysis. *The Academy of Management Journal*, 36(5), 1140-1157.
- De Sio, S., Cedrone, F., Buomprisco, G., Perri, R., Nieto, H. A., Mucci, N., & Greco, E. (2020). Bullying at work and work related stress in healthcare workers: a cross sectional study. *Annali di Igiene*, 32(2), 109-116.

- Duxbury, L., Higgins, C., & Lyons, S. (2007). Reducing work-life conflict: What works, what doesn't. Ottawa: Health Canada.
- Frone, M., Barnes, G., & Farrell, M. (1994). Relationship of work-family conflict to substance use among employed mothers: The role of negative affect. *Journal of Marriage & Family*, 56(4), 1019-1030.
- Guo, Z., Yan, J., Wang, X., & Zhen, J. (2020). Ambidextrous leadership and employee work outcomes: a paradox theory perspective. *Frontiers in Psychology*, 11, 1661.
- Greenhaus, J.H.; Beutell, N.J. (1985). Sources of conflict between work and family roles. *Academy of Management. Review* 10(1), 76-88.
- Hochwarter, W., Ferris, G., Canty, A., Frink, D., Perrewe, P., & Berkson, H. (2001). Reconsidering the Job-Performance Turnover Relationship: The Role of Gender in Form and Magnitude. *Journal of Applied Social Psychology*, 31(11), 2357-2377.
- Irawanto, D. W., Novianti, K. R., & Roz, K. (2021). Work from home: Measuring satisfaction between work-life balance and work stress during the covid-19 pandemic in indonesia. *Economies*, 9(3), 96.
- Kanungo, R. N. (1982). Measurement of job and work involvement. *Journal of Applied Psychology*, 67(3), 341-349.
- Karakose, T., Yirci, R., & Papadakis, S. (2021). Exploring the Interrelationship between COVID-19 Phobia, Work-Family Conflict, Family-Work Conflict, and Life Satisfaction among School Administrators for Advancing Sustainable Management. *Sustainability*, 13(15), 8654.
- Kelloway, E. K., Gottlieb, B. H., & Barham, L. (1999). The source, nature, and direction of work and family conflict: A longitudinal investigation. *Journal of Occupational Health Psychology*, 4(4), 337-346.
- Lachman, R. & Diamant, E. (1987). Withdrawal and Restraining Factors in Teachers' Turnover Intentions. *Journal of Occupational Behaviour*, 8 (3), 219-232.
- Layne, C. M., Hohenshil, T. H., & Singh, K. (2004). The relationship of occupational stress, psychological strain, and coping resources to the turnover intentions of rehabilitation counselors. *Rehabilitation counseling bulletin*, 48(1), 19-30.
- Li, J., Liu, H., van der Heijden, B., & Guo, Z. (2021). The role of filial piety in the relationships between work stress, job satisfaction, and turnover intention: a moderated mediation model. *International Journal of Environmental Research and Public Health*, 18(2), 714.
- Lin, Y. E., Tseng, C. N., Wang, M. F., Wu, S. F. V., Jane, S. W., & Chien, L. Y. (2020). Anxiety and work stress among newly employed nurses during the first year of a residency programme: A longitudinal study. *Journal of Nursing Management*, 28(7), 1598-1606.
- Lucas, G., Parasuraman, A., Davis, R., & Enis, B. (1987). An Empirical Study of Salesforce Turnover. *Journal of Marketing*, 51(3), 34-59.
- Morrell, K., Clarke, J., & Wilkinson, A. (2004). The Role of Shocks in Employee Turnover. *British Journal of Management*, 15, 335-349.
- Netemeyer, R. G., Boles, J. S., & McMurrian, R. (1996). Development and validation of work-family conflict and family-work conflict scales. *Journal of Applied Psychology*, 81, 400-410.
- Putra, I. P. K. S. D., & Suwandana, I. G. M. (2020). Effect of organizational commitment, job stress and work-family conflict to turnover intention. *International Research Journal of Management, IT and Social Sciences*, 7(2), 30-37.
- Rhee, M. K., Park, S. K., & Lee, C. K. (2020). Pathways from workplace flexibility to turnover intention: Role of work-family conflict, family-work conflict, and job satisfaction. *International Journal of Social Welfare*, 29(1), 51-61.
- Richer, S.F., Blanchard, C., & Vallerandi, R.J. (2002), A Motivational Model of Work Turnover. *Journal of Applied Social Psychology*, 32 (10), 2089-2113.
- Sirgy, M. J., Lee, D. J., Park, S., Joshanloo, M., & Kim, M. (2020). Work-family spillover and subjective well-being: The moderating role of coping strategies. *Journal of Happiness Studies*, 21(8), 2909-2929.
- Soon, A., Quazi, H. A., Tay, C., & Kelly, K. (2005). Studies on the impact of work-life initiatives on employee & firm performance. Executive Report for Public release.
- Tett, R.P., & Meyer, J., P. (1993). Job satisfaction, organizational commitment, turnover intention, and turnover: Path analysis based on meta-analytic findings. *Personnel Psychology*, 46, 259-293.
- Thompson, C., Andreassi, J., & Protas, D. (2003). Work culture and climate. In Trabajo presentado en la workplace/workforce mismatch: work, family, health, and well-being conference.
- Valcour, P., & Batt, R. (2003). Work-Life Integration: Challenges and Organizational Responses. *Human Resource Studies*, 310-331.
- Voydanoff, P. (1988). Work and family: A review and expanded conceptualization. *Journal of social behavior and personality*, 3(4), 1.
- Yáñez, J. A., Jahanshahi, A. A., Alvarez-Risco, A., Li, J., & Zhang, S. X. (2020). Anxiety, distress, and turnover intention of healthcare workers in Peru by their distance to the epicenter during the COVID-19 crisis. *The American Journal of Tropical Medicine and Hygiene*, 103(4), 1614.
- Yasbek, P. (2004). The business case for firm-level work-life balance policies: a review of the literature. Labour Market, Policy Group. Department of Labour Performance. Executive Report for Public release. Executive Report for Public release.
- Yu, C. (2008). The effect of work-life balance policies on women employees turnover. OSIPP Discussion Paper: DP-2008-E-008. Japan Society for the Promotion of Science (JSPS) Fellow.
- Zahoor, N., Abdullah, N., & Zakaria, N. (2021). The role of high performance work practices, work-family conflict, job stress and personality in affecting work life balance. *Management Science Letters*, 11(4), 1367-1378.
- Zhang, H., Tang, L., Ye, Z., Zou, P., Shao, J., Wu, M., ... & Mu, S. (2020). The role of social support and emotional exhaustion in the association between work-family conflict and anxiety symptoms among female medical staff: a moderated mediation model. *BMC psychiatry*, 20, 1-9.