

WORK-LIFE CONFLICT AND FEMALE STAFF TURNOVER INTENTIONS: A CASE OF BANKING INDUSTRY OF PESHAWAR PAKISTAN

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Abstract. *Employees' turnover is a substantial challenge faced by every organization and that of the banking industry is of no exemption. Previous researches primarily focused on investigating the single-level analysis of employees' turnover intentions in the banking industry of Pakistan, but this study seeks to investigate the multi-dimensional work-life conflict effect on turnover intentions particularly amongst females working at banks of Peshawar. The data gathered through structured questionnaires from a total of one fifty female staff primarily working at private, public, and foreign banks of Peshawar, Pakistan. The study concludes that an increased multi-dimensional effect in terms of social, family, and personal life and work-life conflict ultimately leads to the greater female staff's turnover intentions in the banking industry Peshawar. This study proposes some valuable recommendations for human resource managers and policymakers to retain female workers in banks.*

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Introduction

A typical organization is comprised of different people who are indeed an important asset for every organization. It is no surprise to say that organizations' survival is contingent upon human interaction to keep up the smooth functioning of its various activities (Soon et al., 2005). However, in today's competitive world, it has now become a dilemma to sustain high performance, as keeping up a balance between personal and professional lives is a tedious job for many of the people especially in Asian countries like Pakistan. It is because there is a collective family system in the majority of

these countries that have nevertheless triggered the overall work and family life balances (Feeney & Stritch, 2019).

Previous studies argue that both work and family are important constructs of our daily life (Baral & Bhargava, 2010; Feeney & Stritch, 2019; Haar et al., 2019). Maintaining a meaningful work-life balance is not only significant for good health and healthy relationships, but it also facilitates in improving employee's productivity that leads to superior performance. Alternatively, there may arise conflict when demand from one role (say work) associated with another role (say family) in another domain (Greenhaus & Beutell, 1985). Conflict can be either destructive or constructive in the organization. However, conflict usually surfaces when the expectations of individuals or groups are incompatible with the demands associated with other individual or related groups. According to Voydanoff (1988), the conflictive interface between work and family is a potential stressor. In other words, a conflict between family and work-life is the most frequent source of stress for employees at work, so achieving a healthy balance between them is imperative. According to Kelloway et al., (1999) employees experiencing time-based family interferences with work and that of work with family leads to stress which causes increased turnover rate in the organization. It is, therefore, keeping up work-life symmetry is nevertheless a crucial business strategy in reducing turnover rate which resultant in superior overall organizational performance (Retna & Varatharaju, 2010).

Organizations are the entities that are responsible for nourishing a healthy and productive work environment enabling people to prosper. It is therefore to attract, cultivate, and retain intellectuals and talents has always been one of the crucial objectives of any organization (Pandu, Balu & Poorani, 2013). However, it has always remained contested for organizations to sustain a pool of human talent to compete globally and to cultivate a quality life of employees concerning work-life balance. However, employees' quality of life can also help in shaping their job-related concerns as well as productivity level at the workplace that in turn influence staffs' turnover intentions turnover in the organization. World Bank Statistics (2018) reported a total of 18.43 percent of the female workforce of Pakistan in 2016 and 24.93% of the total labor force in 2017 depicting a dramatic surge in trend. Previous studies (Malik, Saleem & Ahmad, 2010; Netemeyer et al., 2004; Grzywacz & Marks, 2000) delineate that work-life balance is an important construct that requires investigation in the banking context. However, to date, very few studies have examined how work-life conflicts affect the working staff about marital status or gender roles in the banking context. It is therefore the current study examines differential perceived perceptions of conflicts toward work-life conflicts amongst the female staff working in the banks situated at Peshawar. More specifically this

study has not only investigated the effect of work-life conflict (WLC) among female staff turnover intentions at bank industry Peshawar but has also examined the effect of three dimensions (personal life, family life, and social life) of work-life conflict among the female staff turnover intention at bank industry Peshawar.

2. Literature Review

Work-life conflict is a developing test for current society as the greater part of people inevitably argue that work meddles with their family obligations (Glavin & Schieman, 2012). Work-life conflict is mounting because of the changing work and family industry slants in the Peshawar and also in urban communities of Pakistan (Kossek & Distelberg, 2009; Kossek & Ollier-Malaterre, 2013). According to Ahuja et al., (2007) work-life conflicts are bi-directional thereby reciprocal as work life and family life both get triggered with each other. Work-life conflict is becoming a popular concept because of the spread of innovation that has expanded limit obscuring and the pace of everyday life, because of the commonness of individual electronic specialized gadgets that can keep people continually associated with work and family concerns all day, every day (Kossek, 2016).

Work-life conflicts legitimately and by implication influence the vast majority of the total populace. Indeed, even single individuals and those without youngsters—will report having some work-family conflict as all people might be children, little girls, sisters, siblings, or may live with companions who work as a family (Casper, Weltman & Kwesiga, 2007). Work-family conflict likewise has rising backhanded impacts as past researches show work-family clashes may traverse to work partners (O'Neill et al., 2009) and families (Westman et al, 2008). This postulation is composed to give a review of working ladies in the banks of Peshawar, especially the individuals who are hitched and have children. How does their family life land influence by their positions, what sort of job do their pressure factor play with regards to their life partners and youngsters? How would they defeat it? How does their family react to this?

Laborers are the most significant assets of every organization including the banking industry. Turnover intentions, basically allude to their eagerness to change their employments, their workplace or in any event, stopping their occupations for true serenity and unwinding Unfortunately the turnover aim chart in the financial division is the most noteworthy as most specialists accept they are not paid as high as the measure of pressure they bear. In any case, employees' turnover is a significant issue to get a hold on the advantages of industry (Liyanage et al, 2014). In like manner, turnover is an authentic peril to

associations especially setting aside cash territory. The snappy world and the frequently changing conditions in the banking division require a low turnover rate for productive assignments expecting almost no exertion. Sager (1994) suggests that the turnover goal is widely portrayed as the attitudinal decisional means to turnover, and the social scanning for other movement courses of actions. Hochwarter, et al., (2001) argues that when agent execution is dependably deprived, involve threats or controls eventually leads to various individuals to be dismissed (say programmed turnover) or repelled enough to turnover (say purposeful turnover). Turnover desire is showed up in a specialist's temper that someone has the manner of thinking to stop. Singh (2013) argues that turnover relates to *probability or occurrence of chance* about the individuals' willingness either to leave or stay at the organization. There is no set pattern to deal with the issue of turnover intention. However, organizations around the globe are thriving hard to establish standard measures to address this issue. In the banking sector of Pakistan, the management offers the most attractive packages to their staff to retain them for longer durations (Shahid, Latif, Sohail & Ashraf, 2011). Peshawar banking sector is no different where banks allow their female workers to turnover their offices a littler earlier than male colleagues. They are not sent out in the market for business development of business meetings. Management of the banking industry somehow ensures that their female workers are not overburdened. This is done with a specific view of retaining the staff and minimizing the risk of a possible turnover (Ahmed & Rana, 2011).

3. Hypotheses of the Study

Based on the above-mentioned literature, the researchers have deduced the following hypotheses for the current study:

- H-1:** *Higher the work-life conflict (WLC), higher the turnover intentions amongst female staff working at banks of Peshawar.*
- H-2:** *Higher the WLC and personal life conflict, higher the turn over intentions amongst female staff working at banks of Peshawar.*
- H-3:** *Higher the WLC and family life conflict, higher the turnover intentions amongst female staff working at banks of Peshawar.*
- H-4:** *Higher the WLC and social life conflict the higher the turnover intentions amongst female staff working at banks of Peshawar*

4. Conceptual Framework

The multi-dimensional conceptual model for examining work-life conflict (WLC) and its dimensions effects among female staff's turnover intentions at the banking industry of Peshawar is illustrated below:

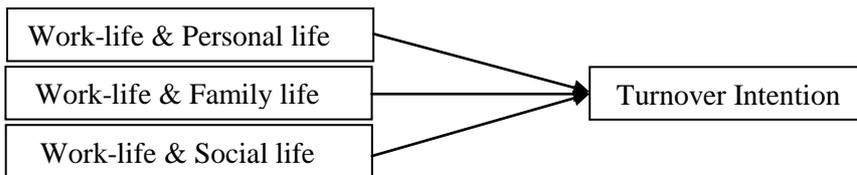


Figure 1: Conceptual Framework of the Study

5. Methodology of the Study

This research is quantitative. The target population is comprised of all one fifty females (150) working in banks of Peshawar Pakistan. First, the researchers have obtained a list of all female staff members working in concerned banks in Peshawar. Since the study is quantitative it is, therefore, the primary data is collected through structured questionnaires (Johnston, 2014). The questionnaires were self-administered and distributed amongst female staff in banks across Peshawar during multiple visits. For data analysis, the researchers utilized statistical tests for testing the hypotheses of the current study. For said purpose, three tests mainly (1) descriptive statistics (2) Correlations (3) Regression analysis were utilized for the current study.

6. Results and Analysis

First, the researchers have analyzed the demographic profiles of the respondents. Table 1 below demonstrates the demographic characteristics of the respondents which include matrimonial status; work experience/years; age; dependents figures are given along with frequency and percentage.

Table 1 *Demographic Profile of the Respondents*

Item	Number	Frequency	Percentage
Age	20-30	72	48
	31-40	53	35
	41-50	13	9
	51-60	9	6
	60 and above	3	2
	Total		150
Years of Service	01-May	65	43
	05-Oct	29	19
	Nov-15	33	22
	15-20	16	11
	20-25	7	5
	Total		150

	1	43	29
	2	54	36
Number of Dependents	3	30	20
	4	17	11
	5	6	4
	Total	150	100
Marital Status	Married	51	37.7
	Single	99	62.3
	Total	150	100

The demographic profile of the respondents shows that 45.3% represents 21-30 years, 33.3% represents 31-40 years, and the remaining fall above sixty years age group. Table 1 shows that a large number of female staff with work experience i.e. 1-5 year represents the highest percentage of 40; female staff with work experience of 11- 15 years represent 20.8 percent, whereas the only small number of female staff falls within a range of 20-25 year having 4.4 % percentage. Looking into the marital status of the respondents, table 2 shows that out of 150 respondents, 51 percent are married and 49 percent are unmarried/single. Similarly, Table 1 shows that female staff with 34 percent having two dependents, 27 percent of female staff having only one dependent. Out of a total of 150 females only 6 female staff members having 05 dependents.

6.1 Reliability Analysis

The Cronbach's Alpha values of work-life about individual life conflict, family conflict, and social life conflict show greater values than threshold value i.e. 0.6 showing that the reliability and internal consistency of all the variables under study (see table 2). The Cronbach's Alpha value of Turnover intention is also greater than the threshold value depicting that the data is reliable.

Table 2 Cronbach Alpha

S. No	Variable	Item Number	Cronbach alpha
i	WL-SLC	5	0.872
ii	WL-PLC	7	0.953
iii	WL-FLC	7	0.928
iv	TOI	8	0.940

6.3 Descriptive Statistics

Descriptive statistics allow the researchers to summarize the data in a meaningful way i.e. it helps to present raw data into a more comprehensive way and also facilitates the interpretation of data in simpler ways. The descriptive values of the variables under study (see table 3) showing the minimum and maximum threshold values. As work-life - individual life

conflict is having mini value i.e. 12.29 and maxi value i.e. 30.71 showing the patterns from the lowest to the highest and vice versa.

Table 3 *Descriptive Statistics*

Variables	N	Min	Max	Mean	Std. Deviation
WL-PLC	150	12.29	30.71	28.97	2.93
WL-FLC	150	12.29	30.71	28.52	2.94
WL-SLC	150	8.40	21.00	19.57	1.98
TOI	150	14.25	35.63	32.89	3.82
Valid N	150				

6.4 Correlation Analysis

The Correlation value of turnover intentions about work-life conflict (.799**), personal life conflict (.752**), work-life and family life conflict (.822**), and work-life social life conflict (.825**) showing that all these variables are significant and positively correlated i.e. these variable showing the strong dependency/association amongst the pairs of variables under study (see table 4).

Table 4 *Pearson Correlation Statistics*

	TOI	WLC	WPLC	WFLC	WSLC
TOI	1	0.80**	0.75**	0.82**	0.83**

Two-tailed test. **Values are significant at 0.01 level

8.5 Regression Analysis

Regression analysis shows an overall 69 percent significant variation in turnover intension amongst the female staff of the banking industry because of three sub-dimensions i.e. works life – personal life conflict, work-life – family life conflict, and work-life – social life conflict of work-life conflict construct. The value of F statistics depicts the *fitness* and *significance* of the overall model. The threshold value of F statistics should be bigger than 04 and P-value < 01, 05 and 10 percent i.e. F calculated value greater than F tabulated value – $119 > 4$ showing that the overall model of the current study is statistically significant. Likewise, the threshold value of P is 0.05 (typically less than or equal to 0.05). In the current study case, P calculated value < P tabulated value - $0.00 < 1\%$ showing that the values are statistically significant.

Table 5 *Regression Analysis Statistics*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F value	Sig.
1	.831 ^a	0.69	0.69	2.14	119.08	0

^a. predictors: (constant), WLC

Table 6 *Beta Coefficients*

Model	Un Standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-0.01	1.78		-0.01	1
WPLC	0.21	0.11	0.16	1.95	0.05
WFLC	0.45	0.17	0.35	2.71	0.01
1 WSLC	0.72	0.25	0.37	2.87	0.01

The result highlights that there is a positive/significant effect of work personal life conflict, work-family life conflict, and work social life conflict on turnover intentions.

7. Discussion and Recommendations

The study concludes some important results which will nevertheless facilitate academicians as well as practitioners in their future endeavors. The study primarily highlighted the two main constructs i.e. work-life conflict and turnover intentions. A plethora of previous studies have however discussed these two constructs in various ways particularly in the developed world. However, the current study has taken advantage of utilizing these constructs by capitalizing on multi-dimensional work-life conflicts effect on turnover intentions at the banking industry in Pakistani context particularly Peshawar. In addition to this, the current study has taken into consideration the gender role (i.e. female staff) in measuring the turnover intentions and work-life conflict in the banking sector since females play an integral role and also the most vulnerable part of society.

Concerning the first hypothesis, the current study concluded that higher the work-life and individual life conflicts, higher are the turnover intentions amongst the females working in banks of Peshawar. Henceforth, it is evident from the sampled data that there is a strong positive relationship between work-life and individual life conflict and turnover intentions. This suggests that the pressure of the work on females is way too long tedious in banks that either they have to set aside the other tasks while carrying out the office work or they have to quit. In other words, if they failed to maintain the balance between the work-life and personal life – conflict may arise eventually leads to an increased turnover ratio.

Concerning the second hypothesis, the current study concluded higher the work-life and family conflicts, the higher are the propensity of turnover intentions amongst the female staff of Peshawar banks. This suggests there is a positive and significant relationship between work-life conflict - family life conflicts and turnover intentions. In other words, female staff regardless of single or married may quickly resign or quit the banks when they fail to keep a healthy balance between work life and family life. About the final hypothesis, the current study concluded higher the work-life and social life conflicts, higher are the turnover intentions amongst female staff at Peshawar banks.

The findings of the current study evident that although female wants to attend the workplace and to get hold of fame in the workplace if conflicts may arise in terms of personal, family or social then this vulnerable part of our society has to quit workplace otherwise they may suffer consequences that they may not like. It is no surprise to say that female contribution has now has been increased in all sorts of organizations and that of banks are no exception, but the challenges they may face nevertheless need particular consideration in research. Work-life conflict is the main concern that restricts their proficiency to contribute fully in the workplace.

Keeping in view the findings of the current study, the researchers suggest that banks should announce one-hour lunch/prayer break, so staff can have healthy lunch or if they have to pick their kids from school so they can also do so that it will help the female workers to cope with work-life conflict issues, which ultimately decrease their turnover intentions. They may also announce family breaks and flexi timings, particularly for female staff to cope with work-life conflicts. In addition to this, both monetary and non-monetary rewards may also be announced for the ones' who carry out their obligations with great responsibility, hard work, and commitment. These rewards work as a driving strength for staff that helps enhanced their motivation level, contentment, and loyalty while on the other hand decreases absenteeism and turnover intentions. Parallel to these recommendations, the current study also proposed future direction for potential researchers. In this view, it is suggested that future endeavors should be done in other cities, and also comparative study may also be useful. Since this study is quantitative, it is, therefore, suggested a more comprehensive qualitative study should be done to understand the problem in great detail.

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