



Association between Work Environment, Work-Family Conflict and Employees' Turnover Intention through Moderation of Job Experience in Commercial Banking Sector

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ABSTRACT

This study investigated the association between work environments, work family conflict and employee's turnover intention through moderation of job experience in the commercial banking sector. Intention to leave is an important issue in Pakistan's private sector and is evaluated by management science using a variety of criteria to determine the fundamental cause of employee decision-making. This is quantitative study. It followed convenience sampling techniques and designed sample size on the basis of Krejcie and Morgan, (1970) Questionnaire was distributed in 500 and returned questionnaires were 398. Survey was conducted through questionnaire, and it was comprised of five-point Likert scale. This study followed social exchange theory because it details with human behavior, it is said if right behavior is predicted than conflict can be easily resolved. Many theories, models, and frameworks have been used in the private sector to assess several aspects of employee turnover intention. Findings revealed that significant and positive relationship among the work environment & turnover intentions. Work- family conflict has positive & significant association with employee's turnover intention. Despite that association between job experience and turnover intention was strongly negative relation. This study concluded that employee turnover intention is a major issue in Pakistan's private sector and that it is a key component of management science, which is evaluated using a variety of factors to understand the fundamental process by which employees to make a decision to leave an organization.

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1. Introduction

Employees' are regarded as an essential resource for any organization in the age of globalization and digitization. Therefore, the most valuable resource for both public and private organizations is their workforce (Tiwari, 2017). Employees are an organization's most important resource and its main factor in success. It's generally accepted that turnover is a major problem for organizations (Afzal, Hussain, & Gilani, 2019). Employees' intention to leave their existing roles is referred to as employee turnover intention (Hussain & Xian, 2019). In addition, causing financial losses, employee turnover also negatively affects morale and costs time spent on boarding newly hired employees (Childs, Weidman, Farnsworth, & Christofferson, 2017). Regardless of the size of the organization, employee turnover is costly since it always has a negative impact on the profitability and productivity of the goods and services (Ali, 2008). Senior management, HR specialists, contemporary therapists, specialists, psychologists, and researchers all frequently discuss turnover. Previous study has determined the primary factors that have a positive and negative impact on turnover intention. According to the literature, managing employee conflicts can help organizations lower turnover. It is a well-

known fact that organizations have a large number of working groups that fulfill various roles and dealing with conflicts (Wobodo, Orianzi, & Oko-Jaja, 2020). Within organizations, conflict is a common culture. Every organization has policies and procedures in place for handling disputes. Conflict arises when people's expectations, goals, and standards for the result clash (Childs et al., 2017). Conflict existence among human is natural phenomenon. It is present in daily routine life. Conflict and related problems may make employees want to quit their jobs. Unpredictable staff turnover can have significant effect on output and performance. Employee turnover and organizational performance are strongly correlated. Maintaining employee engagement requires effective conflict management in organizations. Employers need to have procedures in place that give workers choices when they get into conflict. A tactic for forcing employees to seize the chance to move toward solutions is conflict management (Raykova, Semerdjieva, & Tornyova, 2020). The efficiency and skills to resolve issues in organization in proper manner is called conflict management. Managers aim to immediately and professionally settle disputes in the workplace. The effects of working conditions on employees' outcomes, including their intentions to leave, can be both positive and negative. Perceived work conditions may influence turnover intentions, corresponding to various studies conducted suitable samples (Huang et al., 2007). Employee retention in a comfortable work environment is possible, as is an increase in employee morale and performance. After a thorough review of the rigorous literature, shortage of studies finds on conflict management theory with relation of work environment, work family conflict and role of job experiences on turnover intentions.

1.1. Commercial Banking Sector an Overview

This study examined Pakistan's commercial banking sector, consequently a brief overview of the banking sector is provided. The national banking system has experienced a number of changes since its founding 1947, according to previously published literature with both positive and negative effects on the way it operates (Jumani, 2022). These changes include work environment changes as well as conflict management towards turnover intention (Hussain & Xian, 2019). Despite is negative effects the banking sector is a still vital part of the global economy and significant in many ways. For Instance, It increase employment & the GDP of the country while offering better services to the customers both within and outside the country (Awan et al., 2021). Since privatization the number of commercial banks has gone up demonstrating that they are capable of operating well under the correct supervision (SBP, 2008). In this situation, constrained banking must prioritize their human resources capital by implementing the right human resources in order to preserve employee morale and an edge in competition over foreign banks (Embeddedness, 2019).

1.2. Significance of the Study

Commercial banks are the primary driver of the development of first-line managers with a strong commitment; they stand to gain the most from the study's contributions. Academician's legislators, business owners, stock holders, government officials, and the common public find the study beneficial if it takes into account the positive side of stakeholder to reduce the turnover intention. Additionally, it gives front line managers a path forward for resolving organizational conflicts issue. Building blocks for handling the conflict managing to enhance professional relationships and communication to alter positive attitudes change of this study.

1.3. Aims and Objectives

The aim of this study to examine the relationship between the impact of conflict management styles work environment and work family conflict towards alone with employee's turnover intention. The findings of this study may also be used as instruments of management to lessen the intention of turnover in the banking sector.

1. To examine the relationship between work environment and turnover intention in commercial banking sector
2. To measure the relationship between work family conflict and turnover intention in commercial banking sector
3. To analysis the job experience intervention the relationship between work environment and work family conflict and turnover intention

2. Literature Review

The term "turnover intention" (TOI) is frequently employed in business contexts. The division ratio is the percentage of time that is considered when dividing up the total number of members in the organization. Employee migration and organizational performance are negatively impacted by each other (Hundera, 2014). In the literature, expressions like "willingness to leave," "intention to abscond," and "intention to quit" have all been used interchangeably with the term "employee's turnover intention" (Taheri, 2021). In this study, behavioral intentions for leaving one's job are referred to as turnover intentions. Intention to leave is a real, significant predictor of turnover. Employee goals give insight into their genuine feelings toward the company. Turnover intention studies mainly focus on senior managers, executives, middle managers (Allen & Bryant, 2000; Zhang et al., 2020). Employee's turnover intention has a number of negative consequences on businesses. For example, replacing an employee could be more expensive than hiring a suitable candidate for the role. Researchers examined the hypothesis that human and social resources are lost as a result of turnover. Customers and the organization they serve may both experience negative outcomes in human services organizations. Job turnover intention is regarded as a crucial management concept for an employee's winning profession & businesses to stay behind workable at the entire level, particularly in the service sector Jagirani (2019) employee turnover intentions is the desire of an employee to leave their employer and job to search for another one. The literature has established the detrimental effects of turnover (Giao, Vuong, Huan, Tushar, & Quan, 2020). A company's stability, productivity, and financial performance are all impacted by employee turnover (Shih-Tse Wang, 2014). Maintaining a competitive advantage is impacted by employee turnover (Jenitta & Periyathampy, 2013). An organization's corporate risk stems from employee turnover since it causes the loss of tacit knowledge (Ghosn, 2022). Employee turnover increases the risk of knowledge attrition and knowledge stock risk to the organization's financial and intellectual capital (Razzaqi, Shams, & Feroze, 2022).

2.1. Work Environment and Turnover Intention

Work environment is directly associated with turnover intentions. Work environment is combinations of different factors like, behavior of managers, behavior of colleagues, cultural diversity, freedom, stress free environment, attitude and behavior of subordinate (Soelton, Amaelia, & Prasetyo, 2020). Employee performance is impacted by the workplace People's perceptions of their work environment have a big impact on their attitudes toward their work because it helps them perform tasks in a way that is most enjoyable, secure, and healthful. When the environment is welcoming and encouraging, workers will give their best work because they feel comfortable in their surroundings (Robbins, 2004). The availability of equipment and other facilities for the activity is one of the two indicators used to assess the work environment. A comfortable, safe, and secure workplace with good lighting, no distracting noises, and security at work is the second indicator. The division of work environment in two categories discussed in literature 1-Physical work environment 2-Non physical environment the Physical work environment refers to office infrastructure and nonphysical environment employee's health and wellbeing (Magalhães, 2022).

2.2. Work Family Conflict and Turnover Intention

Turnover intention is defined as a "conscious and deliberate will to leave a certain organization" (Mumu, Tahmid, & Azad, 2021). The intention to leave is a strong predictor of turnover, even though the motivations for leaving can differ (Vanderpool & Way, 2013). It creates a lot of problems because the most gifted and experienced workers are usually the ones who leave a company. However, the company loses out on a great deal of learning opportunities as a result of their departure, and the expense of hiring and on boarding new employees goes up. There are several reasons why employees might want to leave the company. But the most common reason is unhappiness at work (Anvari, JianFu, & Chermahini, 2014). Employees who experience conflict between their personal and professional lives may feel less satisfied overall. The company therefore has to ensure that workers are content in and committed to the positions they develop by offering suitable working circumstances to all levels (such as balance between work and family rules) in order to stop the employee base from shrinking. Previous research has unequivocally demonstrated that WFC largely affects quit to intention (Mumu, Tahmid, & Azad, 2021).

2.3. Research Methodology

This is quantitative study. It followed convenience sampling techniques and designed sample size on the basis of Krejcie and Morgan (1970) Questionnaire was distributed in 500 and returned questionnaires were 398. Survey was conducted through questionnaire, and it was comprised of five-point Likert scale.

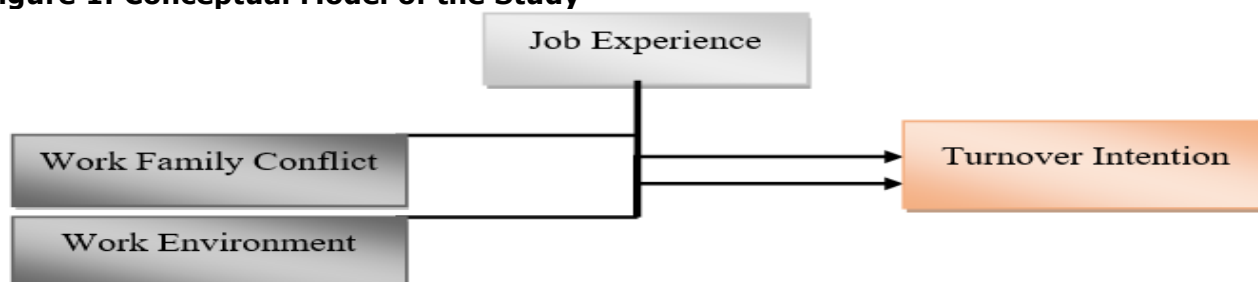
2.4. Research Gap

Employees are regarded as a basic source of any organizations. Accordingly, the most valuable resource for both public and private organizations is their workforce (Tiwari, 2017). It's widely acknowledged that turnover is a major problem for organizations (Afzal, Hussain, & Gilani, 2019). In addition to causing financial losses, employee turnover also negatively affects morale and costs time spent on boarding new employees (Çelik, 2018; Childs et al., 2017). Positive perspective is the first of two aspects of turnover intention. It is crucial to business operations such as expanding employment, starting new businesses, developing novel production techniques, and carrying out other tasks that enhance material well-being. Any company's growth engine is thought to be its small- and medium-sized turnover. It is essential to the expansion, innovation, competitiveness, and execution of business. According to Pearcell et al., (2010), turnover intention can boost company growth and create a large number of new job opportunities, which will help reduce poverty among less productive employees. As the literature mentioned above clearly shows, many studies have been carried out to look into the intention of turnover by a range of factors, including job security, ambiguity, social image, role trust, information justice, pay, sharing, workplace characteristics, working conditions, emotional exhaustion, and voluntary turnover (Belete, 2018; Khalid, Pahi, & Ahmed, 2016). After a detailed review of the literature rigorous workout a rare work has been found in the relationship between the work environment and turnover intention in Pakistani commercial banking sectors. Therefore, the primary goal of this study is to determine how employees' intentions to leave the company are influenced by the work environment and conflict management styles.

3. Conceptual Framework

The conceptual framework's goal is to explain how work-family conflict, the work environment, and job experience affect employees' intentions to leave their commercial banks. Given that the private sector is a major employer, job sustainability is a pressing concern in the current environment. The welfare policies of private institutions' employees occasionally diverge from those of the state. This is the tipping point, when distinct dynamics started to emerge in various organizations due to turnover. According to Meyer and Smith (2000), the definition of organizational turnover intention in recent literature is a deliberate and conscious decision to leave the organization. However, there is not an adequate framework to understand the employee turnover process in its entirety. However, a variety of factors have been used by researchers to determine helpful ways to interpret employee turnover (Ongori, 2007). These factors include a lack of employer-employee cooperation and coordination, a low level of transparency, a lower chance of promotion, and a workload that is largely responsible for higher turnover rates (Khatri, Fern, & Budhwar, 2001). The aim of this study to analysis the relationship between the impacts of conflict management styles work family conflict towards work environment along with employees turnover intention. The finding of this study is used as instruments of management to reduce the turnover intention in commercial banking sector. However, this conceptual model was developed. The conceptual framework mentioned above statement following hypothesis has been investigation.

Figure 1: Conceptual Model of the Study



3.1. Hypotheses

1. There is positive and significant association between work environment and employees' turnover intention in commercial banking sector.
2. There is positive and significant association between work family-conflict and employee's turnover intention in commercial banking sector.
3. Job experience intervenes the association between work environment and turnover intention.
4. Job experience intervenes the association between work family-conflict and turnover intention.

3.2. Demography

Table 1

Question	Group	Frequency	Percentage
GENDER	Male	297	74.62
	Female	101	25.38
	Total	398	100
AGE	Less than 21	04	1.05
	21-30	246	61.80
	31-40	102	25.62
	41-50	34	8.52
	51 and above	12	3.01
	Total	398	100
EDUCATIONAL BACKGROUND	Group	Frequency	Percentage
	Bachelor Degree	207	52.01
	Master Degree	185	46.48
	M.Phil/Ph.D	06	1.50
	Total	398	100
JOB EXPERIENCE	Less than 1 year	21	5.4
	1-5 years	144	36.1
	6-10 years	117	29.3
	11-15 years	35	8.7
	16-20 years	71	20.2
	21+ years	10	10
PRESENTMARITAL STATUS	Total	398	100
	Group	Frequency	Percentage
	Single	103	25.90
	Married	284	71.30
	Divorced/ Widow	11	2.80
NUMBER OF DEPENDENTS	Total	398	100
	Group	Frequency	Percentage
	1-2	197	49.55
	3-4	112	28.14
	5-6	046	11.55
	7+	011	2.7
	None	032	8.04
	Total	398	100

Table 2

FACTORS	TUON	WOEN	WOFA	JOXP
TUON	1			
WOEN	.535**	1		
WOFA	.336**	.280**	1	
JOXP	-.182**	-.059	-.044	1

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

Table –results revealed that of Pearson correlation and has revealed that there is positive and significant association between work environment and employees' turnover intention with value of ($r=.535, p<.05$). The value of ($r=.336, p<.05$) pointed out that work & family conflict has positive and significant association with employees' turnover intention in commercial banking sector. However, association between job experience and turnover intention was strongly negative with value ($r=-.182, p >.05$).

Table 3

Factors	Model 1				Model 2			
	B	SE	B	P	B	SE	B	P
(Constant)	14.04	.16		.00	14.00	.16		.00
WOEN	1.72	.17	.478	.00	1.74	.17	.49	.00
WOFA	0.73	.17	.202	.00	0.63	.17	.18	.00
WOEN×××JOXP					-0.50	.15	-.16	.00
WOFA×××JOXP					-0.21	.20	-.05	.29
R2	0.32				0.35			
ΔR2					0.02			

Table - shows direct association between work environment, work & family conflict with employees' turnover intention in commercial banking sector. The results in model1 has revealed that work environment has positive and significant association with employees' turnover intention with values of $\beta=.478$, $p < .05$ and association between work & family conflict and turnover intention also has positive and significant with values of $\beta=.202$, $p < .05$. The R2 value of .32 revealed that the predictors explained 32% variance in outcome with F (79.583), $p < .05$. The model1 overall results figured out that H1 and H2 accepted. In model 2, the R2 value of .35 the predictors explained 35% variance in outcome with F (43.832), $p < .05$. and the ΔR^2 of .01 revealed 1% change in variance of model 1 and model 2 with ΔF (43.832). The results showed that job experience intervenes the association between work environment and turnover intention with values ($\beta = -.050$, $p < .05$) while job experience does not intervene the association between work & family conflict and turnover intention with value ($\beta = -.020$, $p > .05$). Therefore, H3 accepted while H4 was rejected.

4. Analysis and Discussion

Regarding management style, work-family conflict and work environment, in relation to employees' intention to leave the banking field, the research has made a small but significant contribution to the body of existing domain literature. The first of these contributions comes from the lack of empirical studies measuring the intentions of banking sector workers to leave Sindh province in Pakistan, where there are few job opportunities due to the severe financial crisis in the country at the moment. Additionally, the new direction and support for the questions raised by the study have been evaluated by the current research, which has led to a crucial improvement in the literature on management style and turnover intention, as discussed in chapter two. Numerous pointers for additional research in the area of turnover intention have been provided by the literature review. As a result, before going on to the fundamental contribution, it is important to briefly highlight key research findings. First, a lot of research has been done on workers' intentions to quit; however, despite research being done on many other industries and organizations globally, on the commercial banking sector Sindh province (Nissa, Jhatial, Nawaz, & Halepota, 2018; Shakoor, Haider, Akhtar, & Asadullah, 2023). Despite the significance, current research has only addressed a particular group worker of banking sector (Belwal & Belwal, 2023). However, because COVID-19 raises a variety of issues related to the work environment, it has brought up a great deal of issues both on and off the job, such as family matters. As a result, it was critical to assess the aim of turnover in light of concerns with the individual and the workplace (Hidayat, Fahmy, Sari, Mergeresa, & Fernando, 2021). The majority of workers in other sectors worked from home; however the banking industry continued to operate normally despite the widespread COVID-19 outbreak. Managing family matters and maintaining employment at this critical period was a major concern for banking sector personnel (Jamal, Anwar, Khan, & Ahmad, 2023).

The second significant contribution to our understanding of the status of the working environment and intention to leave, this represents a literary contribution from recent research that examined the influence of workplace conditions on workers' intentions to leave this particular sector. Examining job and family conflict with turnover intention during the COVID-19 crisis is the current study's third major contribution. This stands in contrast to another study that was done in the same field but with a different management cadre and a less severe global epidemic (Nissa et al., 2018). At that time, banking employees were operating normally and were not as concerned with family issues as they were during the pandemic. The social environment as a whole, which can produce additional factors like push and pull factors to stay in any kind of environment or leave a job, also contributes to how their work environment changes their status, according to the current research. The fourth contributed is solely focused on evaluating the combination of factors related to work environment, family matters, and

conflict management style that affect employees' talent and put pressure on them to quit. In other words, how turnover intention is affected by conflict between work and family.

Finally, the research contributes to the domain literature in the local context. As mentioned in the literature section, it is essential to provide fresh perspectives on the local level literature contextual level, unit of analysis, and geographical level. This area of the literature was not the focus of any previous study (Khalid, Pahi, & Ahmed, 2016; Nissa et al., 2018). Consequently, the study evaluated the relationship between employees' intention to leave the banking sector of Sindh province and factors related to conflict management style, work environment, and work family conflict. Employees of this research who are employed in the province of Sindh are also the subject of new empirical steps in this study. The results of this research may help banking management evaluate their policies and select a leader who can help both the banks and their staff. The findings may give practitioners a profound understanding of the primary influence of conflict management aspects on employees' intention to leave their jobs, which may decrease employees' intention to quit under the current conditions. In light of this, banks ought to take steps to lessen employee intention to leave. Another addition to the practice is that managers of commercial banks at a certain level must devise new policies to raise the bar for business and give customers excellent service. They also manage employee turnover intentions. Current study gives a clear direction to commercial banks managers and administrator for adaptation of best practices and policies to maximize employee's performance. The findings of study indicate turnover intention can reduce through improvement of work place environment. Therefore, introduction of new employees' friendly policies among commercial banks will reduce rate of turnover. Stress free environment and positive attitude development is necessary for organizational strengthening.

Adopt new regulations that lessen employees' workloads in certain situations and provide financial advantages. One of the main causes of family conflicts and high levels of stress among bank employees is the lack of time and low income. Any modest actions taken by the banks to improve the welfare of their staff members can lessen the connections between work and family conflicts, which would motivate employees to dedicate them fully to their jobs and the banks, thereby reducing the likelihood that they don't intend to leave. The literature review and conceptual framework previously mentioned the assessment of employee turnover intentions and the behavior of the head of the employees' association between styles of conflict management magnitude, work family conflict and work environment constructs. These findings have basic limits concerning simplification, but they are in line with earlier research suggesting that businesses and institutions should offer competitive benefits and clearly defined work environment policies to lessen the impact of factors that influence employee turnover intentions in commercial banking. While the present study makes various contributions, it is not without limitations. For example, the quantitative approach, which is based on the cross-sectional survey method, only examines the relationships between the independent and dependent variables. Utilizing only voluntary responses to survey questions middle managers and front-line managers of commercial banks are allowed in Sindh Province. Because the data in the questionnaires used in this study were self-reported by the participants, there were problems with validity and reliability (Kim, 2012).

4.1. Future Direction

To make more accurate results that can be applied to a larger population, qualitative or mixed methodologies can be used. In figuring out the causal relationships that the conceptual model demonstrates, the adoption of a longitudinal method may be more beneficial. In the future, other Provinces of Pakistan like; Punjab Baluchistan, KPK and such like can be focused as a case study or comparatively Public and private. Future research can assess public or private direction using a variety of different criteria, including personality traits, job performance, and conflict on the job, leadership ability, task ambiguity, supervisor support, corruption, leaders' unethical behavior, bureaucratic quality, and many others. Moreover, the constructed model can additionally comprise mediator and moderator.

5. Conclusion

The findings provided better and more lucid information about the relationship between the dimensions of conflict management and employees' intention to leave. Essentiality, this evaluation goes beyond merely pointing out how dependent and independent variables are

correlated inversely. The current study findings regarding the positive and negative relationships between the variables are in line with earlier research. It is unexpected that certain conflict management styles were positively correlated with employees' intention to leave in a time bivariate analysis. However, when all predictors taken into account, conflict management aspects like dominating, compromising, and obliging were found to be non-significantly correlated with employees' intention to leave this them. This is a major theoretical contribution of the present research findings. Finally, this research has developed a theoretical and empirical relationship between aspects of a conflict management style, the work-family conflict, work environment, and employees' turnover intention. It has made it clear that the associations between conflict management dimensions and employee turnover intentions differ depending on the individual and the sector in which they operate. Additionally, the findings of this study have provided management-level staff with well-empirical tested input to help them create new, clear policies that can decrease employee turnover intentions in banking sectors of the country.

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