

**The Impact of Work Family Conflict and Female  
Employee's on Turnover Intention**

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**Abstract**

The purpose of this study to find out the factors which force the females to quit their jobs from organizations due to work family conflicts (WFC). To assess the WFC paradigm among female employees of private banking sector of Sindh, Pakistan. Data were collected from private banks female employees of Pakistan, Sindh, Sukkur region. Total n= 210 employees were surveyed by different private banks females' employees in Sukkur region. Data was analyzed through SPSS; the results indicate that informal organizational and family supports are not effective in addressing WFC problems that arise from working female family members. Additionally, it was discovered that WFC

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and employee turnover intentions are positively correlated. This research is imperative for private banking sector to address the WFC for long term retention of trained females. Furthermore, this study has significant organizational consequences, to lesser the WFC by nurturing an atmosphere that supports work and family life balance. Particularly, managerial level appointments have been provided with quantifiable data to understand how WFC and social support affect the intention to go away from profession. This study examines the WFC concept that aids in subsequent investigations. By examining the direct and mediation effects between the constructs mainly in female employees, the study enhances the methods of earlier research by contributing significantly to the current literature in this domain.

**Key Words:** Family Conflict, Employee's Turnover Intention, Family Social Support, Informal Organizational Support, Female Employees.

## Introduction

Employees are the basic asset of any organization. Employees' turnover intentions are term used to explain the organization's employee's intention or plan to quit their current position at workplace Chris et al., 2022; Xian 2020; Hussain 2019). Employees turnover intention is not only cost financial damages. It also has negative impact of the organization. Further cost new recruitment and experiences resources taking time to hire new worker to trained. Employees turnover is causing many challenges for organization. (Childs et al., 2017; Ali, 2022). Now a days, organizations run vastly with separate teamwork of employees for their results, innovation creativeness, & consequences despite being tried & true approaches it is knowable that whilst workers are brought together from dissimilar environments & experiences conflict arises there at any time (Lahana et al., 2019). Conflict occurs when two or more people working to gather conflict will arise it any time while their perception, beliefs, culture, personality, don't meet one another with objectives regarding diverges (Raykova et al., 2020). The natural part of human existence conflict arises is a daily obstacle in many organizations. Conflict may force workers to quit their jobs for the company. According to Ribeiro et al., (2022), the departure of personnel not only lowers the performance of the company/organization but also its corresponding or lesson the productivity and profitability of the organizations. Additionally, it makes it more difficult to manage and raises the expense of acquiring and training new employees to fill open roles. Because it poses a threat to any organization, this subject has garnered a lot of attention from scholars in recent decades (Alsam et al., 2018; Moisoglou et al., 2020). Researchers investigated elements that significantly affect employee turnover intention, such as pay, benefits offered by the company, attendance, and job performance (Marc et al., 2011; Calha 2017; Yoon 2021). However, lower promotion opportunities, unfair performance, improper policy implementation, work overload, role ambiguity, and transparency increasing employees' turnover intention (Kalleberg, 2009; Budhwar, 2011). By increasing turnover rate, stress develop among both parties like employers and

employees. However, turnover may be positive for employees but not for employers because wastage of resources as well as expenditure. From the previous literature it was examined that turnover intention in organization can be less through the controlling of employee's turnover (Jung, 2018; Yoon 2021). Turnover can be affected by psychological factors which are related to employee's stress (Bemana et al., 2013). The purpose of this study to investigate the impact of conflict management styles, work environment, along with employees work family conflict towards turnover intention (Shaikh, 2022). This study would support to the literature and practitioner by using specific practices that develop satisfaction and commitment as an intermediate step to low turnover intentions. This study highlight would explore that conflict may be building block for arranging the management difficulties to support association between working enhancement to change positive attitude and communication (Khuram Shahzad et al., 2025).

## **Overview of Banking Sector**

A summary of the banking sector is given because this study focused on commercial banking sector. According to previously published material, the national banking system has undergone several changes since its establishment in the year 1947, which have had both beneficial and harmful consequences on how it functions (Jumani, 2022). These modifications include adjustments to the workplace and dispute resolution strategies for the purpose of turnover (Hussain & Xian, 2019). Although its drawbacks, the banking sector continues to play a crucial and important role in the global economy. For example, it provides better services to clients both domestically and abroad while increasing employment and the nation's GDP (Awan et al., 2021). Commercial banks have multiplied since privatization, proving they can function successfully with the right omission (2008) to maintain employee morale and improvement an inexpensive advantage against international banks, limited banking must prioritize their human resources by implementing the appropriate human resources (Embeddedness, 2019).

## **Significance of Study**

First-line managers with a high commitment are mostly developed by commercial banks, who stand to benefit the most from the study's findings. If the study considers the positive aspects of stakeholders to lower the intention to leave, academicians, lawmakers, business owners, stakeholders, government officials, and the public find it useful. It also provides frontline managers with a way forward for resolving issues related to organizational conflicts. Building blocks for managing conflicts to improve communication and professional connections in order to influence the study's positive attitudes

## **Aims and Objectives**

This study investigates the relationship between female employees' intentions to leave and the effects of work-family conflict. In the banking industry, the findings of this study may also be applied as management tools to lower turnover intentions.

1. To explore the relationship between Informal organizational support with woman employee's turnover intention in private banking sector.
2. To examine the relationship between work family conflict with woman employee's turnover intentions in private banking sector.
3. To analysis the relationship between family social support, with woman employee's turnover intentions in private banking sector

## **Research Gap**

According to the conflict theory, work-family conflict and turnover intention are linked to elements such as avoiding, compromising, dominating, integrating, and obliging in the workplace (Yang et al., 2015; Hopkins et al., 2016; Xian 2019; Jung 2021). A thorough examination of rigorous literature revealed a few uncommon studies that examined the notion of conflict management styles in conjunction with work-family conflict to address the important topic of turnover intention from a management perspective. These studies shed information on the employees' intention to leave from a psychological and sociopolitical contextual standpoint. According to the conflict theory, work-family conflict and turnover intention are linked to elements such as avoiding, compromising, dominating, integrating, and obliging in the workplace (Yang et al., 2015; Hopkins et al., 2016; Xian 2019; Jung 2021).

## **Informal Organizational Support and Work Family Conflict**

According to Armstrong et al. (2015), social support at work might include help from coworkers and supervisors, which fosters a productive workplace. Support from a supervisor is crucial in the workplace since they care about their employees' work and have an impact on work-related outcomes like WFC (Ngand Sorenson, 2008). Support from supervisors may lower WFC and is beneficial for those who work longer hours and take part in projects related to their jobs (Subhash et al., 2016). Additionally, coworker support is crucial at work and affects an employee's work-life balance by supporting them with their work and attempting to settle home conflicts (Cook and Minnotte, 2008). As a result, a coworker's opinion regarding other employees at work is also known as their opinion (Liao et al., 2004). A coworker connects difficulties with job dedication and permits staff to discuss them with them (Raabe and Beehr, 2003). According to Lambert et al. (2017), these kinds of assistance aid in lowering the elements that lead to work-related stress. When workers help their coworkers in finishing tasks, others can meet family obligations. By lowering WFC, supportive coworkers and managers help employees in striking a balance between work and family (Subhash et al., 2016; Hammer et al., 2007). However, supervisors are more dedicated to their employees and their work roles and more focused on professional progress (Batt

and Valcour, 2003; Coffey et al., 2009). Because of this, it might not always be beneficial to establish a balance between work and life. According to SET (Colquitt et al., 2013), coworkers somehow demand greater help in return for their assistance; as a result, it causes issues and increases employee friction because of the reciprocal relationship between coworkers. Coworker assistance does not, therefore, contribute to a decrease in WFC (Lambert et al., 2017).

## **H1. Informal organizational support is negatively associated with WFC.**

One of the main sources of support is family, where family members can provide both instrumental and emotional assistance to the working members (Beehr et al., 2003). Family support is an unofficial network that provides people with tangible support, love, care, and understanding (Lambert et al., 2017). Empathy, thankfulness and a readiness to listen, affirmative affection, direction, and care for the companion's welfare are all components of emotional support. Additionally, a spouse or family member's substantial help with household duties is regarded as instrumental support (Beehr et al., 2003). Support from a spouse and other family members is said to lessen the effects of WFC (Nissly et al., 2005). As the primary provider of social support, the spouse can help reduce stress and problems more effectively. Cinnamon and Rich (2002) looked into how the spouse did not help WFC with household and job management. When there are two couples in a family, the spouse plays a vital role in supporting the other by providing emotional support and helping with household tasks to reduce stress. To help the spouse cope with the challenging circumstances that could lower the WFC, the spouse may also offer support in the form of advice and empathy. Accordingly, there is a negative correlation between WFC and family social support (Nissly et al., 2005). Family moral support contributes to a lower WFC. To lower the WFC, family social support is crucial (Harris and Kacmar, 2006; Perrewe and Carlson, 2002). WFC is decreased in dual-career couples when the spouse provides support (Greenhaus and Powell, 2003).

Furthermore, moms have additional household duties as parents of small children (Lu et al., 2006). Nevertheless, it entails unforeseen responsibilities like raising ill children, which could result in WFC (Ahmad, 2008). WFC is created when workers participate in a family domain and encounter more implications at work. Employees with children in the home were held to higher family obligations, which have a positive correlation with WFC, according to Carnicer et al. (2004):

## **H2. Social family support associated with negative Work family conflict**

The concept of turnover intention pertains to workers who physically stay in the organization but mentally leave. Another name for turnover intentions is the possibility that workers would leave the company to pursue their personal interests and family obligations (Tuzun, 2007). Because businesses must advertise for open positions and



spend money on training and the hiring process, turnover has a detrimental impact on the workplace, especially in the economic sector (West, 2007).

The intents to leave are directly correlated with work-family conflict. When work-related stress becomes a hindrance to family obligations, Allen et al. (2000) suggested that an individual may look for another career and quit the institution to modify their work-family balance. Because ongoing and unclear disputes at work interfere with their personal activities, highlighted that work family conflict raises stress, which in turn leads to turnover intentions (Lambert et al., 2016).

### **H3. Work Family Conflict (WFC) is positively associated with turnover intention**

According to several study, social support lowers female employees' WFC it inspires workers in the group culture (Sidani and Al Hakim, 2012). Although social concerns are studied and discussed in Pakistan, little is known about the social issues that female employees experience (Faiz, 2015). Pakistan's social problems are still present because of tradition. This may be due in part to the social values that have been passed down from Hindu civilization. Due to the long-standing cohabitation of Muslims and Hindus, women frequently find it challenging to work and take care of the home; therefore, they abandon their jobs to care for their families (Faiz, 2015).

Because joint family structures and religious regard are prevalent in Asian societies, female workers may encounter several limitations. Women's ability to pursue professional occupations may be hampered by this (Yaghi and Yaghi, 2014). Female employees also face issues at work, such as working late, taking maternity leave, acting out, and receiving unequal pay and chances (Aljaidi, and Yaghi 2014; Siddiqui, 2013;). These constraints have prevented women from having the freedom to do anything without men's consent (Ali et al., 2011). As was previously said, the dual-earner model is still relatively new in Pakistan. As a result, women handle household duties while men provide the family's income (Faiz, 2015). However, dual earners are required due to changing lifestyles and economic conditions. Women may therefore be forced to balance work and family obligations because of the dual-earner paradigm (Chaudhuri, and Munn 2016). In the Asian subcontinent, Indian women assist men with financial matters, but they also handle household duties. Some women quit their jobs or plan to quit because of the conflicts between work and family obligations. This is because they must fulfill multiple roles as wives, mothers, or both (Reddy et al., 2010). Similar circumstances exist for working women in the United Arab Emirates, where social norms make it challenging for women to advance in their careers due to conflicts between work and family obligations (Yaghi, 2016).

Women are seen in Pakistani culture as the family's caregivers (Samih, 2009). People in Pakistani society generally believe that a woman's main duty is to take care of the family (Hussain, 2008). Women leave their employment to take care of their families and do not pursue professional careers (Faiz, 2015). In summary, Asian women are

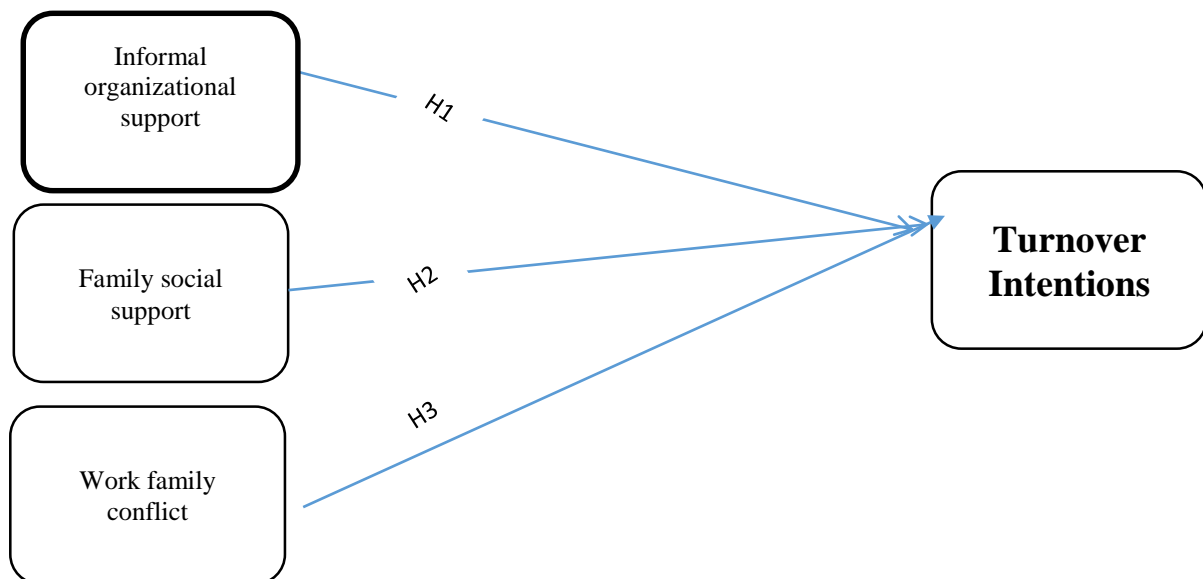
expected to serve their families, which may cause them to want to leave. Bangladesh, Malaysia, and China are among the nations where this is also true (Ren, 2010; Longetal., 2016; Jahan and Ahmed, 2018).

## CONCEPTUAL MODEL

Theoretical background serves as the foundation for conceptual model design. The link between informal organizational support, family social support, work family conflict, and employee's turnover intentions is depicted in Figure 1.

Given the large number of jobs in the private sector these days, job sustainability is an important problem. Private organizations' welfare priorities may differ from the government's sector. In several businesses, turnover surfaced at this critical juncture with unique characteristics. According to current research, organizational turnover intention is defined as a deliberate and conscious wish to leave the company/organizations (Meyer, 2015).

However, there isn't an obvious framework to understand the entire employee turnover process. Even so, researchers have employed a variety of factors to determine how to interpret employee turnover (Adrian, 2004; Ongori, 2007). These factors include a lack of coordination and collaboration between employers and employees, a low level of transparency, and a lack of opportunities for advancement. These are fundamental sentiments that contribute to a higher turnover rate (Budhwar, 2011). The objective of this study is to assess how work-family conflict and conflict management correlate with each other and with the intention to quit. The results of this study may also be applied as management tools in the banking sector to reduce turnover intention. This conceptual paradigm, however, was developed.



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H1: Informal organizational support is negatively associated with turnover intention among female employees in the banking sector.

H2: Social Support family is negatively connected with turnover intention among the female employees in banking sector.

H3: Work-family conflict is positively associated with turnover intention among female employees in the banking sector.

Concepts	Cronbach's alpha	Dimensions	Source	Items
Work-family conflict	0.6		Adamsetal. (1996)	8
Informal organizational support	0.6	Supervisor Support Coworker Support	Bond et al. (1998)	6
Family social support	0.6	Emotional sustenance	Martin (2000) King et al. (1995)	7
Turnover Intentions	0.6	Instrumental Assistance	Olusegun (2013)	5

## Methodology

To achieve the study's objectives, a cross-sectional survey method was employed to collect primary data from female employees, particularly those employed in the private banking sector Sukkur division Pakistan. Questionnaires distributed in the private sector were selected for this study because of the shifts in lifestyles seen there and the growing acceptance of the dual-earner notion. WFCs affect women who work in banks, both public and private; nevertheless, the WFC is larger in private banks, which increases the intention to leave (Kaur, 2014). Women in private banks are observed to experience WFC because of long workdays, late sitting, and weekend work (Yaghi and Aljaidi, 2014). Convenience sampling, a kind of non-probability sampling, was used to choose the sample. Since married women were found to have WFC in the pilot study, the respondents in this study were married female employees. Married and single women participated in the pilot study, which aided in choosing the study's sample. A pilot study served as a small-scale pre-test for a larger study (Polit, Beck, and Hungler, 2001). A pilot study aids researchers in identifying the best setting and group that are appropriate for the research sample, claims Calitz (2009). 250 married female employees in the banking industry were randomly given questionnaires for the data analysis. However, only 165 married female employees responded, which is equivalent to 66 percent of the total. This response percentage was positive because, according to Baruch (1999), academic studies should aim for a response rate of 55.6%. The information provided by these respondents has been used for additional analysis. The five-point Likert scale is the tool utilized for this study's measurement scale (Likert, 1932). AMOS and SPSS software were utilized for data analysis.



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## Interpretation of Regression Results

The table presents the results of a multiple regression analysis conducted to highlight the effects of Informal Organizational Support, Family Social Support, and Work-Family Conflict on the dependent variable (i.e employee stress, job satisfaction, or performance depending on your study).

## Summary Model

Indicates that 54% and the  $R^2$  value of 0.54 of the variances in the dependent variable is explained by the three predictor variables included in the model. The Adjusted  $R^2$  value of 0.52 confirms that even after adjusting for the number of predictors, the model explains 52% of the variance, which reflects a moderately strong explanatory power. The F-statistics (58.12,  $p = 0.000$ ) are statistically significant, showing that the overall regression model is fit and meaningful i.e, the independent variables collectively have a significant impact on the dependent variable.

## Interpretation of Individual Predictors

Predictor Variable	Coefficient (B)	Interpretation
H1 Informal Organizational Support	$B = -0.312, \beta = -0.285, p = 0.000$	The negative and significant coefficient indicates that higher informal organizational support leads to a decrease in the dependent variable (e.g., lower stress or conflict). The standardized beta (-0.285) shows a moderate negative impact. Thus, <b>H1 is accepted.</b>
H2 Family Social Support	$B = -0.221, \beta = -0.198, p = 0.001$	This result shows that increased family social support also has a significant negative effect on the dependent variable. The standardized beta (-0.198) indicates a moderate negative relationship. Therefore, <b>H2 is accepted.</b>
H3 Work-Family Conflict	$B = 0.389, \beta = 0.366, p = 0.000$	The positive and significant coefficient means that as work-family conflict increases, the dependent variable also increases (e.g., higher stress, lower job satisfaction). The standardized beta (0.366) reflects a strong positive impact. Hence, <b>H3 is accepted.</b>

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## Overall Interpretation

The regression model demonstrates a good fit and statistical significance, indicating that the three independent variables jointly explain a substantial portion of the variance in the dependent variable.

Informal Organizational Support and Family Social Support both have negative and significant effects, suggesting that higher levels of support reduce the negative outcome (e.g., stress or conflict).

In distinguish, work family Conflict has a significant and positive effect, implying that extreme conflict between work family conflict job increases the negative outcome.

## All three hypotheses (H1, H2, and H3) are statistically supported at $p < 0.05$ .

The findings confirm that social support—both from the organization and family—plays a crucial role in mitigating adverse work outcomes, while work–family conflict exacerbates them. The model’s explanatory power ( $R^2 = 0.54$ ) and significance ( $p = 0.000$ ) indicate a robust and reliable regression model supporting the proposed hypotheses.

## KMO and Bartlett’s Sphericity Test (Sampling Adequacy Tests)

Test	Value	Interpretation
KMO	0.712	The KMO statistic measures the adequacy of the sample for factor analysis. Values range between 0 and 1, where values above 0.6 are considered acceptable, and values above 0.7 are considered good. The obtained KMO value of 0.712 indicates that the sampling is adequate and the data is suitable for conducting factor analysis
Bartlett’s Test of Sphericity	$\chi^2$ of 1,986.671, df = 741, Sig. = 0.000	Bartlett’s test examines whether the correlation matrix is an identity matrix (i.e., variables are unrelated). The significance value ( $p = 0.000 < 0.05$ ) shows that the null hypothesis is rejected. This means the variables are sufficiently correlated, confirming that factor analysis is appropriate and meaningful for this dataset.

KMO and Bartlett’s test confirm that the dataset is statistically adequate for factor analysis and that correlations among variables are strong enough to proceed with further modeling.

## Model Fit Indices

Indicating the model fit is statistically measured to evaluate how the suggest model fit indicates the data. Typically measured into three categories, absolute model fit: Incremental fit, Parsimonious fit, the following discusses under each category.

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Index	Obtained Value	Recommended Value	Interpretation
$\chi^2/df$ (Chi-square divided by degrees of freedom)	1.463	< 2 (excellent), < 3 or 5 (acceptable)	The obtained ratio of 1.463 indicates a very good model fit, as it falls well below 2. This suggests that the observed data fit the hypothesized model quite well.
GFI (Goodness of Fit Index)	0.80	> 0.90 (ideal) or > 0.80 (acceptable)	The GFI value of 0.80 is marginally acceptable. Although it does not reach the ideal threshold of 0.90, it meets the minimum acceptable level (0.80), suggesting a moderate fit between the model and the data.
RMSEA (Root Mean Square Error of Approximation)	0.053	< 0.08 (acceptable), < 0.05 (excellent)	The RMSEA value of 0.053 indicates a strongly acceptable fit, close to the excellent range. Lower RMSEA values indicate a better fit; thus, this value supports the model's suitability.

## Summary of Absolute Fit

The model demonstrates an overall good absolute fit. The chi-square/df ratio and RMSEA indicate strong fit, while GFI shows a marginally acceptable fit level.

## B. Incremental Fit Measures

Index	Obtained Value	Recommended Value	Interpretation
Comparative Fit Index (CFI)	0.805	> 0.90 (good fit)	The CFI value of 0.805 falls below the recommended threshold of 0.90, suggesting a marginally acceptable fit. It implies that while the model improves over a null model, further improvement could enhance its explanatory strength.
Normed Fit Index (NFI)	0.57	> 0.80 (acceptable)	The NFI value of 0.57 is below the acceptable threshold, indicating that the model's comparative improvement over a baseline model is weak. This suggests the need for possible refinement or modification of the model structure.

## Summary of Incremental Fit

The incremental indices indicate **some room for improvement** in the model. While CFI is marginally acceptable, NFI reflects a relatively poor comparative fit.

## C. Parsimonious Fit Measures

Index	Obtained Value	Recommended Range	Interpretation
Parsimony Goodness of Fit Index (PGFI)	0.696	0.70 (Acceptable)	The PGFI value of 0.696 is close to the acceptable range, suggesting that the model has a reasonable balance between fit quality and model simplicity.
Parsimony Normed Fit Index (PNFI)	0.533	0.06–0.09 (Acceptable Range for parsimony indices)**	The PNFI value of 0.533 is moderate, reflecting a fair level of model parsimony. It means the model is not completely complex but still captures the main structure of the data adequately.

## Summary of Parsimonious Fit:

The parsimonious fit measures indicate that the model is **efficient and not over-parameterized**, maintaining a reasonable balance between simplicity and explanatory power.

## Overall Model Evaluation

Bringing all indices together, the model demonstrates **moderately acceptable to good overall fitness**:

The sampling adequacy (KMO and Bartlett's) confirms that data quality is suitable for factor analysis.

The absolute fit indices ( $\chi^2/\text{df}$  and RMSEA) show strong model performance.

The incremental fit indices (CFI and NFI) are marginal to low, indicating potential improvement areas.

The parsimonious fit indices (PGFI and PNFI) reveal that the model is reasonably simple and efficient.

Based on all statistical indicators, the measurement model provides a moderately good fit to the data. The model adequately represents the observed relationships among variables, with acceptable sampling adequacy, strong absolute fit, and reasonable parsimony. However, incremental fit indices suggest some room for refinement to enhance model accuracy and comparative performance. Overall, the model can be considered statistically valid and acceptable for further analysis.

## Future direction and Limitation

This study examines some limitations involving the sample size fact that the data collected privates banking sector from Sukkur region. which limits the findings' generalizability. Second, because of time constraints, this study employed a cross-

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sectional research methodology. Thirdly, the WFC is decreased by using the few available resources, such as family social support and informal organizations. For further understanding, future studies should concentrate on comparative analysis and longitudinal research designs. To better understand WFC difficulties among female employees, data from different sectors should be gathered in the future. Future studies should thus concentrate on various methods to identify the conflicts between job and family. Furthermore, given that paternalism is based on a duality between control and care, more research may be required to fully comprehend this concept. Paternalism is prevalent in societies with considerable power distance, such as Pakistan. According to Abdullah and Iqbal (2018), paternalism focuses on supporting the family and may lessen the factors that contribute to turnover.

## **Conclusion**

Women make compromises to meet the expectations of their families. Eastern countries woman is ready to take action to raise to voice their financial and standards to successful in modern world. However, when pursuing a job, many women are always working to maintain family ties while adhering to cultural norms. The results obtained differ from those of earlier Sindhi studies because to cultural variations. The results obtained differ from those of earlier research because of cultural variations. To sum up, this study offers a thorough examination of how WFC influences female employees' intentions to leave. Family social support has a positive impact on employees' intentions to leave their jobs. The findings show that turnover intention is unaffected by informal organizational assistance. WFC has nothing to do with unofficial family and organizational assistance. Individual needs and varied kinds of support could be the cause of this. The primary cause of WFC is Pakistani women's heavy home responsibilities. They are unable to concentrate on their professional jobs and personal growth as a result. From a cultural point of view, it is strongly advised that female employees' home and professional lives be balanced.

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