Outside Workplace Characteristics and Turnover Intention: A Challenge for HR Managers

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Abstract
Private banking sector is one of the most effected sectors facing personnel’s turnover intention and bearing the loss of talented work force. Researchers investigated several factors which pull or push an employee inside or outside the organization. This study is intended to inquire the impact of both dimensions of Work-Family Conflicts (WFC) i.e. the work interface with family & the family interface with work, along with perceived alternative job opportunities (PAJO) on turnover intention (TOI) of banking personnel. This research evaluated the influence of work family conflicts (WFC) and perceived alternative job opportunities (PAJO) on personnel’s turnover (TO) behavior. Results demonstrate that both factors; WFC and PAJO, were found significantly linked with TOI. Private banking sector is facing turnover widely so the need for research specifically in that environment is rising day by day. This research may contribute in making HR (human resource) policies and development of strategies. The results will benefit the managers and HR experts to better understand employees’ needs and intentions and control their behavior. The findings will assist them in reduction of turnover in their organizations. The discoveries will also be beneficial for future studies.

Keywords: Work-Family Conflicts; Perceived Alternative Job Opportunities; Turnover Intention; Workplace.

1. Introduction
Turnover is employees’ decision and act of leaving an organization. Turnover inflicts severe harms to the organization; hence, it has become one of the most complicated and challenging issue for the HR managers now days (Ekhsan, 2019). Rajan, (2013) defined turnover as “to quit the job” and expressed five distinct kinds of turnover. Functional and dysfunctional turnover refers to the employees with good or poor performance. Avoidable and unavoidable turnover relates to the circumstances. Internal and external turnover relates with turnover intended for the job either in new department/ position in the same organization or in any other organization. Skilled and unskilled turnover refers to the talent and skills of leaving employees and it defines weather the turnover is acceptable or not and to what extent. Voluntary and involuntary turnover refers to the employees’ willingness involved in the decision to quit. Voluntary turnover is employees’ own choice of leaving which mostly

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...damages organizations and causes grave losses in terms of time, money, and human knowledge, among other things. Employees leave the organizations when external markets offer them greater career possibilities, higher compensation, better benefits, and other incentives (Locke, 1976; Tett & Mayer, 1993; Wright, 1993; Rajan, 2013).

As complications of managing work force are growing day by day, the responsibilities of HR are also increasing to sustain the human assets by motivating them and to get better output (Ekhsan, 2019). Researchers continuously examine the elements causing issues of behavior in an organization’s structure. One of the most challenging issues is employees’ intention of turnover which is a sign of real turnover. Researchers evaluated number of factors which draw personnel attitude and make them think whether to continue with or to quit the organization. These factors include several push factors like job satisfaction, pay satisfaction, organizational commitment, and job characteristics etc. that actually push personnel outside the organization. Besides these push factors, the significance of pull factors is also undeniable which pulls the personnel out of the organization (Matier, 1990; Wright, 1993; Basariya et al., 2019). Shah et al. (2010) in an extended study examined various personal, pull and push factors and observed several factors responsible for employees’ behavior and turnover. Researchers condemned these factors as actual challenge for the HR experts as it is quite a tough task to control them, to sustain the personnel, and to keep occupied the human talents. Definitely, identifying these factors is the need of the hour for managing human resources. While focusing on pull factors, work family conflicts have been observed as pull factor that attract the personnel to get off the organization (Amah, 2009; Shockley & Singla, 2011; Haar, 2013). WFC is the inter role conflict that occurred when the family and work interface with each other creating disturbance to go with both simultaneously (Greenhaus & Beutell, 1985). Two distinct dimensions of work-family conflicts are; (i) work interface with family & (ii) family interface with work (Ghayyur & Jamal, 2012).

When pressure from workplace arises and affects the family it creates work to family conflict. People having lot of work pressure and so, finish the tasks on the term of importance, avoid family and spend more time and efforts in resolving work issues. On the other hand when there are some family issues which interrupt the work, or family responsibilities affect the work performance, it is the family to work conflict (Ghayyur & Jamal, 2012). When family issues interface with work, it result in absenteeism, late coming, abusing sick leaves, withdrawal of efforts and/or late assignments completion. Work load, on the other hand, when exceeds, affects the family life as prolonged duty hours, heavy home assignments and lack of holidays create behavioral issues, work stress, burnout and also the turnover intention (Geurts et al., 2003; Ghayyur & Jamal, 2012). When it goes hard to maintain balance between their work and their families, the employees suffer from mental stress, exhaustion, burnout and finally the turnover intention (Shockley &
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Singla, 2011). Organizations work for best outputs and financial benefits exert the pressure of exceeding working hours, more involvement and excessive work load on employees which creates conflicts in family along with stress and emotional exhaustion at work place (Afsar & Rehman, 2017).

In this overwhelming situation of work and family conflicts, physically and emotionally, employees get dissatisfied from the nature of work and start thinking to leave the organization (Stordeur & D'Hoore, 2007). Research, hence, supports to offer flexible work time, realistic work pressure and relax job atmosphere to ease employees for managing both work and family together. This would surely minimize the output and work performance (Podsakoff et al., 2007; Shockley & Singla, 2011; Haar, 2013). Another significant pull factor found significant in the previous research is perceived alternative job opportunities (Negrin & Tzafrir, 2004). This refers to the jobs available in external market (Thatcher et al., 2002). When there is any opportunity for the better financial return, career growth or fulfillment of any other need prevailing in the external market, employees think to exit rather than strive in the present situation (Wheeler et al., 2007). Extending previous research work, this research is examining work family conflicts and perceived alternative job opportunities as prominent pull factors which lead personnel the door to exit the organization. As private work sector is facing this challenge more frequently, resolving the issues leading for turnover is more necessary for their management. Identifying this need of HR experts working in private banking sector, this research is being conducted on the personnel of private banks in Hyderabad, Pakistan.

2. Literature Review

Turnover refers to employees’ exit or departure from an organization. Turnover, whether voluntary or involuntary, harms the organization. Voluntary turnover is leaving the job for personal reasons and wish (Beecroft et al., 2008; Minor et al., 2009; Lu et al., 2017; Basariya et al., 2019). Personnel exit when attracted towards better growth options, increase of pay, rise of fringe benefits, a strong distributive justice system, and other multiple additional aspects in external market (Locke, 1976; Wright, 1993; Shah et al., 2010; Ahmed & Riaz, 2011). Turnover intention is the possibility of turnover in real and is top predictor of employees’ actual turnover (Lu et al., 2017). Social science researchers and HR experts are constantly investigating the factors which lead to turnover intentions. Lambert (2006) strongly recommended turnover intention as only predictor of actual turnover.

Many researchers focused on work family conflicts and perceived job alternatives as important factors defining employees’ attitude towards turnover intention (Chiu et al., 2003; Rahman 2008; Hatam et al., 2016; Wang et al. 2017; Lu et al., 2017). Results offered a significant impact of WFC and PAJO on TOI and therefore investigating these variables will be beneficial for the HR experts which is the need of the hour.
Reviewing previous literature, negative impact of WFC and PAJO was observed on employees’ attitude and intentions (e.g. Geurts et al., 2003). Results of various studies indicate that work-family conflicts positively have an effect on turnover intention (Blomme et al., 2010; Özbağ & Ceyhun, 2014). There is no direct or indirect connection between work-family conflicts and turnover intention in some studies (Boamah & Laschinger, 2016). Ghayyur & Jamal (2012) observed positive relationship between WFC and TOI. Researchers observed visible WFC’ influence on employee’s TOI in banks and pharmaceutical companies. Result recorded for work-family conflicts was 0.251 while family-work was 0.290. Wang et al. (2017) studied relationship of WFC with TOI & Organizational Citizenship Behavior (OCB) in industry of hospitality in the city of Taiwan. Analyzing 325 questionnaires received back from respondents researchers observed noteworthy positive correlation between WFC and FWC with TOI and negative link with OCB. Lu et al. (2017) investigated the impact of various factors in the prediction of TOI. These factors include job satisfaction (JS), work stress (WS), and WFC. Results revealed positive relationship between WFC, JS, WS, per week working hours, working area (urban / rural), type of organization and personnel’s age with TOI.

Perceived alternative job opportunities (PAJO) are another possible factor may predict turnover intention (TOI). It is the presence of opportunities and availability for alternative job in the outside market. The scarcity of prospects for career advancement within the organization make workforce to look for possible substitute in the external market (Negrin & Tzafrir, 2004). Investigations revealed significant affirmative connection of PAJO with TOI and with actual TO (Lambert et al., 2001; Thatcher et al., 2002). Wheeler et al., (2007) claimed with the literature support that two key factors of turnover intention are job satisfaction and perceived job alternative opportunities. Perceived job mobility as observed in this model increases intention of turnover as mediator of the relationship between job satisfaction (JS) and turnover intention (TOI), as those who have low work satisfaction but strong perceived job mobility also have high turnover intentions. Rainayee, (2013) examined the relationship between perceived alternative employment opportunities (PAEO), stress and TOI. Selecting 100 employees of private bank of Jammu and Kashmir, researcher used survey questionnaire for collecting data and observed stress and PAEO significantly correlated with TOI.

3. Need for the Present Research
After reviewing the literature, it was observed that very few research studies have been conducted to study the consequences of TOI with outside pull forces perspective. Moreover, research studies in the existing in literature are in western organizations context. Further, no research was found to have examined the WFC and PAJO working together as a pull force on the employees, thus, leaving impact on TOI. Thus, in an attempt to fill the gap,
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This research is being carried out on private banks of Hyderabad, Pakistan. This research will give understanding of the outside workplace characteristics and offers to the management of private organizations an insight to the attitude of their employees and retain their valuable workforce through reducing TOI.

4. Hypotheses Development

Greenhaus & Beutell (1985) explained work-family conflicts as inter-role conflicts emerged when the strains on responsibilities from the family and job spheres are unsuited with each other in some respect. Moreover, the researchers exclaimed that often it generates attitudinal issues amongst the personnel enabling them finding more enhanced and sometimes comparatively easier opportunities. Earlier, work family conflicts were measured by studying only work interface with family. But later, dual directions; work family conflicts were observed in the behavioral research. This identifies both dimensions i.e. the work interference with the family & the family interference with the work (Greenhaus & Beutell, 1985). Investigators emphasized that both aspects of work-family conflict should be investigated to gain a more precise understanding of it. (Duxbury et al., 1992; Frone et al., 1992; Gutek et al., 1991; Carlson et al., 2000; Ghayyur & Jamal, 2012). Following these researches it is hypothesized that,

H-1: Work-family conflicts positively associate to personnel turnover intention.

H-2: Family-work conflicts positively associate to personnel turnover intention.

Perceived availability of job in the external organizations is termed as the perceived job opportunities (Price & Mueller, 1981). When there are greater choices for money gain or job advancement in the outer industry etc, personnel think to quit from present job (Cotton & Tuttle, 1986; Lee & Mowday, 1987; Griffeth et al., 2000). Ease to move and catching the new job cause turnover. Thus, the intention of employees to leave is influenced by other employment prospects available in the market environment outside the organization. (Weimer, 1985; Akgun & Lynn, 2002; Boies & Roothstein, 2002; Carmelli & Gefen, 2005; Agarwal et al., 2007; Chen et al., 2008; Martin & Roodt, 2008). Following previous researches, it is hypothesized that,

H-3: Perceived alternative job opportunities positively associate to personnel turnover intention.
5. Research Methodology
The present research study has embraced the quantitative survey that was supported by previous research supporting its use (Podsakoff et al., 2007; Shockley & Singla, 2011; Haar, 2013; Afsar & Rehman, 2017). The information about the individual perceptions of the respondents can be easily gathered through the survey questionnaire (Baruch & Holtom, 2008). Also, one of the opinions we receive about the quantitative perceptual research that involves the Likert response scale is that it provides more reliable data than other approaches (Babbie, 1990; Oppenheim, 1992). However, this is considered as a common practice while researching the turnover intentions of individuals (Chiu et al., 2003; Rahman 2008; Hatam et al., 2016; Wang et al., 2017). The questionnaire was constructed on the variables such as work-family conflict, family work conflict and alternative job opportunities towards turnover intention. With the random sampling technique, the data for this research study was collected from the personnel of private banking sector in Hyderabad, Pakistan. While, the population size (N) along with the sample size was chosen according to the guidelines given by Krejcie and Morgan (1970). An English language questionnaire was adopted to administer the responses of the participants. Distribution of the survey questionnaires was done through google-form, e-mail, personal visits and postal mail. The volunteer participation was assured by the participants, along with the confidence that their responses will be kept fully confidential. Thus, from distributed 400 survey questionnaires 330 were returned by the respondents which were considered as useful. After clearing the missing data and outliers from the received response, finally 292 responses were further carried for analysis with a response rate of 73%.
6. Measurement Scales

**Turnover Intention**
For measuring this dependent variable turnover intention, the scale constructed by Kelloway, Gottlieb & Barham, (1999) was used. Participants' responses to the items were reported using a five-point Likert scale, with strong disagreement reaching to strongly agree.

**Work-Family Conflict**
This independent variable was measured by the Carlson, Kacmar, and Williams (2000)’s nine items. The items for measuring this scale were also recorded through 5 point Likert scale (ranging from strongly disagree to strongly agree).

**Family-Work Conflict**
Similarly, this independent variable was also measured by the Carlson, et al. (2000)’s nine items. All items were recorded through 5-point Likert scale (strongly disagree to strongly agree).

**Alternative Job Opportunities**
The perceived alternative job opportunities (PAJO) scale comprised of six items, is drawn from Mowdey et al. (1984). All items were measured on five points Likert scale (from 1- strongly disagree to 5- strongly agree).

7. Data analysis

Statistical Package for Social Sciences version 26.0 for Windows was applied to calculate descriptive statistics and Cronbach’s α reliability. Pearson’s Correlation and Multiple Regression Analysis (MRA) were applied for hypotheses testing.

8. Results

8.1 Sample
The demographic details of the sample size of 292 included gender, education, age and marital status of the respondents. There were 61.64% (n=180) male participants and 38.36% female respondents in this study. Moreover, the age demography showed that 45.90% (n=134) were in between of 31-40 years of age and 7.52% (n=22) were 51 years old and above. In the marital status factor of demography 52.73% (n=154) were found married while 4.47 %( n=13) were found divorced. Education profile showed the 52.39 %(n=153) as highest percentage having Master’s degree, whereas 1.38 were found having MPhil/M.S. degree (Table 1).
Gender | Frequency | Percent  
---|---|---  
Male | 180 | 61.64  
Female | 112 | 38.36  
Total | 292 | 100.0  

Age | Frequency | Percent  
---|---|---  
21-30 | 78 | 26.71  
31-40 | 134 | 45.90  
41-50 | 58 | 19.87  
51 and above | 22 | 7.52  
Total | 292 | 100.0  

Marital Status | Frequency | Percent  
---|---|---  
Married | 154 | 52.73  
Unmarried | 125 | 42.80  
Divorced | 13 | 4.47  
Total | 292 | 100.0  

Education | Frequency | Percent  
---|---|---  
Bachelors | 135 | 46.23  
Masters | 153 | 52.39  
MPhil/M. S | 4 | 1.38  
Ph.D. | 0 | 0  
Total | 292 | 100.0  

8.2 Descriptive Statistics and Reliability Assessment
The analysis of mean, and standard deviation were noted as to be 02.12 to 03.15. The standard deviation's range was 01.02 to 01.17 (Table 2). As earlier observed, to analyze the internal consistency of variables, the reliability of Cronbach’s α was calculated. The overall reliability of this instrument was 0.81, and the reliability of individual factors was acceptable (Table 2).

8.3 Estimation of Hypotheses
Applying the Pearson’s Correlation & Multiple Regression the proposed hypotheses were confirmed. The weightage score explores that (r = 0.401**; β = 0.368; t = 5.102; p < 0.01) (Table 2 and Table 3). Hence, hypothesis (H1) was accepted that work-family conflicts are positively associated to personnel turnover intention. Thus, weights score showed that (r = 0.346**; β = 0.356; t = 8.261; p < 0.01) (Table 2 and 3) family-work conflicts are positively associated to the personnel turnover intention. Resulting that H2 was supported by the data. The score of H3 were (r = 0.425**; β = 0.379; t = 7.622; p < 0.01) (Table 2 and 3) exploring that Perceived alternative job opportunities are positively associated to the personnel turnover intention. Therefore, H3 was also accepted.
Table 2. Pearson’s Correlation (N=292)

<table>
<thead>
<tr>
<th>Variables</th>
<th>α</th>
<th>M</th>
<th>SD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turnover Intention</td>
<td>0.89</td>
<td>2.12</td>
<td>1.11</td>
<td>---</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work-Family Conflict</td>
<td>0.87</td>
<td>2.34</td>
<td>1.17</td>
<td>0.401**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family-Work Conflict</td>
<td>0.78</td>
<td>3.15</td>
<td>1.08</td>
<td>0.346**</td>
<td>0.477**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alternative Job Opportunities</td>
<td>0.80</td>
<td>2.45</td>
<td>1.02</td>
<td>0.425**</td>
<td>0.323**</td>
<td>0.380**</td>
<td></td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Note: α= Cronbach’s alpha; M=mean; SD=standard deviation

Table 3. Multiple Regression Analysis (N=292)

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>t-value</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work-Family Conflict</td>
<td>0.368</td>
<td>5.102</td>
</tr>
<tr>
<td>Family-Work Conflict</td>
<td>0.356</td>
<td>8.261</td>
</tr>
<tr>
<td>Alternative job opportunities</td>
<td>0.379</td>
<td>7.622</td>
</tr>
<tr>
<td>F value</td>
<td>138.824</td>
<td></td>
</tr>
<tr>
<td>R²</td>
<td>0.789</td>
<td></td>
</tr>
<tr>
<td>Adjusted R²</td>
<td>0.784</td>
<td></td>
</tr>
</tbody>
</table>

Dependent variable: Turnover intention Note: p* < 0.01; p** < 0.05

9. Discussion and Conclusion
The current research was conducted to highlight the factors; work-family conflict, family-work conflict and alternative job opportunities towards the turnover intentions of employees in Sindh, Pakistan. The relationships amongst the dependent and independent variables were the main focus of the research. To evaluate these factors, hypotheses were derived on the ground of huge relevant literature and survey questionnaire was adopted from domain researchers (Chiu et al., 2003; Rahman 2008; Hatam et al., 2016; Wang et al., 2017). H1 affirmed that Work-family conflicts are positively associated to the personnel turnover intention. H2 stated that Family-work conflicts are positively associated to the personnel turnover intention; and H3 stated that Perceived alternative job opportunities are positively associated to the personnel turnover intention. Consistent with previous research (Podsakoff et al., 2007; Shockley & Singla, 2011; Haar, 2013; Afsar & Rehman, 2017), H1 H2 and H3 were all supported. Such results were supported by the relevant literature as (Duxbury et al., 1992; Carlson et al., 2000; Ghayyur & Jamal 2012; Basariya et al., 2019) who strongly confirmed such associations. This cross-sectional study was designed to avoid any confusing facts, for this purpose data were gathered from employees of different status. However, some facts like the strategies, interaction between work and family may cause
some distraction towards the turnover intention (Halbesleben & Bowler, 2007; Judge et al., 2006). Overall, results realize how among the employees of Pakistani private banking sector, work-family & family-work conflicts may affect the individuals’ behavior related to their workplace. Such effects not only affect the personality of employers but also weaken their attachment to their jobs and their organizations, which not only involves their perception about their responsibilities at workplace but also their real participation in the organization. This research work sketches various lines in which work-family conflict, family work conflict and alternative job opportunities act to influence the personnel turnover intention.

Work-family conflict, family-work conflict or alternative job opportunities was considered as having ramifications on employees' satisfaction with jobs, subordinates and the organization along with their enthusiasm and willingness to hold with the organization (Lu et al., 2017). When such employees feel displeasure and psychological disengagement, the process of employees' departure and manifesting as turnover intention starts with the availability of alternative opportunities.

In conclusion, the factors i.e. work-family conflict, family-work conflict and alternative job opportunities are found positive predictors of turnover intention amongst the employers of private banks in Pakistan. The analysis of this research provides several implications for managers of human resources as they manage banking services employers. Primarily, the work-family conflict often causes poor or low performance along with high labor turnover (Karatepe & Aleshinloye, 2009; Karatepe & Olugbade, 2009). Therefore, the employees' stress should be relieved by procuring executives' support by designing family-friendly HR policies as stresses result from the twofold roles of workplace and family (Batt & Valcour, 2003; Poelmans et al., 2003; Hsu, 2011). Another, most important fact is that the young employees get more consideration from customers, so, this consideration is a prominent feature of the banking services. Consequently, banking sector with employee-focused workplace environment when tends to improve the mental and physical health of workers, are more likely to draw in, inspire, and sustainable, skilled persons. So they exhibit greater business performance, balancing labor costs and organizational citizenship behavior. Finally, this research determines that the family obligations obstruct employee performance towards the turnover intention. This obstruction from family responsibilities cannot ever be terminated from organizational responsibilities in the search of service brilliance. The significances of such study may be helpful for human resource managers, policymakers and practitioners to bring a successful stress free environment not only in Pakistan but also in the Asian context.

10. Limitations and Recommendations
Like ever research, this research has also identified following limitations. First, this study has gathered data through the cross-sectional process from the employees of private banking sector of Hyderabad, Sindh, Pakistan. Thus, it is
perceived that data gathered through a cross-sectional process may have a
weakness in the process that may affect measures with regard to perceptions
and directions (Rafferty & Simons, 2006). The second limitation is that in this
research very few variables were used to scan the turnover intention. Thirdly,
this investigation is limited only to the employers of private banking sector.
This research has several recommendations. The findings show that the
employees working in private banking sector need more motivation and stress
management to manage their turnover intention perceptions. The findings also
support the fact that the top management and policy makers of such sectors
should consider the employees family problems and should provide some
valuable compensation for the time that was devoted by them to enhance the
businesses of the concerned organizations. Finally, the longitudinal data may
offer more corroboration of conclusions of research. The results of the current
study may add to the literature of the field of human resource management in
general and within Asian organizational culture in particular. Moreover, the
empirical analysis of this study provides preliminary understanding of the co-
relations among the work-family conflicts, family-work conflict and
alternative job opportunities with their significant impact on the turnover
intention to managers of private banks of Pakistan and especially of
Hyderabad.

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