

The Role of Work Life Balance in the Banking Industry: Job Satisfaction, and Turnover Intentions

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ABSTRACT

The banking industry is well known for its long and intense working hours, and with such a work schedule, it may seem difficult to achieve work life balance. This study features the banking industry in Sierra Leone, with the aim of investigating the perception of employees, in the Sierra Leone banking industry, about their work life balance, and its impacts on their level of job satisfaction and turnover intentions. Acquiring a sample of 12 out of the 14 commercial banks in the capital city which is Freetown, which included both Sierra Leone owned banks and foreign banks and also based on relevant literature, we were able to empirically assess the relationship between work life balance, job satisfaction, and turnover intentions. A total of 100 participants responded to the questionnaires, and a total of eight hypotheses were developed and tested using the statistical procedure of regression analysis to test whether there is a relationship between the independent and dependent variables. The result shows that family to work imbalance is negatively related to extrinsic job satisfaction. The findings also indicate that work to family imbalance has a negative relationship with intrinsic job satisfaction. Moreover, family to work imbalance is negatively related to intrinsic job satisfaction, and work to family imbalance has a positive correlation with turnover intentions.

Keywords: work life balance, job satisfaction, extrinsic and intrinsic job satisfaction, turnover intentions

ÖZ

Bankacılık sektörü uzun ve yoğun çalışma saatleri sebebi ile iş-yaşam dengesi açısından olumsuz koşullar sunmaktadır. Mevcut çalışma Sierra Leone'de bankacılık sektöründe çalışanların iş-yaşam dengesi algılarını, iş tatmini düzeylerini, ve işten ayrılma niyetlerini incelemektedir. Ülkede faaliyet göstermekte olan 14 bankanın 12'sinden veri toplanmıştır. Çalışmaya başkent Freetown'da faaliyet gösteren yerli ve yabancı sermayeli bankalar dahil edilmiştir. Toplam 100 katılımcı çalışmaya dahil olmuştur ve anketleri doldurmuştur. Toplam 8 hipotez regresyon analizi ile test edilmiştir. Sonuçlar, iş yaşamı-ev yaşamı dengesizliğinin ve ev yaşamı-iş yaşamı dengesizliğinin iş tatminini olumsuz etkiledğini göstermiştir. Bunun yanında iş yaşamı-ev yaşamı dengesizliğinin işten ayrılma niyeti arasında pozitif ilişki olduğu görülmüştür.

Anahtar kelimeler: iş yaşamı - ev yaşamı dengesi, içsel ve dışsal iş tatmini, işten ayrılma niyeti.

DEDICATION

To the Father Who Gave His Son

To the Son Who Died for my sin

To the Holy Spirit Who is Conforming me to the Image of Christ

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I would like to express my gratitude to the Triune God Who has brought me this far by His love, grace, and mercy. If I had ten thousand tongues it still won't be enough to praise Him for all the marvellous things, He has done for me.

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LIST OF ABBREVIATIONS

EJS	Extrinsic Job Satisfaction
FWF	Family-Work Facilitation
FWI	Family-to-Work Imbalance
HRD	Human Resource Development
IJS	Intrinsic Job Satisfaction
TI	Turnover Intentions
WFF	Work-Family Facilitation
WFI	Work-to-Family Imbalance

Chapter 1

INTRODUCTION

1.1 Significance of the Topic

According to (Turlea et al., 2010) banks are active players in the economy. They help citizens with their savings in terms of deposits, and the payment of goods and services, and also help businesses advance financially. Mansaray (2020) states that at the end of 2017 the total number of commercial banks in Sierra Leone was 14, this number includes 4 indigenous banks and 10 foreign banks. Work-life balance is a major global concern as employment expectations rise. Asiedu-Appiah et al. (2015) believe that a critical concern that managers will handle in the future is this one.

In the banking industry, an excellent and professional human resource is imperative in order to shelter the reputation of the organization and to have a competitive edge. When the human resources are professional, individual performance will be better, which will, in turn, help the organizational performance to be at optimum. There is a high level of competition in the banking industry, therefore, banking institutions need to consider the factors responsible for employee turnover. Turnover intention depends on a reflection of the employees with regard to them continuing their relationship with the organization. This will later reflect on their actions as they would leave the organization and this implies employee turnover will occur. The cost of handling employee turnover is very high for organizations. The cost of finding a replacement

for the employee that left is expensive since they would have to re-do the different recruitments and training processes (Suzabar et al., 2020).

The challenge of work-life balance is becoming more and more of a concern for businesses and people, both at work and at home. Human resource managers look for methods to boost their companies' financial performance, boost employee happiness, remain on top of workplace developments in today's quick-paced world, and retain people with significant corporate expertise. In a world full of competing responsibilities, a common concern in the workplace is work life balance. Although this term was first used in 1986, it took some time for it to become widely accepted. However, programs to promote work-life balance have existed since the 1930s. For example, the Kellogg Company changed from three daily eight-hour shifts to four six-hour shifts even before the Second World War, which resulted in both higher productivity and better morale (Lockwood, 2003). Over the past 15 years, work-family balance has become more relevant and popular in research publications and the general press. This increase in interest is being caused by worries that an imbalanced work-family relationships may have negative effects on people's health and performance, as well as those of their families and organizations. It's worth noting, however, that while people keep talking about the balance between the job and family, a precise definition of the concept has yet to emerge. Despite the literature's conceptualizations of work-family balance, there is presently no direct, well-developed measure of the construct, which makes it difficult for us to properly explore the subject. (Kalliath & Brough, 2008). Work life balance is when an employee is able to manage work duties and family duties, in addition to the other responsibilities and pastimes outside of work (Delecta, 2011). In other words, work-life balance is the balance between a person's

professional and personal responsibilities (Lockwood, 2003). Asiedu-Appiah (2015) emphasized that it is difficult to benefit from work-life balance policies, for example, employees may still be looking for customers on weekends, while managers would come into the office to finish a work they have not yet finished, or the stress of work may prevent employees from taking advantage of their hour-long lunch break, or employees may need to resign if they want to pursue their ambitions, or a female contractor may lose her job if she gives birth.

According to (Sarika & Anitha, 2015), professional life and work life are interrelated. When workers spend the majority of their time at work, the workload can cause delays and have a detrimental impact on their personal lives; in certain situations, it may be challenging for workers to manage their obligations at home. However, personal life can demand a lot from employees, especially if they are dealing with children, elderly parents, financial difficulties, or a loved one's illness. This may lead to skipping work, stress, and being unfocused at work. Sometimes, successful people, in their desire for being at the top, would work really hard, to the extent they lose focus of what is really important in life. Although it is crucial to be thriving in the business sphere, it is also fantastic if we are thriving in our personal lives. When the stress, devotion, and duty of job and family duties are out of balance, a conflict between work and personal life results. The responsibility of one area can force the employee to abandon the other. Work life balance methods don't follow a set pattern. Employers must select policies that all employees find appealing. The company may incur certain additional expenditures in implementing work-life balance measures, such as expanding management's competencies. Work life balance helps employees to be effective in every area of their lives. Asiedu-Appiah et al. (2015) cite studies showing that people

who have time for their families and other hobbies also tend to do better at work. Work life balance is now a major issue of concern across industries around the world.

Nahavandi and Malekzadeh (1998) explain that job satisfaction has received the most attention and has been studied most among the work-related attitudes. According to (Robbins et al., 2016) another indicator of work satisfaction is when an individual is content with their position as a consequence of an evaluation of everything that it encompasses. They also emphasize the idea that workers who are happy with their jobs would have a favourable opinion of their work. Gruneberg (1979) mentions that, although there is no specific number of publications on job satisfaction, there is little argument that it is one of the topics that is mostly researched in psychology. The basis for the popularity of the subject can be easily explained. Because most people devote a large ratio of their time to their work, studying job satisfaction and understanding their satisfaction at work which is an important component of their life can help to understand employees' wellbeing. Another significant reason for researching job satisfaction is the belief that job satisfaction and productivity are positively related to each other, which means improving job satisfaction is not only good for people but can actually be profitable to the organization. Based on research done by (Nadeem & Abbas, 2009), it was discovered that job satisfaction at the highest levels of management has a positive association with job autonomy and a negative relationship with stress, and family to work interference. Middle-level employees' job satisfaction declines when work-life conflict and stress levels grow. Lower-level employee's job satisfaction is inversely correlated with stress and interference from home obligations, but positively correlated with workplace autonomy.

Employee turnover is the process of replacing workers, for diverse reasons. The percentage of employees a company needs to replace at a point in time is called the turnover rate (Beam, 2009). According to (Yu, 2018) employee turnover is a problem that is very expensive for public organizations, since it immediately damages the organizations by necessitating a new hiring procedure to replace the departing employee. And it also affects organizations indirectly, since it also involves transferring employees to fill vacant positions, this can disrupt employees' ability to network with others. According to (Orlikowski et al., 1996) employee turnover depends on the conditions of the economy and the availability of other job opportunities, therefore a more important topic to discuss is employee turnover intentions, which indicates employee morale and motivation. Orlikowski et al. (1996) believe that employees who find it difficult to secure employment elsewhere will most likely be bad for the organization just like the loss of a skilled employee.

1.2 Aims of the Study

This study investigates the work life balance perception of employees in the Sierra Leone banking industry, and how this balance or imbalance may impact their level of job satisfaction and turnover intentions. Nademi & Abbas (2009) discover that the top-level managers may suffer from family to work imbalance and that when this imbalance is present, they have low satisfaction and more stress. On the other hand, when they have more autonomy, they have more satisfaction. For employees who are middle level managers, the work and family imbalance results in low job satisfaction and similar to top level managers, autonomy leads to higher job satisfaction among middle managers. Other researchers have looked at the effect of work-life balance on employee job satisfaction, concentrating on the hours worked, and discovered a favourable correlation between the two (Hanglberger, 2010; Gash et al., 2010).

Additionally, studies on the connections between job satisfaction, work-life balance, and intentions to leave the medical sector have been conducted (Malik et al. 2010). Kerdpitak and Jermstittiparsert (2020) believe that work life balance can improve employees' concentration at work, but, when there is an imbalance, employees feel pressured which can increase the turnover rate. However, Thomas (2019) reports in the Sierra Leone Telegraph that some banks are forcing workers to work overtime with no overtime pay. Moreover, in Sierra Leone, many bank employees would be at work by 7 am, and would not leave till 11 pm, and this would happen every day without any consideration for employees' personal lives. The purpose of this study is to close a research gap on the impact of work-life balance on employee job satisfaction and turnover intentions in the banking sector in Sierra Leone. In this regard, this study will examine the nature of work life balance in the banking industry and how it affects employees' level of job satisfaction and turnover intentions.

1.3 Outline of the Study

This study constitutes 6 chapters, and they are as follows: the study is introduced in chapter 1, which focuses on the importance of the present issue and the study's goal. The concepts of work-life balance, employee job satisfaction, turnover intention, and their relationship are discussed in detail in Chapter 2, along with pertinent information about prior research and a review of the body of scholarly literature. The theoretical framework and research hypotheses are presented in Chapter 3. The study methodology is explained and the methodologies employed in the current study are illustrated in Chapter 4. The research analysis and study findings, together with their interpretations, are presented in Chapter 5. The discussion, management implementations, and research restrictions are included in chapter 6, which is the last chapter.

Chapter 2

LITERATURE REVIEW

2.1 Work Life Balance

Early organizational behaviour researchers used the term work-family conflict (Frone et al., 1992; Williams & Alliger, 1994). But recently, the term work life balance has appeared in the literature because it is broader and it includes more approaches to understanding work and non-work conflict compared to the work-family conflict (Kavitha, 2013). Devi and Nagini (2014) highlight that work-life balance refers to the equilibrium a worker reaches when he or she is able to comfortably juggle the demands of both their personal and professional lives. They go on to say that when workplace expectations rise, people get more stressed, which in turn overwhelms their personal lives. In such a situation, it can be difficult to find the right balance between work and non-work life. According to (Grawitch et al., 2013) when people perceive that their job and other aspects of their lives are compatible, they are said to have a high level of work-life balance.

The discussion of work-life balance concerns revolves mostly around the concepts of work and leisure time. This is because the borderline between the two has been partially blurred over the past years, and it has become harder to easily divide these two ideas. For instance, with the smartphone, it is now possible to work from home or on the other hand to have leisure time at work. Which simply shows that work or leisure no longer depends on the location. Many a time, what defines whether an

activity is seen as work or leisure, is the amount of motivation, supportive atmosphere, and the intent or feeling of satisfaction of an individual (Swarnalatha & Rajalakshmi, 2016).

Conventional gendered, organizational cultures, the anticipation of perfect workers, and the division of work and life outside work have been worsened by worldwide competitive free enterprises and technological links, which has made it harder for many people to control their work and personal lives. However, before the financial crisis and following unstable economic times, organizational policies and practices that encourage flexible time, and the combination of working and caring were on the increase in many contexts (Lewis et al., 2017). (Kodz et al., 2002) as cited by Jones et al. (2006) stated that the number of employees who are working long hours in many developed countries has increased in past decades. Based on their research they found that the factors responsible for this increase in employees' workload, job insecurity, the culture of working long hours, changes in organization, tones of email, and staff can change.

Klopping (2012) stated that in recent years, the necessity for flexible working arrangements and the relevance of the work-life balance problem have grown, for example, the promotion of child care is becoming more and more crucial, yet, there is no universally accepted notion of work-life balance. In order to achieve work life balance, people must have some degree of control over how, when, and where they work. It is attained when the right of an individual to a fulfilling existence, both within and outside of paid work is recognized and respected as the norm, for the joint benefit of the people, companies, and society.

This does not imply the same balance in units of time. A perfect one-size-fits-all balance does not exist, this is because the best work life balance varies from person to person, because of the differences in priorities and way of life. While some individuals want more alone time and free time, others struggle to find a balance between working and taking care of their children. Since life should and may be more flexible than that, attempting to allot an equal number of hours to each professional and personal endeavour is fruitless and impractical.

Swarnalatha and Rajalakshmi (2016) highlighted that the importance of work life balance is growing due to a number of socio-economic reasons, that are causing:

- **Organizations** to reflect on how they operate.
- **Government** to reflect on how people are balancing their time between their employment and other areas.
- **Individuals** to reflect on how their work is affecting their lives now and how it will affect them in the future.

According to (Kanwar et al., 2009) to achieve work-life balance and lower stress and weariness, both the individual and the business must play a part. In order to examine what workers want from the job domain and the life domain, it should first begin with the individual investigating their values, ambitions, and plans. From there, they should build acceptable approaches to combine the two domains. Additionally, the staffs will need to negotiate their responsibilities at work and in the home as well as take responsibility for their behaviours. While the company can set up high-standard work-life balance rules and procedures that assist employees in properly managing their

affairs. Employees can also receive training to better comprehend the concepts of work-life balance and burnout management.

Clutterbuck (2003) included a survey of 74 employers in his book, the survey's goal was to examine the organization's work-life balance policy. His initial research question was about why can't businesses find a way to reconcile work and life? and he realized that the answer is that those who the idea of work life balance was not working for, have approached the topic like a piecemeal, instead of finding an integrated and a holistic solution that joins the three components of work-life balance: policy, employee support, and culture change. Work life balance for CEOs or HR directors is considered an issue that is gaining an increase in attention. Organizations inability to effectively oversee the desire of employees for a more holistic and accomplished life, can lead to most problems in the organization, such as employee absenteeism as a result of stress and inability to keep talents. These problems can reduce competitive advantage and decrease profit. Jones et al. (2006) agree that it is important for both employees and employers to come up with solutions that boost output without having an adverse effect on workers' wellbeing, their family lives, or other aspects of their personal lives. These solutions have to be unconventional and adaptable. Additionally, the implementation of work-life balance rules will probably improve the organization's capacity to attract and retain skilled workers and foster a competitive edge in a difficult industry.

Traditionally, work life balance used to focus on a family-friendly workplace, most importantly it was focused on helping mothers to juggle job and parenting obligations but now, organizations are giving more attention to the fact that work life balance is not just about families, but about both male and female, and that they should also

enable employees to have working arrangements that are ideal for not just their work but also their other responsibilities and lifestyle, (Swarnalatha & Rajalakshmi, 2016).

2.2 Roles and Domains

The work life interface looks at how compatible the work role is with other life domains. It involves assessing whether participating in one role increases or decreases one's capability to meet the demands of another role (Grawitch et al., 2013). Ashforth et al. (2000) defined role identities as self-in-role definitions that are socially formed and comprise both core or key qualities and ancillary elements. According to (Greenhaus and Powell, 2006) a large scale of resources can be derived from role accumulation which can be applied to other roles, and this will, in turn, lead to both enrichment and conflict. Basile (2014) opines that identifying the numerous roles employees perform in both their work and non-work life and the diverse domains they belong to is the foundation of most theories assessing the work life boundary.

Multiple roles of individuals lead to conflicting demands (Kavitha, 2013). Multiple roles simply refer to a variety of roles that is not within the work life but are not limited to family roles (Ruderman et al., 2002). When the demands for multiple roles are imbalanced, they can be managed in the short term, specifically by employing strategies that are focused on individual recovery or resilience. However, in the long term, this imbalance hardly leads to positive results (Brough et al., 2020). Sieber (1974) believes that although multiple roles can cause conflict for working mothers, women still go after them because they want an increase in their resources, opportunities, and self-worth. According to (Ashforth et al., 2000) role boundary refers to the length and breadth of a role. Role tends to be limited by space and time, this means that roles are more important in a particular physical place and within a specific

time of the day and week. Williams and Alliger (1994) posit that in order to reduce the threat of role intrusions, employees should establish structure in their work and non-work roles. During the day it is healthier for employees to separate their work and non-work issues and duties, or involve in role processing sequentially, rather than involved in role processing simultaneously.

Pleck (1977) in his research, created a system that can be refer to as the role system for work and family, which he further divided into four components. In this system they look at work roles and family roles of males and females. Thus, the male role at work and family may be different from the female role at work and family. Ruderman et al. (2002) added that understanding the energy it takes to integrate the various roles in life is an important matter to both female managers and organizations. Stress in the work role or family role occurs when there is ambivalence or conflict in either the work or the family domain (Grandey & Cropanzano, 1999). According to (Simon, 1997), theories and methods have been developed in order to examine the nature of roles and stressors related to roles, the individual's understanding of the nature of their role's identification has not been addressed, which led him to discover that people's understanding of roles identification is based on the perceived benefits and costs of role participation. Furthermore, although men and women in some cases assign the same meaning to roles, there are still gender differences in the meaning assigned to roles, which means that the perceived benefits and cost of role participation vary between genders. The conflict in roles should not lead to favouring one role and sacrificing the others, because undertaking multiple roles have positive results. Multiple work and personal roles lead to a variety of opportunities for satisfaction and fulfilment that can improve emotional functioning (Ruderman et al., 2002). According

to (Grzywacz & Carlson 2007) maintaining a work-family balance involves meeting the demands placed on employees and their partners in relation to the roles, whether in the work or family domains. (Marks & MacDermid, 1996) findings show that people who have been able to sustain balance across the whole network of roles and tasks report a low level of depression and role stress and a high level of self-confidence, role mastery, and other standards of well-being.

According to (Clark, 2000) work and home were recognized as two different domains after the industrial revolution. Since they have been given different rules, perspectives, behaviour, cultures, and assignment, and since the responsibility of both domains were executed at different times and in two different places. Ashforth et al. (2000) state that domains such as work, home, and other areas are institutionalized in nature. Voydanoff (2002) believes that work-family interface can result in conflict in the work-family domains, or balance in the role, or the enhancement of the role, which would later result in either strain or ease in the work-family role, and then adaptive strategies in the work-family domain, work-family harmony, as well as individual and family results. Voydanoff (2002) states that individuals and families seek different adaptive strategies for the work-family domain based on the degree of ease or strain. The amount of work-family fit will influence how well the adaptive methods function in enhancing adaptation to various work-family interface regions. On the other side, the success of work, families, and people can all be closely correlated with work-family fit.

It was put forward by (McMillan et al., 2011) that to get a strong framework, human resource development (HRD) practitioners must go beyond balancing roles to harmony. This harmony entails the integration of roles, which is done in a manner that

is satisfactory to the employees and their values. This creates a need for HRD practitioners to not only understand the concept of conflict, enrichment, and balance from a theoretical standpoint but to also understand the measuring tools to examine them. Pleck (1977) emphasizes that there is an urgent need for a change in the work-family role system, in terms of traditional norms that create sex segregation and the uneven division of domestic work and childcare. Ruderman et al. (2002), in their two studies approach to understanding the link between work effectiveness, mental well-being, and multiple life roles among managerial women, found out that contrary to previous research that proposed the depletion of efficacy at work as a result of multiple roles, multiple roles can actually cumulate in a way that will be to the advantage of women managers, however, (Ruderman et al., 2002) only focus on women, and to be specific, women who have focused on their career and development.

Grandey and Cropanzano (1999) point out that one can feel emotionally exhausted in their job due to ambiguity in work role, increase in conflict, and the obstruction of family demand by work demand. This negative condition is also connected to life distress, poor health, and turnover intention. Moreover, their findings show that family distress occurs when there is pressure from the family role and when the family interferes with work, nevertheless, family distress did not have a significant effect on life distress, poor health, and intention to leave the job. According to (Simon, 1997) since severe and long-term stressors exist within domains' identity, the solid meaning associated with both male and female role identities, may show why individuals and groups have different responses to specific roles and stressors, to the extent that equal role identities have unequal meanings. Therefore, happenings and strains in the role domains can only cause stress or distress when they posed to be threats, hindrances, or

harmful to a significant meaning associated with individual identity. On the other hand, Sieber (1974) believes that role overload and in some cases, role conflict can lead to ego-gratification, which involves the feeling of being appreciated or the feeling that one is important to role partners. The idea of being fought for, gives the individual a sense of pride, and can even use it to their advantage.

Clark (2000) highlights that, employees can achieve an effective work life balance through communication and participation. Border-crossers can create awareness about other domains and increase domain members by sharing some of the challenges and opportunities of work with family members and also telling colleagues about some happenings in the family. This is important because border-keepers, who are informed about other domain's events, are more likely to provide support. According to (Basile 2014) when there is a great separation between work and non-work roles, employees who prefer to integrate the two, may experience a mismatch between what they want and what their organization is offering. This mismatch can have negative effects on work life such as work-life conflict or low organisational commitment, this is because in such situations it is difficult for employees to employ strategies that can help them manage boundaries since they are faced with schedules that determine how long they will be away from their families and other rules and resources pertaining to the working condition. Marks and MacDermid (1996) report a positive correlation between role balance and self-esteem. Their report also shows a relationship between role balance and specific indexes of positive functioning. Role balance was also found to be associated with a high level of role ease and a low level of role strain. Generally, role ease and role strain have more to do with how people arrange their lives than their

actions. However, they could not find any direct relationship between role hierarchy and positive functioning.

2.3 Autonomy and Flexibility

Zhou (2020) claims that the organization limits the work of the employees in the normal management paradigm, which is the Taylor-style. One factor that has hindered employee enthusiasm and creativity is inadequate job autonomy. The management approach of controlling employees has become outdated in the face of the fast-changing internet era. According to (Chung 2017) flexibility in working hours is extremely important in achieving a balance between work and life, because conflict may arise between normal working time (9 am to 5 pm) and childcare schedule (pre-school pickup time which can be at 1 pm or 2 pm). Autonomy is important in decision-making because it gives employees the flexibility to manage their lives. This freedom will allow an effective balance of time spent on the job or family or other activities. This balance is advantageous to both the employee and the organization. Therefore, autonomy will help enhance the level of work life balance, because it gives employees the opportunity to be more flexible in their day-to-day work (Mas-Machuca et al., 2016). Zhou (2020) points out that since the world is embracing management styles that are more flexible, there has been an increase in organizational implementation of job autonomy policies in order to promote the motivation and creativity of employees. Chung (2017) mentioned that it is not wise to consider the concept of work flexibility as a panacea on its own, rather it should be examined in the context of established work cultures or systems, in order to ensure that a flexible work schedule can actually lead to an effective work life balance for all employees. Hayman (2009) observes that improving employees' flexibility through flexible schedules can enhance the integration of the different areas of employees' life. According to (Emre &

Spiegeleare 2019) job autonomy not only energizes employees but also enables them to meet regular demands. Chung (2017) recommended that it is important for men as well to obtain a flexible work schedule for their personal life, in order to avoid a stereotypical view of flexible work schedules with regard to gender roles. Emre and Spiegeleare (2019) state that an increase in the level of a flexible schedule, increase in control over work hours, and increase organizational support, will result in increased employee commitment, and welfare and combat the impact of unpleasant commutes.

According to (Chung 2017), the concept of flexitime gives workers control over their schedules, while the concept of working-time autonomy gives workers total autonomy over the hours they work and their work schedules, it also gives employees the ability to work whenever they want. He further states that a job that is flexible constitutes both flexible working time and more ability to control the work (autonomy). According to (Lott 2014) having work schedule autonomy, has the tendency to help with the improved balance of work and life commitments, and to result in the intensification of work and overtime. While the lack of autonomy can either limit the lives of employees or prevent them from the arbitrariness of their employer. On the other hand, Zhou (2020) argues that autonomous control of work simply means that the employee is responsible for the result of their work, but one needs to be warned that too much autonomy can also lead to excess work stress and responsibilities, and without sufficient resources, can negatively affect work efficiency and subjective well-being. Giving people too much control means giving them more responsibility which can sometimes cause stress. According to the report by (Chung 2017), a flexible work schedule is not always utilized for the purpose of improving family life. This is because evidence shows that a flexible work schedule is more performance goal-oriented, than

employees meeting both their work and personal life demands. Zhou (2020) further argues that flexitime can cause employees to engage in practices such as lateness, leaving work early, and delay in completing their work. Moreover, their insufficient external monitoring will also lead to deceit, stealing, and unethical behaviour in the organization, therefore, with the increase in job autonomy, comes threats of misleading work behaviours. Suifan et al. (2016) found out that job autonomy and flexible work schedule do not directly affect turnover intentions, but they affect work-life conflict which in turn influences turnover intentions. Zhou (2020) therefore suggests that management should give employees job autonomy based on the characteristics of their jobs and their specific situations. Suifan et al. (2016) also suggest that management should employ job autonomy in order to alleviate the conflict between work and life, which will result in a reduction in turnover. Moreover, organizations that provide flexible working time usually provide other incentives like performance pay that may motivate their employees to work harder.

According to (Zhou 2020), there is both positive and negative effect of job autonomy, the positive effect has to deal with the initial period when the employee received the increase in his or her autonomy, which gives employees more freedom with their work decisions, and also improve their subjective happiness and work efficiency. He further explained that at this stage the negative side of job autonomy is small, but once there is excess autonomy, to an extent that both the positive and the negative effects are at the same level, the danger of having too much of a good thing has been reached. The too-much-of-a-good-thing effect, according to Zhou (2020), happens when the ideal amount of job autonomy is surpassed, and results in an unanticipated and unfavourable consequence. According to (Chung 2017), another issue identified with flexible

working time is stigma, which involves employees feeling that they would get a negative professional outcome for having a flexible schedule. This normally discourages employees from taking a flexible work schedule even when the organization makes it available. Schwabe and Castellacci (2020) believe that when employees fear that they will be replaced in the future, their level of job satisfaction will be negatively affected in the present. The reason for this is that, the likelihood of unemployment or getting a reduction in responsibilities will hinder future wages and expected financial conditions. According to (Cegarra-Leiva et al., 2012) even though there may be work life balance practices, employees can still be unable to feel the supportive climate of the organization, if the organizational values do not help employees obtain balance in their work and personal lives, which will still result in a negative effect. Organizations can help lessen work-family juggling and conflict, by providing but not limited to, flexible working hours, and day care in the workplace, as this will give employees effective control over their work and non-work schedule, and also be able to meet the demands of work and family roles (Williams & Alliger, 1994).

2.4 Job Demands-Resources Model of Burnout

Demerouti et al. (2001) mention that the job demand-resources (JD-R) model argues that employee's welfare in an organization can be divided into two broad categories which are job demands and job resources, and these two also have different specific results. Job demands and job resources are primarily related to two different components which are the burnout component and the disengagement component respectively. Cordes and Dougherty (1993) defined burnout as a stress syndrome that is unique and it constitutes emotional fatigue, depersonalization, and a reduction in personal achievement. Burnout can result in a reduction in physical energy, exhaustion, stress, lack of sleep, and a high risk for cardiovascular diseases. It is seen

as a result of an unbalanced relationship between work and non-work life. According to (Devi & Nagini, 2014) burnout is a result of long-term exposure to situations that are highly stressful. Burnout also has negative consequences on the organization, as it can cause negative attitudes, low job performance, and then turnover. Kanwar et al. (2009) point out that burnout occurs as a result of an individual inability to control stress with regard to human service. Burnout also occurs when an employee has a high level of work-life conflict.

According to (Chan Yin-Fah et al., 2010) employees experience job stress when they notice an unparallel relationship between their job demands and their ability and resources to meet the demands. (Cordes et al., 1997) in their research found out that employees who are constantly having issues with the fact that their employers require them to display certain emotions as part of their strategy to perform their jobs will end up having emotional exhaustion. In their attempt to study patient demand, Bakker et al. (2000) mentioned that emotional exhaustion will lead to negative attitudes in the workplace, which is depersonalization, and this occurs as a result of employees' desire to handle their exhaustion. This will cause a reduction in the employee's personal accomplishment in the job. Wolpin et al. (1991) in their investigation into the link between burnout and job satisfaction, found out that the work stressors were high for the negative working environment and marital unhappiness, which leads to low job satisfaction. The longitudinal design they used also shows that emotional exhaustion has a causal link to job satisfaction and not the other way round.

Bhardwaj et al. (2020) describe stress as both psychological and physical disparity that results in objective and conceptual challenges for employees. Cordes et al. (1997) further argue that in a situation where the overload of quantitative work has a

significant impact on emotional exhaustion, the individuals who do not have enough resources such as time and labour force to complete the task may use an immoderate amount of emotional vitality. They would also have to worry about maintaining the organization's level of quality performance, which will also require extra time, and the end result will be emotional fatigue. As a result of the pandemic, employees had to work remotely, those who were unable to be alone and could not get anyone to babysit their kids experienced a high level of emotional exhaustion (Bertolini & Poggio, 2022). In research done by (Applebaum et al., 2010) a direct linkage was found between perceived stress and job satisfaction and also between perceived stress and turnover intention. Job stress is a significant determinant of an employee's commitment to an organization (Chan Yin-Fah et al., 2010).

2.5 Spillover Theory

According to (Swarnalatha and Rajalakshmi, 2016) the spillover model proposes that the micro-system of work can impact the micro-system of the family either in a positive or negative way. This approach theorizes that there is a parallel relationship between what happens in the workplace and what happens in the family. For instance, the satisfaction and fulfilment experienced in one area of life can cause satisfaction and fulfilment in other areas of life such as family, health, finance, social and leisure, etc.; which means there is a spillover of emotions between work and personal life. Grzywacz et al. (2002) proposed that in order to fully understand work-family experiences among the working class, the general population should be divided into different segments. As a portion of the working population is aging, those responsible for addressing the concept of work-family spillover should focus on the segment that will be the labour force of tomorrow. Even though researchers have focused on the impact of work on family life, Crouter (1984) believes that the family also influences

the employee's work life, however, the negative and positive spillover from family to work was more prominent among women with young children, while that was not the case for women with older children or fathers. Findings show that negative family-to-work spillover was more common among mothers than fathers and life satisfaction from their family life was one of the significant variables that influence a detrimental overflow from family-to-job for both working parents (Dilworth, 2004). Steven et al. (2007) later conducted an extended study of Dilworth and found out that the unity of the family and psychological work satisfaction influences positive family-to-work spillover. The male employees got their positive family-to-work spillover from their relationship satisfaction, while the positive family-to-work spillover for female employees depends on how satisfied they are with the arrangement of their housework. In terms of negative family-to-work spillover, children in preschool-aged increased negative family-to-work spillover for their mothers, while for men there was a reduction in negative family-to-work spillover as a result of their contentment with the status enhancement they do in assisting their partner's employment.

During the past few decades, there have been some changes in both the work and family lives of employees that have led to many studies on work-family balance and spillover. Studies proposed the reciprocal nature of work-family spillover, it implies that when family life has an influence on work life, it is regarded to be family-to-work overflow and vice versa when work has an impact on family life (Chrisler & McCreary, 2010). The integration of both work and family responsibilities can cause both positive and negative spillover, and each of them has a different relationship with the various areas of the individual wellbeing (Grzywacz & Marks, 2000). According to the findings of (Keene & Reynolds, 2005) family demands have a more negative

impact on the performance of female employees who are married than on the performance of their male counterparts with regard to their jobs. This is because, in order to meet the demands of their family, female employees make more adjustments such as turning down assignments and overtime work than men. In other words, a spillover from family-to-job tends to have more effect on women. Flexitime can cause work-family spillover, especially if the unemployment rate is high in the country. The major reason for work-family spillover, even when employees have a flexible working schedule is because employees worry about their jobs when they are not at work, and because of that they tend to work long hours (Chung, 2017). Grzywacz and Marks (2000) in an attempt to analyse the spillover between work and family concluded that the connection between work and family can be both positive and negative and that there are diverse correlates and antecedents responsible for the various work and family experiences.

2.6 Border and Boundary Theories

According to (Clark, 2000) borders are demarcating lines that separate domains, by determining where relevant behaviour of the domains start and finish. Borders have three forms, they can be physical (which refers to the walls of the organization or the home), temporal (which refers to work schedules, or home responsibilities), and psychological (which are rules created by employees that determine the perspective, behaviours, and emotions that are acceptable in either of the domains. According to (Swarnalatha and Rajalakshmi, 2016), border theory is a new perspective on the work life balance issue. The theory proposed a compelling examination of the category of borders, their permeability, and how easy it is to manage or move them.

Schieman and Glavin (2008) highlighted two concepts that affect the crossing and amalgamation of work-home border, they are flexibility, which include the percentage of job activities permitted to be carried out outside of customary workplace space and time constraints, and permeability which is the degree to which one domain can encroach another. Clark (2000) mentions that borders are permeable and flexible, and when a border becomes highly permeable and flexible, blending will occur. This means that a domain is no longer exclusive of the other, but creates a borderland by blending work and family to the extent that either of them cannot be called a separate domain. The strength of the border is based on the tendency of the border to allow permeation from one area but not the other, or the tendency of the border to blend one area but not the other. Schieman and Glavin (2008) further argued that it is important to consider the role blurring in the work context, because an employee can take work home or get contacted about work, during non-working hours either as a result of attempting to balance work and non-work roles or due to demand and a workplace that is not family-friendly. According to (Clark, 2000) the border theory was developed in order to address the limitations of spillover theories and compensation theories, which only see the emotional connection between work and family, such as satisfaction and expression of frustration while paying little or no attention to the spatial, temporal, social and behavioural linkages. These theories only see humans as reactive beings rather than beings that possess the capability to influence their environments. Employees job and personal life are systems that are interrelated although they are different. Her border theory proposed that human is the main link between work and family systems and not emotion.

Schieman and Glavin (2008) explained that the border between work and home can be blurred through work-related control. In work-to-home conflict, the blurring of roles may be dependent on an individual level of work-related control. Employees are motivated to control the work-home border so that it can be balanced, which will lead to an increase in satisfaction and effective role functioning, a reduction in the work-to-home conflict. Clark (2000) opines there is a contradictory relationship between employees and their work and home environment since they shape or determine their environments and then in turn be shaped by these environments. According to (Schieman & Glavin, 2008) border theory looks at how work arrangements fashion the border between work and home. Working conditions that are flexible such as job autonomy and the controlling of schedule, do not wholly address the problem of role blurring. To be specific, there is a positive relationship between workplace flexibility and the frequency of getting work-related contact during non-working hours, only among men. The relationship between flexible working and bringing work home was positive only among men. Clark (2000) highlights that the main argument of border theory is the idea that although work and home have different domains, they are interconnected. Though many areas of work and home are hard to change, employees can still achieve a desirable balance, by influencing the nature of work and home domains, and the borders and bridges that connect them.

Michel et al. (2014) point out that employees tend to experience rumination and the interruption of thoughts relating to the job at hours that are inappropriate, even if they choose segmentation or integration of life domains. Leduc et al. (2016) concluded that a better balance does not depend on the increase in segmentation or integration of the various life domains, this is because both of these methods have the tendency to

promote enrichment and conflict. Fleck et al. (2015) found out that their respondents who have segmented boundaries used different devices for home and work, which increases boundary management. Michel et al. (2014) proposed that in order to shape work and non-work boundaries according to the preferences of the employee, mindfulness which can be a cognitive-psychological segmentation strategy should be employed. Mindfulness helps prevent exhaustion and stress in both work and private roles. According to (Baltes et al.,2009) boundaries exist between the work and home domains, which creates different relationships connecting work and home. These relationships have been called boundary management strategies and they also span from those that are highly integrated to those that are highly segmented. Organizations should ensure that their policies and their employees' boundary management strategies are in sync. Michel et al. (2014) looked at the practice of mindfulness within the boundary theory context, as they believe it to be an approach that helps manage cognitions, and emotions that are work-related. While Clark (2000) believes that an individual who has merged family and work completely, does not differentiate what belongs to the different domains, to them, the people, perspective, and psychological approaches are the same, no matter the domain, while segmentation of domains involves diverse psychological approaches. Chung (2017) posits that flexible working is what allows employees to make work and life demands go together because it gives the employees opportunity to be flexible and to control boundaries that are both temporal and physical between the work and personal domains. Clark (2000) further argues that the creation and maintenance of border and domain is an intersubjective process because work and family responsibilities are normally executed with others, which may result in some groups of actors such as those who cross borders, border-

guards, and other members of the domain, discussing the nature of the domains and where the borderline between them should be.

2.7 Work-Family Conflict

Voydanoff (2002) states that the work-family interface is the point where different characteristics of work and family, for a particular individual and couple converge. The work-family interface can directly affect outcomes of work, family, and individuals, and this can be due to social levels and coping resources. Work-family conflict simply means interdomain conflict (Boles & Babin, 1996). Chung (2017) defines work-family conflict as tension workers feel due to the conflicting demands coming from work and family life. In their project, they focus mostly on the conflict workers feel when work demands prohibit workers from giving time or energy to family and household work. Peters et al. (2009) found out that, because new employees tend to work overtime, they were found to have more work-life conflict than the other employees. Boles and Babin (1996) also agree that modern-day employees are not immune to stress stemming from the conflict between work and personal demands, therefore the idea of conflict between work and nonwork domains is significant in the comprehension of service providers' job satisfaction. Boles and Babin (1996) add that work-family conflict does not only affect those living in a conventional family, an employee who is living alone can also experience conflict between their work and personal life.

Greenhaus and Beutell (1985) maintain the analytical separation of work and family in their review because they believe that even though work and family can be mutually supportive, their interference with each other must be carefully examined and clearly understood. Moreover, although in some situations the activities of the job and family

can be blurred, there are still distinct standards and demands in both work and family roles, that may not be compatible with each other. Peters et al. (2009) found in their study that employees who have flexitime or work part-time have a less negative perception of work-home interference. Greenhaus and Powell (2006) refer to flexibility as the discretion to influence the time, speed, and place at which the demands of roles are met. According to (Chung 2017) for most workers, a flexible schedule can reduce the conflict between work and family, but not to a greater extent. Moreover, teleworking can increase the conflict between work and family. During the Covid 19 pandemic, when employees were working from home, there was an increase in the conflict between work demands, which can come at any time and this can also hinder the employee's personal life and their responsibility to their families, vice versa, (Bertolini & Poggio, 2022). Baltes et al. (2009) posit that being exposed to stressors in one domain (e.g., work), can cause irritation, exhaustion, or worries, which can hinder an individual's capability to meet demands in other life domains, which will result in conflict. Greenhaus and Beutell (1985) suggested that in order to assess the level of interference, the development of conflict scales that constitute equal items that show the various directions of role interference is very important.

Facilitation is an alternative to conflict, and according to (Wayne et al., 2004) facilitation is when, involvement in a role (e.g., work) is improved or made easier by involvement in another role (e.g., family). The personality of the employee determines the degree of facilitation he or she will experience. In the study conducted by (Wayne et al., 2004), the operational definition of work-family facilitation (WFF) is when an individual's work experiences help him or her to develop abilities, behaviours, or a cheerful attitude that benefit the family. While their operational definition for family-

work facilitation (FWF) is when individual participation in the family helps them gain a feeling of support, positivity, or success that enables them to handle work more confidently and with a positive attitude and increase their performance. A negative relationship was found between work-family conflict and other variables like work-family enrichment, supportive supervision, and determinants of job satisfaction in a study conducted by (Maeran et al., 2013). Wayne et al. (2004) believe that when an individual is well planned and organized and manages their time effectively, they will be able to achieve more with their available time, which results in a reduction of time pressures, stress, strains, and conflict.

2.8 Job Satisfaction

To really say what balance is when it comes to satisfaction, will cause practical issues. Creating and maintaining an intervention that can promote satisfaction in and across domains can be problematic, this is because satisfaction is subjective, and its meaning keeps changing based on the individual recent experiences (Grzywacz & Carlson 2007). Among all working groups, job satisfaction has been identified as a significant factor (Chan Yin-Fah et al., 2010). Ali (2005) believes that job satisfaction determines a person's workplace attitudes. He further describes it as the feeling employees have towards different aspects of their jobs. Devi and Nagini (2014) describe job satisfaction as a pleasant emotion an employee experiences when what he expected and what he actually got from the job are in sync. They further describe it as a state of positivity or fulfilment due to satisfaction gained from different areas of the job such as pay, working conditions, appreciation for one's efforts, and interpersonal connections. Tnay et al. (2013) believe that job satisfaction can enhance both the commitment and motivation of an employee. Voydanoff (2002) adds that a quality work role constitutes happiness in different areas of the job, such as performance and

productivity on the work, as well as general job satisfaction. According to (Ali, 2005) employees who are dissatisfied tend to be a source of problems for the organization, these problems can become severe if the factors responsible for the dissatisfaction are not identified. Judge et al. (2000) state that the translation of job characteristics into job satisfaction involves a subjective process, and these subjective point-of-views stem from the job condition. According to (Eberle, 1919) there are many whims that influence employees' likes and dislikes, which can result in issues with general satisfaction for the individual. For example, an employee can possess the capability to perform a task but can still be discontent, this is because other factors like the workplace environment, the presence of activity, or no activity may be unsuitable for him or her. Li et al. (2014) mention that understanding the needs of employees, how the variation between these needs and the incentives perceived is linked to job satisfaction, and also how employees can be motivated in order to increase job satisfaction, is very important. Lee et al. (2012) highlighted that the factors influencing job satisfaction are numerous and complexly linked to one another.

With regard to the factors affecting job satisfaction, Aydogdu and Asikgil (2011) opine that individuals' level of job satisfaction is different, and these variations are caused by both job-related and individual factors. According to (Suzabar et al., 2020) an overload of work leads to employee burnout which in turn will cause a decrease in employee job satisfaction. Oosthuizen et al. (2016) found a positive relationship between work life balance and job satisfaction. They further conclude that a positive work-home balance has a positive relationship with higher levels of job satisfaction, while a work-home imbalance is associated with lower levels of job satisfaction. Lee et al. (2012) believe that employees who are highly satisfied with their work will be

highly efficient and committed to the organization. They will also be willing to make sacrifices for the organization, which will make it difficult for them to have turnover intentions.

The results of (Yücel, 2012) indicate that job satisfaction is a strong determinant of organizational commitment and turnover intentions, which means that when the employee's level of job satisfaction is high, their organizational commitment will be high and their turnover intention will be low. Borzaga and Tortia (2006) point out that workers' level of satisfaction is influenced by their motivation. With regard to work life balance, employees' satisfaction with their work is not just the lack of conflict or the presence of facilitation. This is because individuals' satisfaction with their work life balance is influenced by how effective they perceive their personal resource allocation to be (Grawitch et al., 2013).

Satisfaction from salary, job security, the workplace, working hours, and sometimes career advancement are determinants of an employee's well-being (Borzaga & Tortia, 2006). An employee who is satisfied tends to be positive, give a standard performance, and improve efficiency and productivity (Kanwar et al., 2009). Evidence from research done by (Devi & Nagini, 2014) shows that job satisfaction is positively associated with work life balance and negatively associated with burnout. Their results also show that work life balance and burnout are major antecedents of employees' job satisfaction. When examining the nomological network of satisfaction within work-life balance, Grawitch et al. (2013) mention that demands in one domain can cause a shortage of resources to meet demands in other domains, which will result in a decrease in employee satisfaction, and an imbalance between domains. On the other hand, when there is facilitation between work and personal domains resources are used efficiently

which results in a high level of satisfaction and balance between domains. Employees who are comfortable in their job and who have a well-balanced life, feel proud to work for their organization, and this feeling enhances employee satisfaction (Mas-Machuca et al., 2016). When conflict, facilitation, and satisfaction were conceptualized with work-life balance by (Grawitch et al., 2013) their result shows that people who allocate their resources tend to be more efficient in fulfilling their personal and work goals, and will have less conflict and more facilitation, which will enhance the general perception of the balance between work and other areas of life. In the studies of (Hasan et al., 2021) job satisfaction was positively associated with work life balance, person-job fit, and employee commitment. They also found a full mediation of job satisfaction for work life balance. Van Scheers and Botha (2014) highlight that even though job satisfaction and motivation are two broad concepts, they can greatly impact not only the employees but also the organization and society as a whole.

Van Scheers and Botha (2014) further point out that for the employees, job satisfaction and motivation are significant with regard to achieving mastery and contentment. Increasing female employees' capacity by creating a flexible work schedule for them can encourage them to maintain their working hours even after giving birth, this will help promote their general satisfaction with their work life balance (Chung, 2017). Parvin and Kabir (2011) believe that employee job satisfaction can enhance performance quality and the overall satisfaction of the employee. Studies by (Van Scheers and Botha 2014) showed that employees who are satisfied with their jobs are not often absent due to sickness, this is because employees who are happy with their work tend to be sick less, compared to those who are unhappy with their jobs.

The concept of motivation is quite important in the discussion of job satisfaction, as Van Scheers and Botha (2014) further stated that the importance of motivation is that it stimulates employees to accomplish things they first thought were impossible. Motivation is all about helping employees maximize their potential as individuals and this involves establishing an atmosphere that is healthy and pleasant, facilitating effective communication, giving employees adequate recognition, and creating adequate space for the growth of the employee. Bhardwaj et al. (2020) note that when there is an unsteady harmony between employee desires and work requirements, clashes will occur between employees. There will be a contention once an employee feels uncomfortable at work. Working hours can influence employee job satisfaction, for example, being asked to work extra time or at unsuitable hours, can negatively affect the employee's job satisfaction. According to (Judge & Locke 1993) highly satisfied individuals have the tendency to see things from a positive perspective. Job satisfaction can be influenced by an individual perception of their well-being. Individuals who are happy about their jobs tend to keep, assess, or remember information about the job differently from individuals who are unhappy. Evidence from the study conducted by (Yucel, 2018) shows that for employees with less job autonomy and flexible schedules, work-to-family (unlike family-to-work) conflict has a stronger negative impact on job satisfaction and work engagement. According to the findings of (Hasan et al., 2021) the relationship between work like balance, person-job fit, and organizational commitment was mediated by job satisfaction. While the antecedent for job satisfaction was the working conditions.

2.9 Turnover Intentions

People will engage in diverse kinds of activities, works, and organizations in order to enhance their lives. However, for various reasons, it is difficult to determine how long

people will work for an organization, this is because people can leave an organization depending on how comfortable it will make their lives (Belete, 2018). Ngo-Henha (2017) used the terms turnover intention, turnover intent, intention to leave and intention to quit to indicate the probability that an employee will leave their job in the near future. Ali (2005) sees turnover intention as an employee's intention to leave the organization. A high rate of turnover has both direct and indirect destructive consequences for the organization. Belete (2018) describes turnover intention as the prerequisite to quitting a job; it involves the thinking and planning of an employee to leave an organization due to various reasons, and because an intention to leave is not explicit, it is hard to identify the factors responsible. Choi and Dickson (2009) state that employee turnover can directly affect both the productivity and financial status of an organization.

Donoghue and Castle (2006) opined that it is important to know the factors responsible for the various kinds of turnover, as it will not only facilitate the establishment of strategies that will reduce the negative effects of turnover, but it will also lead to the development of methods that only reduce the type of turnovers that is negative while maintaining the turnover that is positive to the organization. Shaw et al. (1998) help us to understand that an involuntary turnover, which is also known as termination or discharge, completely varies from voluntary turnover, in terms of etiological dynamics, effect, and cost. Furthermore, an involuntary turnover indicates a bad recruitment decision that must be rectified, while a voluntary turnover indicates that when compared to other alternatives, the current job has become less attractive. Voluntary turnover is when an employee willingly quits a job or an organization (Belete, 2018). Donoghue and Castle (2006) mention that for obvious reasons, most

organizations aim to reduce the voluntary turnover rate of valued workers. In order to achieve this aim, an organization should increase job satisfaction through the increase of salaries and welfare, alleviating workloads, or upgrading the quality of the working environment, but limiting these only to valued employees is not always possible for the organization.

Findings show that the turnover intention rate is high among young employees compared to older employees. Younger employees also record low job stress compared to older employees (Chan Yin-Fah et al., 2010). On the contrary, Lu et al. (2016) believe that older employees may have more turnover intentions compared to younger employees, this is because, older employees see their careers with well-defined values and goals, and they have a full understanding of where they are personally and within the organization, while young employees may be able to balance their work and personal lives since they are immature and are busy exploring their careers. Cho and Lewis (2012) also agree that the rates of turnover differ with age and experience, to be specific turnover is more common among new employees and those who qualify for retirement. (Oosthuizen et al., 2016) findings confirmed the relationship between a high degree of work satisfaction and a low intention to leave. Aydogdu and Asikgil (2011) differentiated intention to turnover and turnover, by defining intention to turnover as one's decision-making mindset to leave the company, while turnover is the actual detachment from the organization. The term employee turnover was defined by (Ngo-Henha, 2017) as a situation wherein an employee no longer works for an organization. They further mentioned that, unlike actual turnover, the turnover intention is unclear, but it is shown by the employee's attitude towards the organization. Poon (2004) mentions that an employee turnover is a form of withdrawal.

Cohen et al. (2016) point out that there is no significant relationship between turnover intention and actual turnover rate when other jobs and personal features are considered. Evidence from their results further shows that the turnover intention rate is a completely different construct from the actual turnover rate and they constitute two separate sets of determinants. However, level of satisfaction with pay, employees' average tenure, telecommuting, and workload are factors that were found to have an influence on both types of turnover rates. Based on their result Cho and Lewis (2012) suggested that a proxy for real turnover should be based on turnover intention.

Turnover intentions were found to have a direct consequence on actual turnover, even so, do other noncognitive measures. The relationship between turnover intentions and actual turnover was expected to be a strong one, but their analysis shows that it is not always the case (Cohen et al., 2016). However, managers are more focused on turnover than the intention to leave, moreover, practices that can reduce turnover intention may not have much impact on turnover (Cho & Lewis 2012).

Adriano and Callaghan (2020) found that dissatisfaction may not always influence a person's turnover intentions under certain conditions. They further proposed that dissatisfaction might not always serve as a mediator between work-life conflict and turnover intentions. According to (Suzabar et al., 2020) excess workload can stimulate pressure on employees which will lead to turnover. Employees tend to gravitate towards employers who do not only offer desirable work life balance policies but also enforce these policies (Brough et al., 2020). The findings of (Suzabar et al., 2020) show that when there is an increase in working hours and work demands, there is also an increase in the desire to leave the organization. This is because the more time employees spend on completing their jobs the more, they are physically and mentally

exhausted. Based on the theory of career adaptability, Lu et al. (2016) found out that the adaptability of employees to their careers varies from one position to the other. Seashore (1974) points out that turnover rates that may have a disastrous effect on a stable or declining firm, might be perfect for a firm that is expanding rapidly.

Chapter 3

HYPOTHESIS DEVELOPMENT AND THEORETICAL MODEL

3.1 Hypothesis Development

3.1.1 Work to Family Imbalance and Job Satisfaction

Work life balance is the proper flexible balance between an employee's activities, that helps an employee effectively focus on work and personal life based on his or her preference, which will result in increased productivity (Khan et al., 2014). Work life balance is beneficial to the employee, organization, and society because it addresses individual situations and enhances the fulfilment of their roles and aspirations (Thakur & Bhatnagar, 2017). Work-life imbalance has some negative effects on the attitude and behaviour of employees, which will sequentially reduce the performance of the organization (Fayyazi & Aslani, 2015). According to (Aslam et al., 2011) work-family conflict simply means a clash between work and family roles.

Baltes et al. (2009) point out that most employees are faced with the critical challenge of balancing demands from work and family. Employees are struggling to manage and be productive in both the work and family domains. Yadav and Dabhade (2014) found work life imbalance to be a determinant of job satisfaction. Ezzedeen and Zikic (2017) mention that work-life conflict and balance is not only limited to employees but also to individual entrepreneurs. It can be seen in their attitudes and perspective about work-life balance and boundary management. According to (Bataineh, 2019) the

employees who tend to be more productive are the ones who have been able to find a proper balance between work and family. Lim et al. (2021) believe that work-family conflict should be handled effectively as it was found to be a better determinant of work life balance than family-work conflict, this is because work-family conflict was found to be strongly associated with stress, which can also lead to turnover intention. According to (Yadav & Dabhade, 2014) work can take over our lives, therefore it is imperative to identify what matters, moreover, focusing on what is valued will make work-life balance effective.

In the study of Gözükarar and Çolakoğlu (2016), work-family conflict served as the mediator between job autonomy and job satisfaction, and it was found to have a negative effect on the positive relationship between job autonomy and job satisfaction. Job satisfaction and spousal support were two variables that were found to have a negative relationship with work family conflict in the study of (Patel, 2008).

According to (Fayyazi & Aslani, 2015) work-life balance is a major antecedent of job satisfaction. Organizations that create opportunities for their employees to balance their work and family roles, tend to have employees with stronger levels of performance. This is because a healthy work-life balance enables the employee to perform his or her task efficiently and effectively (Bataineh, 2019). Lim et al. (2021) suggest that it is significant to provide extrinsic satisfaction because it was found to play a great role in maintaining work-life balance, in their study. After researching teachers and family-work conflict, Erdamar and Demirel, (2014) found out that the main problem teachers faced was that they were constantly thinking about work problems while at home, which can cause physical and mental fatigue and in turn make household work difficult to do. In his study, (Rahman, 2019) explains that the work

environment, work-life balance initiatives, a stress-free and healthy mind, pay, and other financial advantages, are all the variables that can significantly affect job satisfaction. Aboobaker et al. (2017) emphasize that employee benefits such as opportunities to work from home in order to spend proper time with family, maternity leave, child care support, training employees on how to handle working schedules that are tough, will greatly help to reduce work-family conflict and family-work conflict. Furthermore, Erdamar and Demirel (2014) recommend that to prevent conflict, executives should create a positive working environment, motivate their employees and help solve work-related problems their employees might face. Management should be supportive of employees to reduce work and family conflict. Moreover, management should recognize how important work life balance is, and its effect on job satisfaction (Yadav & Dabhade, 2014; Lambert et al., 2001).

According to (Calvo-Salguero et al., 2011) when the job lacks specific intrinsic features, the family-work balance is negatively affected, which can result in the exacerbation of family-work conflict. According to (Khan et al., 2014) work life balance does not mean that every hour of employees' working life should be scheduled or defined, instead it means there is a proper and flexible balance between employees' activities so that employees can focus on their work, family and other interests, according to their preferences, and thus give their best to everything they do. Malik and Jiaotong (2014) believe that when employees are not compensated well, they will be dissatisfied. Baltes et al. (2009) conclude that work-family balance has a positive relationship with work and family role performance, which includes work responsibility and house chores, and role quality which includes positive emotions that

employees get from work such as job satisfaction and from home such as a happy marriage.

In the study of (Calvo-Salguero et al., 2011), intrinsic satisfaction served as the mediator between family interfering with work (FIW) and general job satisfaction. Based on their result they came to the conclusion that a negative effect was found between FIW and general job satisfaction because of the facets of the job that are intrinsic. While examining family-work conflict among teachers, Erdamar and Demirel (2014) realize that when teachers use their resting time for household chores it hinders them from being fully competent at work. sometimes family-work conflict can arise when there are unplanned visitors or when the worker has a sick child or other problems related to their child. In their study, the hypotheses of (Patel, 2008) were confirmed, a negative relationship between job satisfaction and work-life conflict was found, while work-family conflict had a negative relationship with spousal support. They later conclude that organizations should recognize and understand the effect of spousal support when aiming to reduce stress among employees since it can determine the relationship between job satisfaction and work-family conflict. Khan et al. (2014) notice that when employees are not given the appropriate work schedule, work breakdown structure, and flexitime, then there is a greater chance for poor performance by employees which leads to low job satisfaction. Based on past findings it is clear to us that there may be a relationship between work life balance and job satisfaction in the banking industry. Therefore, it is safe to assume the following:

H1a: Work-to-family imbalance has a negative relationship with intrinsic job satisfaction.

H1b: Work-to-family imbalance has a negative relationship with extrinsic job satisfaction.

H2a: Family-to-work imbalance is negatively related to intrinsic job satisfaction.

H2b: Family-to-work imbalance is negatively related to extrinsic job satisfaction.

3.1.2 Work Life Balance and Turnover Intention

Turnover intention can be seen in an employee's behaviour that he or she wants to quit. The purpose of work-life balance is to create and maintain a supportive and healthy workforce, in order to enable the employee to achieve a balance between their work and family responsibilities (Asiedu-Appiah et al., 2015). The psychological and economic antecedents of turnover are influenced by shocks or expected events. Employees turnover decisions are influenced by a change in factors and evolution (Thakur & Bhatnagar, 2017). In order to improve performance and reduce the turnover intentions of employees, organizations are making a conscious effort to establish work life balance (Asiedu-Appiah et al., 2015). According to (Lim et al., 2021) an effective work life balance program together with extrinsic and intrinsic satisfiers is needed in order to improve employees' behaviour at work. This is because extrinsic and intrinsic satisfaction can reduce work-family conflict which will result in a reduction in turnover intention. Erdamar & Demirel (2014) assert that work-family conflict has a positive relationship with job dissatisfaction and work-related stress, and a negative relationship with organizational commitment. Moreover, it also increases problems in the family domain. Thakur & Bhatnagar (2017) stated that work life balance's practice encourages work embeddedness and reduces intentions to quit. Drawing from the COR theory, work life balance practices was a strategy used to embed employees in the organization in order to maximize resources and minimizes their loss of them. According to (Aboobaker et al., 2017) turnover intention has been attributed to the

negative spillover of work and family into each other. when employees realize that there is work-life imbalance, they will either have turnover intentions or actual turnover. Evidence from the findings of Sang et al. (2009), implied that work-life balance has a greater impact on employees planning to leave the organization or profession than job satisfaction. Vanderpool and Way (2013) found Work-family imbalance to be a determinant of voluntary turnover. Aboobaker et al. (2017) explain that the main determinant of employee turnover intention is the time factor with regard to the family-work conflict, i.e., when they are unable to spend quality time with their family. Although Thakur and Bhatnagar (2017) did not find a direct relationship between work life balance and turnover intention in their study, evidence still shows that work life balance helps deepen the contextual and perceptual forces that embed employees. Lim et al. (2021) recommend that there should be support for employees' work-family balance, such as flexible working time and workload, mentoring, and helping employees develop their career profiles in order for them to become more efficient and effective. This will result in the reduction of work-family conflict, which will also lead to a reduction in turnover intention. With regard to family-work conflict and work-family conflict, (Asiedu-Appiah et al., 2015) found strain to be a significant determinant of turnover intention. Aboobaker et al. (2017) suggest that employers should address negative work practices like long hours, too much work, and inadequate supervisory support, as these practices normally increase work intrusion into family life. However, if the spillover is a positive one, then one area will improve the other. Employees will plan to leave an organization or actually leave the organization when they perceive that there is work-life imbalance. Management should enhance work-life balance for employees by implementing work practices such as flexible schedules,

work arrangements, support systems, resources, and policies that promote work-life and well-being (Chiew et al., 2018).

Part of the reason why employees may have an intention to leave is that if employees face a lot of stress with their workload and try to meet the high demands of their jobs, while losing their social network, postponing their personal needs because of the job and are paid remuneration that is not commensurate to their time and sacrifice (Asiedu-Appiah et al., 2015). According to (Kerdpitak & Jermstittiparsert, 2020) work life stress and imbalance can be major determinants of turnover intention, which in turn affect employees and the organization's performance. According to the findings of (Kamal Abdien, 2015) the desire of workers to leave their employment is thought to be reduced by maintaining a balance between work and non-work domains. According to (Giauque et al., 2019) in order to deal with stress and turnover intentions, organizations should have resources like social support and work-life balance. Additionally, the perception of having prominent employment might lessen turnover intent. Haar et al. (2014) examine conflicts from home and work separately, and discover that even though both conflicts are determinants of turnover intentions, it was discovered that work-family conflict had a bigger impact on the desire to leave than family-work conflict. This led them to the conclusion that employees are more prone to having turnover intentions when work is interfering with home. Researchers like (Alsam et al., 2013; Vanderpool and Way, 2013) showed a negative relationship between work-family balance and job anxiety and turnover, implying that employees who have not been able to balance their work and family domains tend to consider quitting their job with the hopes of achieving that balance. Work life balance motivates employees by lessening their stress and emotional fatigue and enables employees to

perform exceptionally (Kerdpitak & Jermisittiparsert, 2020). Vanderpool & Way (2013) recommended a three-stage approach to dealing with work-life conflict, job anxiety, and turnover intentions, and they include adopting family-friendly policies like flexitime, without stigmatization in order to deal with work-life conflict, second, the implementation of wellness programs to handle job anxiety, and if the two previous stages did not work and the employee still wants to leave the organization, but management can move to the third stage which involves either redesigning the job of the employee or transferring the employee to another position. We believe that there may be a connection between work-life balance and desire to leave an employer, based on prior studies. Therefore, it is safe to hypothesize that:

H3: Work-to-family imbalance has a positive correlation with turnover intentions.

H4: Family-to-work imbalance has a positive correlation with turnover intentions.

3.1.3 Job Satisfaction and Turnover Intentions

According to (Mudor et al., 2011) an employee's satisfaction with their job refers to how he or she feels and perceives the job. Numerous elements, such as compensation, relationships with supervisors, and work environments, might affect job satisfaction. Ghayyur and Jamal (2013) point out employees' turnover intention stems from roles between dual careers. Turnover creates problems for the organization such as weakening the strength of the internal human resource, adjustment issues, the possibility of a weak team due to new recruits, the time it will take for new employees to adjust to the organization's culture, and also develop a social bond with colleagues. According to (Olawale et al., 2016) turnover intention refers to the plan of an employee to leave an organization, while seeking another job, and this concept is explained by the social exchange theory. Mudor et al. (2011) describe turnover as the rate at which a company or an industry gain and lose staff. When an organization has high turnover,

it means employees of that organization have a short tenure. Mudor et al. (2011) further state that the commitment and motivation of employees are the required conditions for achieving organizational goals. Olawale et al. (2016) mention that job satisfaction at work has been left to the employee to make him or herself happy, and organizational commitment has been relegated to the opinion of the employee, but the success of the organization depends on the commitment and satisfaction of the employee. According to the findings of (Lim et al., 2021), the negative relationship that was found between intrinsic satisfaction and turnover intention was more significant than that of extrinsic satisfaction. Evidence from the study of Oosthuizen indicated that employee happiness with their employment is a key factor in determining whether they resign, indicating that contented employees are less likely to have turnover intentions. According to (Sainju et al., 2021) job satisfaction is a major attitude affecting the effectiveness and financial performance of a company's operation. Work-family conflict will hinder the involvement of employees in the organization and will affect the organization as a whole (Han & Jekel, 2011; Huang & Su, 2016; Ghayyur & Jamal, 2013). In a general study done for employees in different sectors, Sainju et al. (2021) discovered that employees in the financial sector are more interested in work-life balance. Nevertheless, some of the intrinsic and extrinsic job satisfaction employees were concerned about were, the length of the breaks, the pace of the work, work schedules, stress, pay, and other benefits like discounts, free food and medical, growth, and promotional opportunities, nice and supportive supervisors and co-workers. Ghayyur & Jamal (2013) assert that work-life conflict problems include absenteeism, indifference about performance, and a weak working position which will warrant the employee to look for a better place to work. According to (Thakur & Bhatnagar, 2017) organizations should make an effort to determine and

accommodate their workforce's future demands since this will lengthen employee's tenure. In the study of (Asiedu-Appiah et al., 2015) 45% of their respondents said that their job makes their personal life hard. According to (Khan et al., 2014) the rate of employee turnover is negatively influenced by both the perceived and the actual workload of employees. This is because employees are deprived of creative ideas when the job stress level is higher, and this will also decrease job and organizational enrichment and empowerment. In their study Sang et al. (2009) also discovered a high link between work happiness and employees' desire to quit their existing jobs as opposed to those who wish to leave their profession. Asiedu-Appiah et al. (2015) explain that organizations are not established with the intention to fail, and they are not run by robots, moreover, human resource is the core of their success, therefore, it is imperative to take care of the interest and wellbeing of human resource, for the growth and success of the organization. According to (Ghayyur & Jamal, 2013) in both the banking and pharmaceutical organizations, managers and their subordinates are facing work-family conflicts which causes them to have turnover intentions. Managers are trying to project that they are highly committed to their job, and this is causing their job to interfere with their family life. Yavas et al. (2008) mention that it is important for managers to identify the main reasons for conflicts and take appropriate actions to alleviate them. He further highlighted that emotional fatigue is among the main reasons for employee turnover intention and that support from both the family and management is needed to help employees combat inter-role conflicts. Lambert et al. (2001) discovered a positive correlation between employees' age and job happiness and came to the conclusion that this may be attributable to two factors: the ability to obtain a job that is satisfying and the tendency of older workers to prioritize their friends and family. (Ghayyur & Jamal, 2013) discovered that single workers in the

banking and pharmaceutical industries are more likely to experience work-to-family conflict than other types of conflict, while work-family conflict seems to be a significant determinant of married employees' turnover intentions, this is because married people are more devoted to their job in order to give their family a better life. Wang et al. (2012) discover that public employees are more satisfied with the intrinsic aspect of the work than private employees because their motivation is public service. Nevertheless, indications from the study show that addressing the extrinsic aspects of the job can increase the motivation of public employees. While examining organizational commitment and job satisfaction, Porter et al. (1973) concluded that while organizational commitment tends to be affected by factors that are intangible such as the extent to which an employee agrees or disagrees with the organization's aims and ideas, which takes time and will decide whether they feel like a member of the group. While jobs satisfaction tends to be affected by factors that are tangible such as pay, promotional opportunities, and task required, both of these job attitudes can determine the levels of satisfaction experienced by both employees who stay and those who leave the organization. Job satisfaction is still an important factor shaping employees' turnover intention, and the work environment is an important determinant of job satisfaction. Therefore, rather than blaming employees, management should focus on creating a positive work environment (Han & Jekel, 2011; McNall et al. 2009; Lambert et al. 2001). Employees who get satisfaction from their work, tend to perform their job with complete interest and loyalty, and low intention of leaving the organization and vice-versa (Randhawa, 2007). While assessing performance ratings and job satisfaction, (Poon, 2004) discovered that a perceived manipulation of performance ratings for reasons such as personal liking and punishment can hinder job satisfaction, and promote turnover intentions because manipulation of rating is viewed

as unjust and unfair. Fayyazi & Aslani (2015) believed that employees who are having work-life conflict tend to have a high intention of leaving the job, this is because they lack job satisfaction, thus they assumed that job satisfaction has a mediating effect on work life balance and employee turnover. According to (McNall et al., 2009) flexitime and compressed workweek schedules were found to influence work-to-family enrichment, which in turn affect job satisfaction and turnover intentions. They further suggested that the availability of a compressed workweek and flexible work schedules shows that the organization wants to help employees balance their work and personal life. Oosthuizen et al. (2016) recommend that organizations should initiate those work-life balance that can help improve the work-family life and job satisfaction, which in the end will reduce turnover intentions of employees. This is because based on their result it is unlikely for employees who are happy with their job conditions to decide to quit. Looking at past research, we think that there may be a link between job satisfaction and turnover intention. Therefore, it is safe to propose the following:

H5: There is a negative relationship between intrinsic job satisfaction and turnover intentions.

H6: There is a negative relationship between extrinsic job satisfaction and turnover intentions.

3.2 Theoretical Model

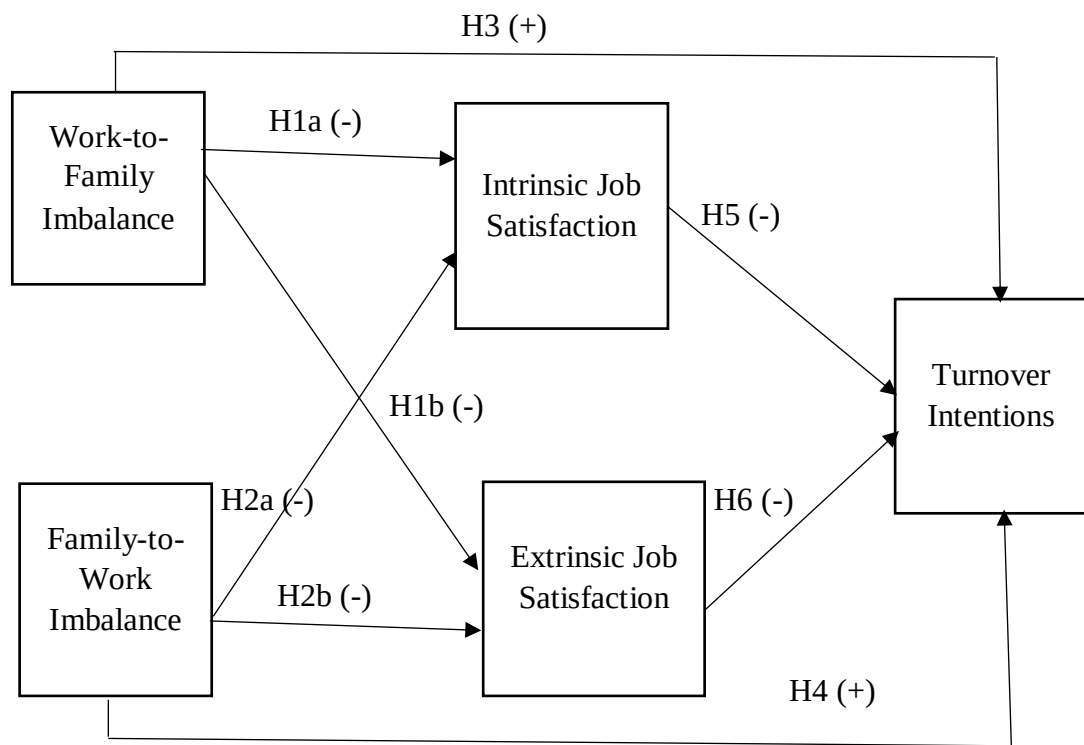


Figure 1: Theoretical Model: The Relationship between Work Life Balance, Job Satisfaction, and Turnover Intention

Chapter 4

METHODOLOGY

4.1 Sample and Data Collection

This research features data collected from 12 out of the 14 commercial banks in Sierra Leone. The online survey questionnaire was administered to bankers in the capital city, which is Freetown. This is because all the headquarters are in Freetown, and most of the responses came from employees in the headquarters branches while some came from other branches and outlets. The online survey questionnaire link was randomly sent to the phone and email of different employees and data was collected within the period of 26 days (14th April - 9th May 2022). All the participants participated voluntarily.

At first, the researchers set out to collect 150 responses but received only 100 responses. Therefore only 66.7% was coded and analysed.

4. 2 Confidentiality and Ethical Issues in Data Collection

A consent form stating the aim of the study, the anonymity of the responses, and the time it will take was the first part of the online questionnaire. The questionnaire was structured in a way that, after reading the consent form the bankers could indicate their willingness to either participate or not to participate in the survey by selecting the yes or no option, furthermore, in order to maintain the anonymity and privacy of respondents, there were no questions about the identification of the respondents, and their email address was not required. Participants were encouraged throughout the

survey to just freely express their feelings, and all their responses would be completely confidential and used only for academic purposes.

4.3 Measures

The measurement scales used were adopted from previous research works. Even though the original structure of the constructs was kept, some responses were omitted because they did not apply to the population of the study. The questionnaire features socio-demographic, job satisfaction, turnover intentions, and work life balance.

4.3.1 Socio-demographic Questionnaire

In this research, the socio-demographic questionnaire was adopted from European Social Survey II (2004-2005) as cited by Pichler (2008). This section included age and gender related questions (1=male, 2=female), marital status (1=single, 2= married) level of education (ranges from 1= diploma to 4= postgraduate), work experience, household type (1 for single household: no partner, 2 for those whose partners are not working, 3 for those who have partners that work part-time, 4 for those whose partners are full-time employed), number of children under age 12 (0 for none, 1 for under 3, 2 for between 3 and 5, 3 for between 6 and 11), main childcare (0 for don't apply, 1 for household member, 2 for child manages alone, 3 for extended family/ex-partner, 4 for formal care (paid or unpaid) by minder (carer, nursery)), and working time (1 for part-time, 2 for full-time, 3 for full-time and work overtime, 4 for full-time and Work during the weekends).

4.3.2 Job Satisfaction Questionnaire

The job satisfaction questionnaire used in the study was adopted from (Lucas et al., 1990) and it have 5 items that are extrinsic job satisfaction (EJS) and 4 items that are intrinsic job satisfaction (IJS), that makes it a 9-item scale in total. Lucas et al. (1990) explained that this 9-item scale is an acceptable research instrument that was taken

from the work of Johnson (1955), the scale for job satisfaction as cited by Guion & Elbert (1973), and it measures how satisfied employees are with different areas of their jobs. Johnson (1955) gave evidence from multiple sources that confirm the validity of the scale. The items were also used by Nadiri & Tanova (2010). A 5-point Likert scale (from 1= strongly Disagree to 5= Strongly Agree) was used for the response option. The items for (EJS) include statements around how the respondents feel about their financial rewards, while the items for (IJS) include statements about the sense of fulfilment the respondents get from their jobs.

Cronbach's Box Alpha coefficient value for (EJS) scale was (0.818) which is greater than the suggested threshold of (0.7). and the (IJS) scale was (0.902) which is also greater than 0.7, and the overall job satisfaction score was (0.851) These values indicate that the scales are reliable and they both have good internal consistency.

4.3.3 Turnover Intentions Questionnaire

The intention to quit was measured on a 7-point Likert scale (from 1 = strongly Disagree to 7 = strongly Agree) using 3 items. This scale was adopted from the work of Jenkins (1993), who intended to predict employee's likelihood of quitting their jobs. Researchers like Krausz et al. (1995) and Omar & Ahmad (2014), have utilized these items. The respondents can specify the extent to which they agree or disagree with the items. The items feature questions on how often the respondents feel like leaving their jobs. The Cronbach's Box Alpha score for this scale was (0.918), which indicates that the scale is reliable because it is greater than the suggested threshold of (0.7).

4.3.4 Work Life Balance Questionnaire

The scale used to measure work life balance was adopted from the International Social Survey Programme (ISSP) as cited by Pichler (2008). According to (Pichler, 2008)

the ISSP is one of the main and best surveys for measuring work life balance, and it is also perfect for the cross-national survey. There were 4 items from the ISSP that were measured on a 4-point Likert scale (from 1= never to 4 = several times a week). These 4 items were further divided into two sets of items that enable the research to measure work-to-family imbalance and family-to-work imbalance, and the participants were asked to indicate how often their work interferes with their family life and their family life interferes with their work life. The (WFI) sample items include statements that help the respondents express how their work life affect their family life. While the items for (FWI) include statements that help the participant express their family to job interference.

The Cronbach's Box Alpha score for the overall work life balance was (0.789) which is still greater than the (0.7) threshold. This shows that the scale has a good internal consistency.

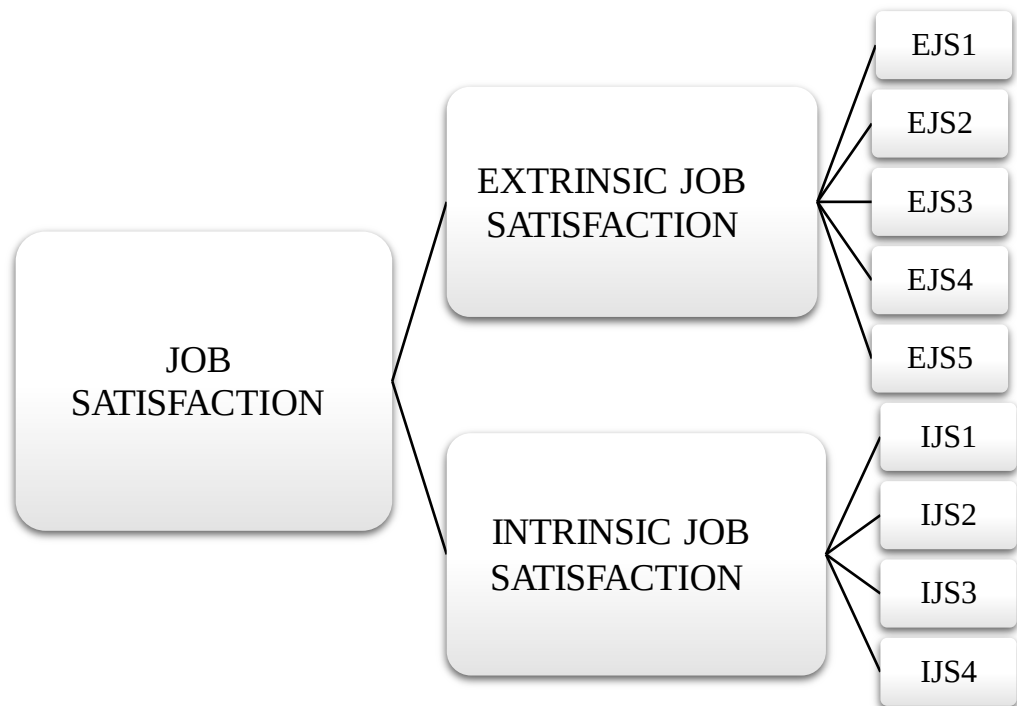


Figure 2: Job Satisfaction

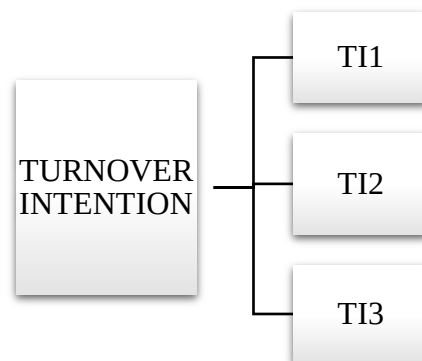


Figure 3: Turnover Intentions

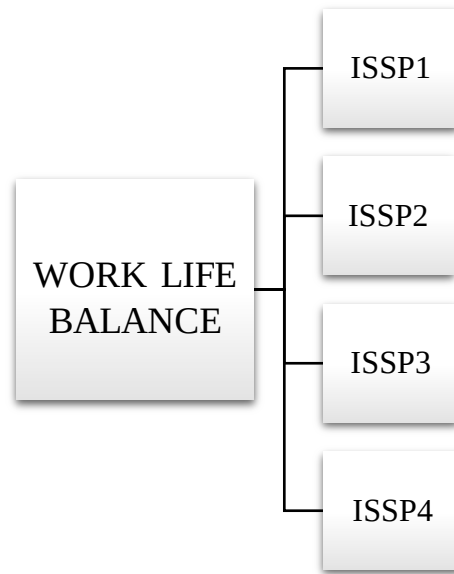


Figure 4: Work Life Balance

Chapter 5

DATA ANALYSIS AND RESULTS

After distributing the survey questionnaire via a google form link, the researcher received 100 responses. Initially, the researcher had planned to collect 150 responses but was only able to get 100 responses due to the busy schedules of the bank employees, therefore, the researcher only coded and analysed (66.7%) of the questionnaires. The data was first coded using both excel and Statistical Package for Social Sciences (SPSS) and then both descriptive and inferential analyses were conducted using only SPSS. Work-to-family imbalance and family-to-work imbalance were used as independent variables, while extrinsic job satisfaction, intrinsic job satisfaction, and turnover intentions served as dependent variables. The effect of extrinsic and intrinsic job satisfaction on turnover intentions was also tested.

5.1 Descriptive Statistics

The sample is made up of (54%) male and (46%) female and among them (62%) are single and (38%) are married. The result shows that most of the respondents are single with no partner (48%), close to this group are those who have partners that work full-time (42%), followed by respondents whose partners are not working (6%), and then respondents whose partners work part-time (4%). (55%) of the respondents do not have children under age 12, while (22%) have children under age 3, also (18%) of the respondents have children ages between 3 and 5, and only (5%) of the respondents have children between ages 6 and 11. We further asked about the main childcare, to know who takes care of their children while they are at work, to which (54%) of the

respondents said that it does not apply to them, (29%) of the respondents said household member, (8%) indicated that they have formal care (paid or unpaid), (6%) indicated that either an extended family member or an ex-partner helps with that, while (3%) of the respondents said that their child manages alone. Most of the respondent's highest level of education is a bachelor's degree (62%), followed by those whose highest level of education is postgraduate (23%) and those whose highest level of education are diploma and professional degrees (11% and 4% respectively). Concerning work schedules, (76%) of the respondents work full-time, while (10%) indicated that they work full-time and work during the weekend, (8%) of the respondents also said that they work full-time and work overtime, and (6%) said that they are part-time workers.

Table 1: Socio-Demographic Variables Frequency and Percentage

Socio-demographic variable	Frequency	Percentage
Gender		
Male	54	54
Female	46	46
Total	100	100
Marital		
Single	62	62.0
Married	38	38.0
Total	100	100.0
Household Type		
Single household: no partner	48	48.0
Partner is not working	6	6.0
Partner is part-time	4	4.0
Partner is full-time employed	42	42.0
Total	100	100.0

Children (number under 12)		
None	55	55.0
Under 3	22	22.0
Between 3 and 5	18	18.0
Between 6 and 11	5	5.0
Total	100	100.0
Main Childcare		
Don't apply	54	54.0
Household member	29	29.0
Child manages alone	3	3.0
Extended family/ex-partner	6	6.0
Formal care (paid or unpaid) by minder (carer, nursery)	8	8.0
Total	100	100.0
Education Level		
Diploma	11	11.0
Professional degree	4	4.0
Bachelor's degree	62	62.0
Postgraduate	23	23.0
Total	100	100.0
Working time		
Part-time	6	6.0
Full-time	76	76.0
Full-time and work overtime	8	8.0
Full-time and work during the weekend	10	10.0
Total	100	100.0

Most of the respondents in Figure 5 fall between ages 24 and 30, close to this group are those between ages 30 and 37, followed by those between ages 37 and 47, and those who are 53 years old are less when compared to those who are 59 years old, and

the least number of the respondent are those who are 65 years old, which is normal since the official retirement age in Sierra Leone is 60 years. In Figure 6 the majority of the respondents have worked for their organization for ≤ 8 years and 5 months, while the second-largest group of respondents have worked for > 8 years and 5 months but ≤ 16 years 8 months, followed by those who have been working for > 16 years and 8 months but ≤ 25 years and 1 month.

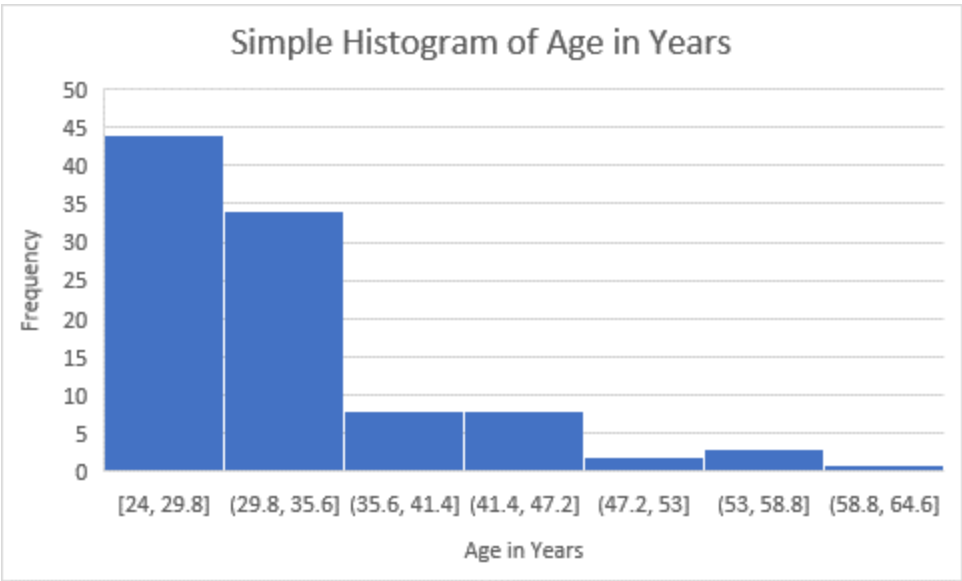


Figure 5: Histogram of Age in Years

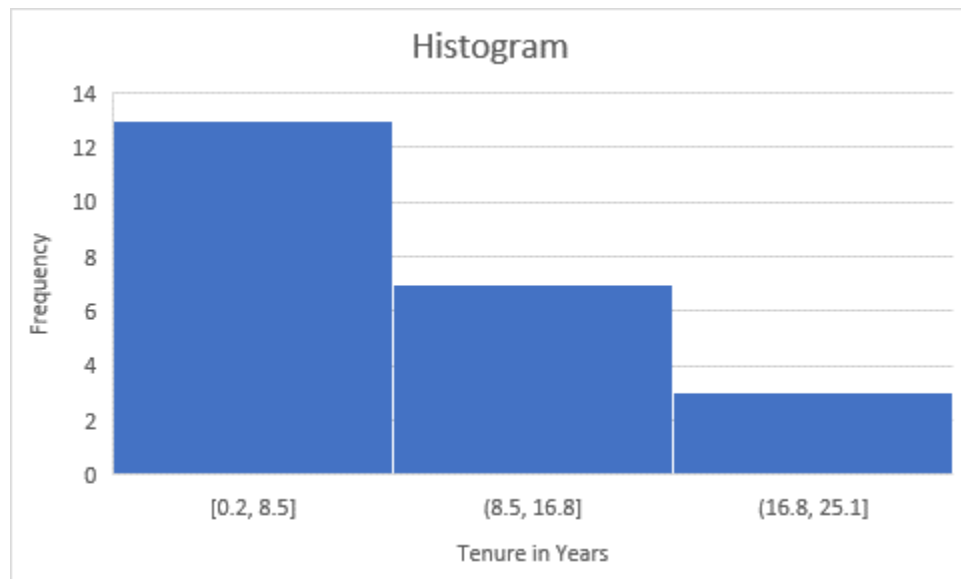


Figure 6: Histogram of Tenure in Years

From Figure 7, we observed that even though the male respondents have more turnover intentions than the female respondents, the difference is quite small, but one thing is clear and that is both groups have high turnover intention. The second-highest bars are family-to-work imbalance and intrinsic job satisfaction. The male respondents have more family-to-work imbalance, however, the difference between them and their female counterparts is quite small. The female respondents slightly have more intrinsic job satisfaction than their male counterparts. Furthermore, the female respondents have more extrinsic job satisfaction and work-to-family imbalance than their male counterparts. However, overall, we noticed that regardless of how high the levels of extrinsic and intrinsic job satisfaction are, the turnover intention is still high for both groups. Figure 8 illustrates the relationship between the marital status of the respondents and the variables. We noticed that turnover intention is higher for single respondents than for respondents who are married, however, the difference is not that great. The second highest bar is the family-to-work imbalance, we noticed that those who are married slightly experience more family-to-work imbalance compared to the single respondents. Furthermore, intrinsic job satisfaction is slightly higher for married

respondents than for single respondents. Extrinsic job satisfaction is also slightly higher for married respondents than for single respondents, while work-to-family imbalance is slightly higher for single respondents than married respondents.

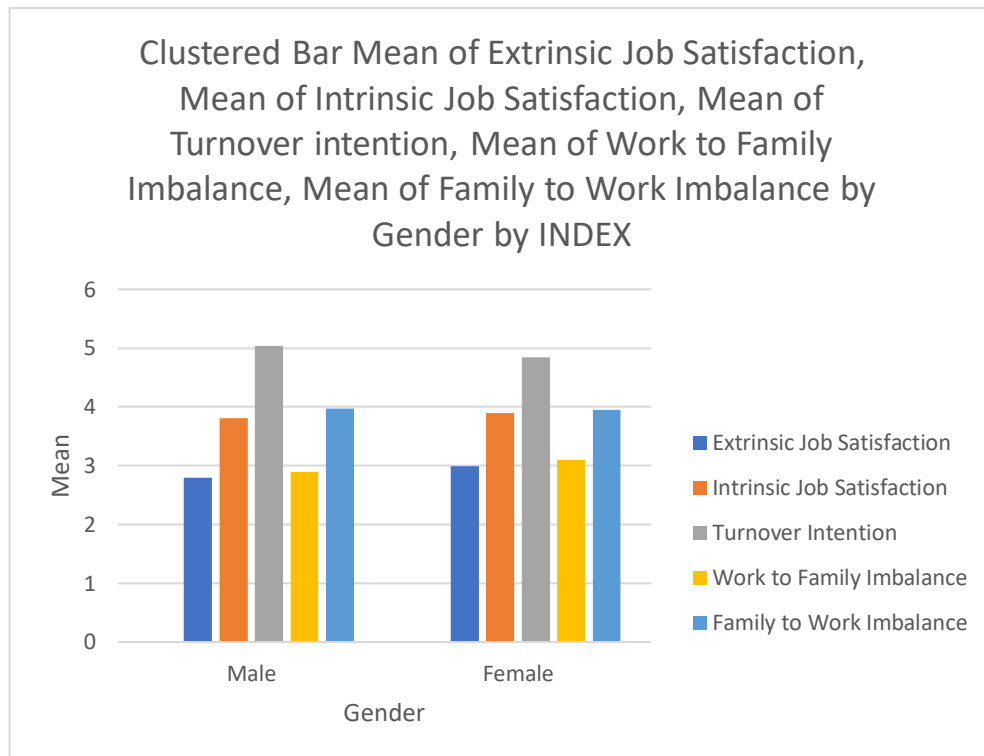


Figure 7: Clustered Bar Mean of EJS, IJS, TI, and WFI, FWI by Gender

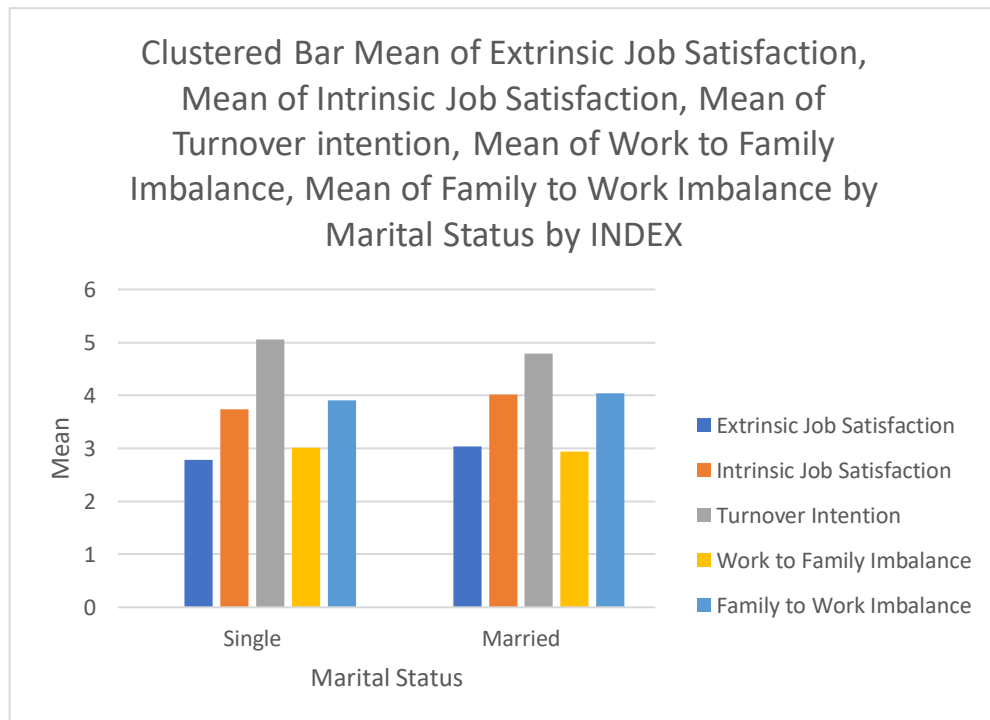


Figure 8: Clustered Bar Mean EJS, IJS, TI, WFI, FWI by Marital Status

5.2 Hypothesis Testing

5.2.1 Correlation Analysis: Socio-Demographic Variables, Work to Family Imbalance, family-to-work Imbalance, Extrinsic Job Satisfaction, Intrinsic Job Satisfaction, and Turnover intention

Pearson correlation coefficient analysis was used to investigate whether there is a correlation among the socio-demographic variables (i.e., gender, age, marital status, educational level, tenure, household type, number of children under age 12, main childcare, working time) and work-to-family imbalance, family-to-work imbalance, extrinsic job satisfaction, intrinsic job satisfaction, and turnover intentions were analysed. The result is shown in Table 2.

Gender has a weak correlation with all the other variables of the study. Age of the respondents has a moderately positive correlation with marital status ($r=.436^{**}$, $p<0.01$) and a strong positive correlation with the tenure of the respondents ($r=.736^{**}$,

$p < 0.01$) while it has a weak negative correlation with educational level. The age of the respondents also has a moderately positive correlation with household type, number of children under age 12, and main childcare. While it has a weak correlation with variables such as working time, extrinsic job satisfaction, intrinsic job satisfaction, turnover intentions, work-to-family imbalance, and family-to-work imbalance. Educational level has a weak correlation with all other variables. Tenure has a strong and positive correlation with age and marital status ($r = .736^{**}, .610^{**}$ respectively, $p < 0.01$) and a moderate or weak association with all other variables. Household type has a strong positive correlation with marital status ($r = .661^{**}$, $p < 0.01$), while it has a weak or moderate association with all other variables. Number of children has a strong and positive association with main childcare ($r = .724^{**}$, $p < 0.01$), while it has a weak or moderate correlation with the other variables. Working time has a weak or negative association with all other variables. Extrinsic job satisfaction has a weak association with the socio-demographic variables and a moderate or weak association with other variables, except turnover intentions, the result shows a weak negative correlation between extrinsic job satisfaction and turnover intentions ($r = -.09$). Intrinsic job satisfaction has a positively weak or moderate correlation with all other variables except with turnover intentions and family-to-work imbalance. The result shows that intrinsic job satisfaction has a strong positive association between intrinsic job satisfaction and family-to-work balance ($r = .948^{**}$, $p < 0.01$), and a weak negative correlation with turnover intentions ($r = -.01$). Turnover intentions has a negative but weak association with most other variables, but it has a moderate correlation with work-to-family imbalance ($r = .504^{**}$, $p < 0.01$). Work-to-family imbalance has a weak positive correlation with family-to-work imbalance ($r = .234^{*}$, $p < 0.05$).

Table 2: Means, Standard Deviations and Correlations of all Variables and Socio-Demographic Variables

Variables	MEAN	SD	1	2	3	4	5	6	7	8	9	10	11	12	13
1. Gender	1.46	0.501													
2. Age	32.51	7.715	.01												
3. Marital Status	1.38	0.488	.06	.436**											
4. Educational Level	2.97	0.846	.67	-.07	.224*										
5. Tenure	5.919	5.0583	.04	.736**	.610**	.15									
6. Household Type	2.40	1.435	.13	.384**	.661**	.18	.389**								
7. Number of Children under age 12	0.77	1.024	-.09	.368**	.440**	.202*	.415**	.338**							
8. Main Childcare	0.87	1.241	-.05	.345**	.305**	.12	.313**	.265**	.724**						
9. Working Time	2.22	0.705	-.06	.14	.08	-.14	.04	.1	-.11	-.08					
10.Extrinsic Job Satisfaction	2.88	0.987	.1	.13	.13	.18	.08	.08	.12	-.06	-.2				
11.Intrinsic Job Satisfaction	3.8475	1.01994	.04	.08	.13	.18	.11	.11	.05	-.01	.02	.393**			
12.Turnover intention	4.9533	2.07005	-.05	-.03	-.06	.	.07	-.15	-.13	-.12	.04	-.09	-.01		

13. Work-to-Family Imbalance	2.9850	0.82405	.13	.02	-.05	.06	.08	.	.03	.05	.05	.11	.269**	.504**	
14. Family-to-Work Imbalance	3.9600	1.11165	-.01	-.01	.06	.11	.03	.02	-.01	-.03	.04	.356**	.948**	.02	.234*

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

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

5.2.2 One-way ANOVA and Independent Samples t-Test Results

This study has six research hypotheses, and they were tested by comparing group means through the use of one-way ANOVA, and independent-sample t-test. One-way ANOVA and t-test were useful in testing whether the difference between group means has statistical significance. To make this conclusion, 0.05 would determine the significance level, which means if the P-value is more than 0.05, then there is no statistically significant difference between groups. The data was collected from bankers from the different banks in Freetown Sierra Leone, and they were divided into two sets of groups which are male and female bank employees, and then single and married bank employees. The analysis for ANOVA includes tables 3 and 4. Those who work full-time have the highest level of intrinsic job satisfaction ($M = 3.98$), while those who worked part-time have the lowest level of intrinsic job satisfaction ($M = 2.75$), and there is a statistically significant difference between at least two of the groups ($p < 0.02$). The employees who worked part-time have the least intention to leave the organization ($M = 4.61$), while employees who work full-time and also work overtime have the highest level of turnover intention ($M = 5.63$), however, there was no statistically significant difference between the groups ($p < 0.8$). The result shows that those who work full-time and during the weekend have the second-to-least level of work-to-family imbalance (2.8) and one possible explanation for this, might be that most of those who work full-time and during the weekend are employees who are single and are not living with a partner or child. While those who work full-time and overtime have the highest-level of work-to-family imbalance ($M = 3.5$), nevertheless, there is no significant difference between groups ($p < 1.72$). Employees who work full-time have the highest level of family-to-work imbalance (4.1), and as expected those who work part-time have the lowest level of family-to-work imbalance, furthermore, there was a significant difference between at least the mean of the two groups ($p < 0.02$).

Tabel 3: Means, Standard Deviations, and One-Way Analyses of Variance in Work Schedules

Measure	EJS		F	Sig	IJS		F	Sig
	M	SD			M	SD		
Part-time	3.17	.94	1.31	.28	2.75	1.6	3.28	.02
Full-time	2.96	1.03			3.98	.87		
Full-time and work overtime	2.58	.85			3.53	1.23		
Full-time and Work during the weekends	2.42	.66			3.73	1.23		
Total	2.88	.99			3.85	1.02		

Measures	TI		F	Sig
	M	SD		
Part-time	4.61	2.08	.34	.8
Full-time	4.92	2.12		
Full-time and work overtime	5.63	1.9		
Full-time and Work during the weekends	4.9	2.03		
Total	4.95	2.07		

Measures	WFI		F	Sig	FWI		F	Sig
	M	SD			M	SD		
Part-time	2.58	.58	1.72	.17	2.67	1.66	3.48	.02
Full-time	2.99	.81			4.1	.95		
Full-time and work overtime	3.5	.53			3.88	1.36		
Full-time and Work during the weekends	2.8	1.09			3.75	1.34		
Total	2.99	.82			3.96	1.11		

With regard to the different age ranges and the research variables in table 4, there was no statistically significant difference among the groups. However, employees who are between the age 46-55 years have a high mean for all the variables, nevertheless, the highest mean score for this group was turnover intentions (M=5.0), which might mean that even though they might be enjoying their job, they also want the domains of their lives to be well balanced, i.e., they desire to be effective at home as they are at work, vice visa. From the ANOVA table we also noticed that overall, the employees indicated that as much as they neither lack extrinsic job satisfaction nor intrinsic job satisfaction, they still experience work-to-family imbalance family-to-work imbalance, which causes them to have turnover intention.

Table 4: Means, Standard Deviations, and One-Way Analyses of Variance in Age

Measure	EJS		F	Sig	IJS		F	Sig	IT		F	Sig
	M	SD			M	SD			M	SD		
Under 25	2.76	.82	.96	.43	3.88	.94	1.15	.34	4.7	2.29	.23	.92
26-35	2.83	.98			3.76	1.06			5.04	2.		
36-45	3.09	1.01			4.22	.72			4.89	2.46		
46-55	3.65	1.25			4.31	.47			5.	1.36		
56 and Older	2.53	1.27			3.17	1.89			4.	2.65		
Total	2.88	.99			3.85	1.02			4.95	2.07		

Measure	WFI		F	Sig	FWI		F	Sig
	M	SD			M	SD		
Under 25	2.6	.84	1.68	.16	4.	1.03	.7	.59
26-35	3.03	.81			3.91	1.15		
36-45	3.1	.74			4.23	.96		
46-55	3.38	.75			4.25	.65		
56 and Older	2.17	1.26			3.17	1.89		
Total	2.99	.82			3.96	1.11		

For the independent sample t-test, we first tried to determine the extent to which the variables vary between male and female. There was no significant difference for extrinsic job satisfaction between male ($M = 2.80$, $SD = .874$) and female ($M = 2.99$, $SD = 1.106$), $\{t(85.109) = -.95\}$, ($p < 0.35$). In addition, for turnover intentions, no significant difference was found between male ($M = 5.0432$, $SD = 1.90007$) and female ($M = 4.8478$, $SD = 2.27027$), $\{t(88.093) = .46\}$, ($p < 0.65$). We further, examine intrinsic job satisfaction, but there was not a significant difference in intrinsic job

satisfaction between the male ($M = 3.8102$, $SD = 1.10843$) and female ($M = 3.8913$, $SD = .91538$), $\{t(98) = -.40\}$, ($p < 0.69$). We also looked at family to work imbalance between males and females, and no significant difference was found between male ($M = 3.9722$, $SD = 1.21863$) and female ($M = 3.9457$, $SD = .98448$), $\{t(98) = .12\}$, ($p < 0.91$).

We further conducted the independent samples t-test to compare the variables between bank employees who are single and those who are married. There was not a significant difference in extrinsic job satisfaction between the single ($M = 2.79$, $SD = .961$) and married ($M = 3.04$, $SD = 1.020$), $\{t(98) = -1.3\}$, ($p < 0.21$). Moreover, there was no significant difference in intrinsic job satisfaction between the single ($M = 3.7419$, $SD = 1.05385$) and married ($M = 4.0197$, $SD = .95043$), $\{t(98) = -1.3\}$, ($p < 0.19$). There was also no significant difference in turnover intention between the single ($M = 5.0538$, $SD = 2.04520$) and married ($M = 4.7895$, $SD = 2.12722$), $\{t(98) = .6\}$, ($p < 0.54$). This was the same for work-to-family imbalance, there was no significant difference in work to family imbalance between the single ($M = 3.0161$, $SD = .83944$) and married ($M = 2.9342$, $SD = .80682$), $\{t(98) = .48\}$, ($p < 0.63$). A significant difference was also not found for family to work imbalance between the single ($M = 3.9113$, $SD = 1.13269$) and married ($M = 4.0395$, $SD = 1.08666$), $\{t(98) = -.56\}$, ($p < 0.58$).

This scatterplot shows that there is a moderately positive correlation between work-to-family imbalance and extrinsic job satisfaction.

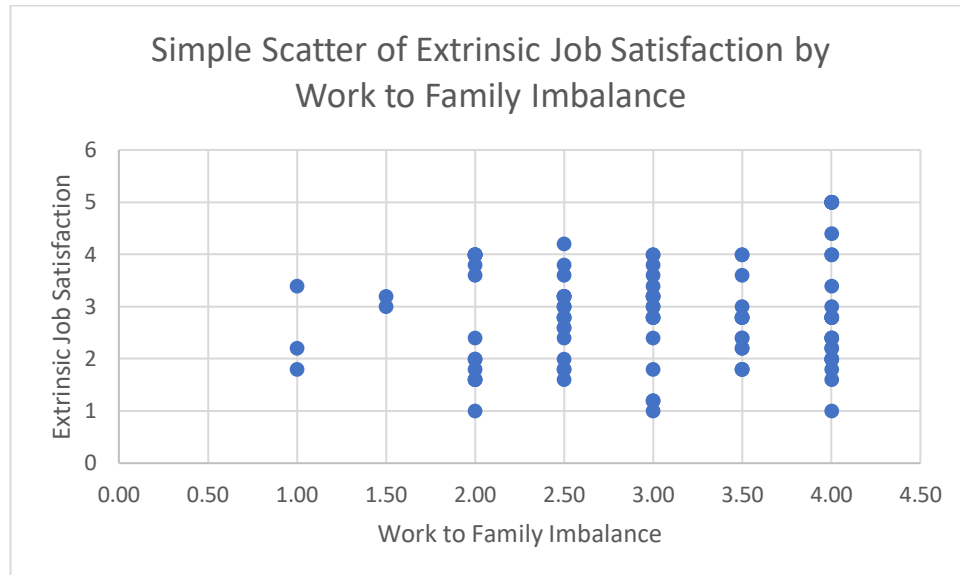


Figure 9: Scatterplot Showing the Correlation between WFI and EJS

This scatterplot shows that there is a low positive correlation between work-to-family imbalance and intrinsic job satisfaction.

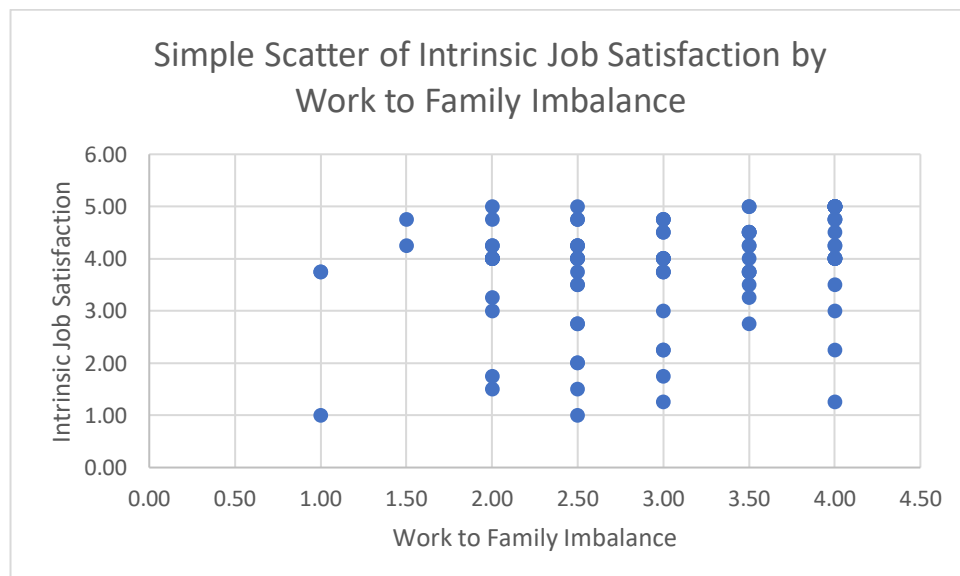


Figure 10: Scatterplot Showing the Correlation between WFI and IJS

This scatterplot shows that there is a moderately changing correlation between family to work imbalance and extrinsic job satisfaction.

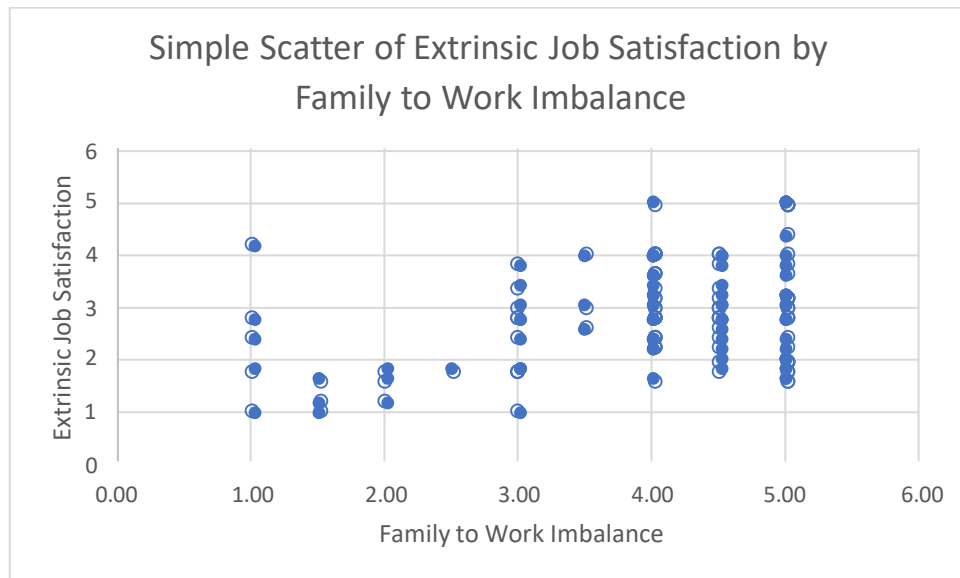


Figure 11: Scatterplot Showing the Correlation between FWI and EJS

The scatter plots show that there is a strong increase in trend between family to work imbalance and intrinsic job satisfaction.

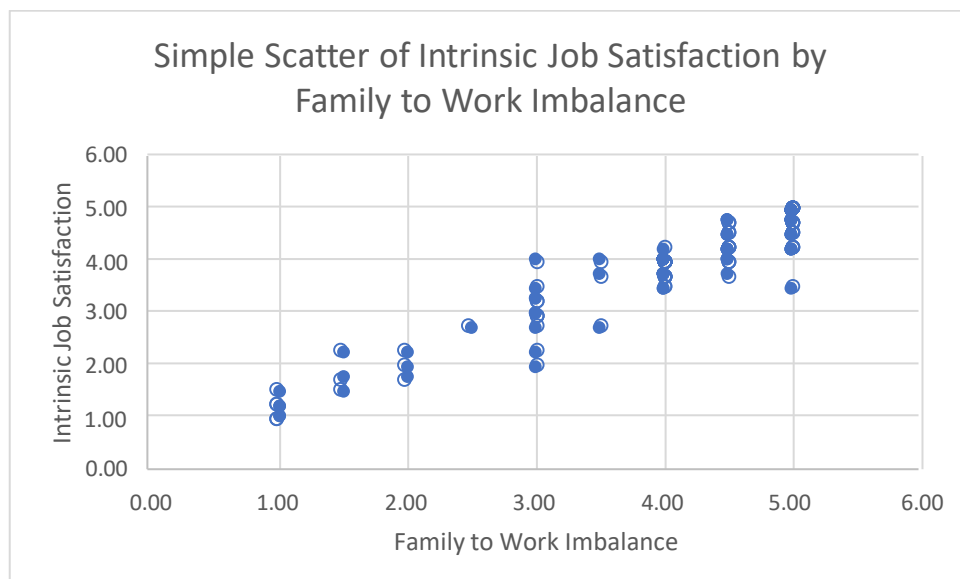


Figure 12: Scatterplot Showing the Correlation between FWI and IJS

The scatterplots show that there is a moderately increase in trend between work to family imbalance and turnover intentions

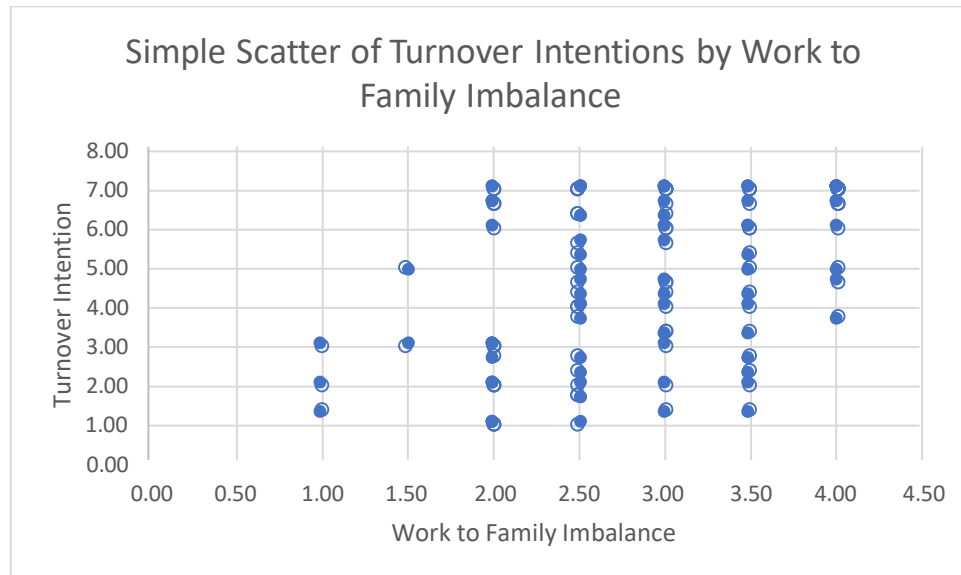


Figure 13: Scatterplot Showing the Correlation between WFI and TI

This scatterplot shows that there is a weak positive correlation between family to work imbalance and turnover intentions.

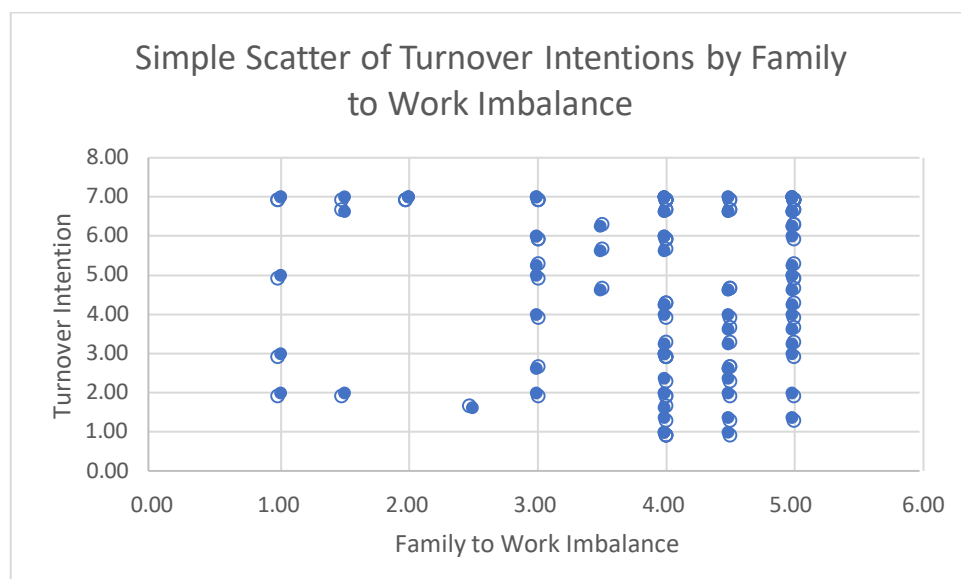


Figure 14: Scatterplot Showing the Correlation between FWI and TI

This scatterplot shows that there is no association between extrinsic job satisfaction and turnover intentions

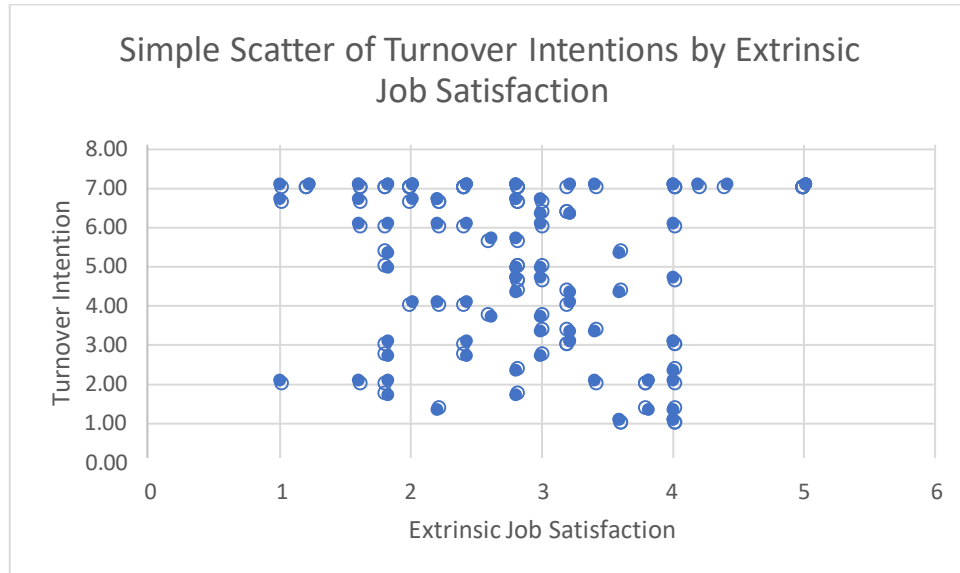


Figure 15: Scatterplot Showing the Correlation between EJS and TI

This scatter plot shows that there is no correlation between intrinsic job satisfaction and turnover intentions

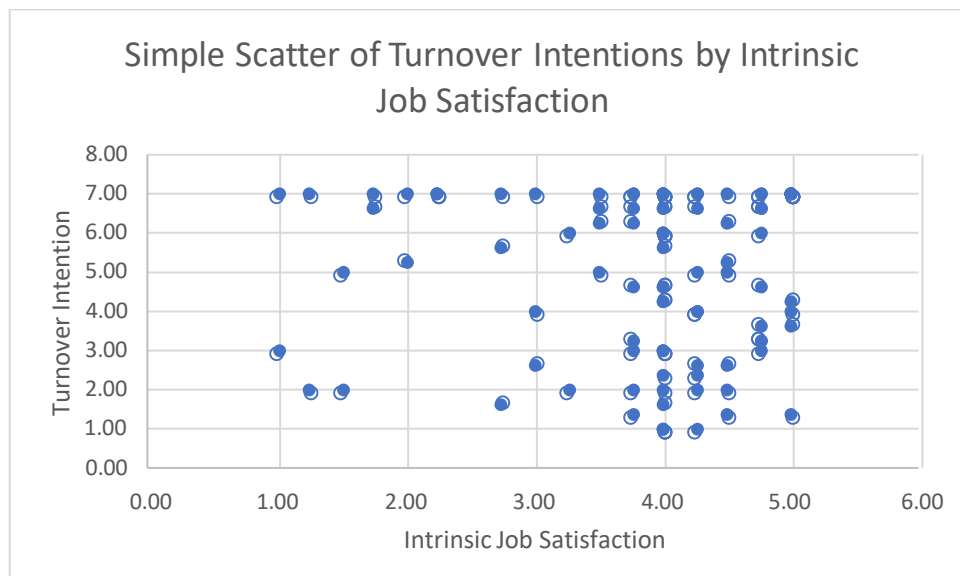


Figure 1 6: Scatterplot Showing the Correlation between IJS and TI

5.2.3 Regression Analysis

Table 5 of the regression analysis shows that work-to-family imbalance does not have a significant effect on extrinsic job satisfaction ($p < 0.283$) which means we should reject the hypothesis:

H1b: Work-to-family imbalance has a negative relationship with extrinsic job satisfaction.

Family-to-work imbalance has a significant effect on extrinsic job satisfaction ($p < 0.00$) which means that employees tend to lose their extrinsic job satisfaction when their family life is affecting their work, therefore, we accept the hypothesis:

H2b: Family-to-work imbalance is negatively related to extrinsic job satisfaction.

Table 5: The Effect of Work to Family Imbalance and Family to Work Imbalance on Extrinsic Job Satisfaction

Variable	Beta	SE	95% CL		β	P
			LL	UL		
Work-to-Family Imbalance	.13	.12	-.109	.368	.11	.283
Family to Work Imbalance	.32	.08	.149	.482	.356	0.00

Based on our result in table 6 we will accept the following hypothesis:

H1a: Work-to-family imbalance has a negative relationship with intrinsic job satisfaction.

H2a: Family-to-work imbalance is negatively related to intrinsic job satisfaction.

This is because, work-to-family imbalance and family-to-work imbalance both have a statistically significant effect on intrinsic job satisfaction ($p < 0.007$, $p < .00$, respectively). This shows that bank employees desire to be able to balance the different domains of their lives effectively for them to achieve intrinsic job satisfaction. This further shows that the presence of extrinsic job satisfaction does not mean there is intrinsic job satisfaction.

Table 6: The Effect of Work-to-Family Imbalance and Family-to-Work Imbalance Effect on Intrinsic Job Satisfaction

Variable	Beta	SE	95% CL		β	P
			LL	UL		
Work-to-Family Imbalance	.33	.12	.094	.572	.269	.007
Family-to-Work Imbalance	.87	.03	.811	.928	.948	0.00

Table 7 shows that work-to-family imbalance has a significant impact on turnover intentions ($p < 0.00$), which also shows that the major reason bank employees have turnover intentions is when their work life affects their family or personal life. Therefore, we accept the hypothesis:

H3: Work-to-family imbalance has a positive correlation with turnover intentions.

On the contrary, family-to-work imbalance does not have an effect on turnover intentions ($p < 0.829$), which means that these employees do not think about leaving their jobs when their family or personal life is interfering with their work life. This also speaks to the fact that bank employees need more flexitime, to be able to meet their family or personal commitments. Therefore, we reject the hypothesis:

H4: Family-to-work imbalance has a positive correlation with turnover intentions.

Table 7: The Effect of Work-to-Family Imbalance and Family-to-Work Imbalance on Turnover Intentions

Variable	Beta	SE	95% CL		β	P
			LL	UL		
Work-to-Family Imbalance	1.27	.22	.831	1.701	.504	.00
Family-to-Work Imbalance	.04	.19	-.332	.414	.022	.829

In table 8 our findings show that when extrinsic job satisfaction increase by 1 unit then turnover intentions will decrease by (-.20) unit, and when intrinsic job satisfaction increase by one unit then turnover intention decreases by (-.02). However, extrinsic and intrinsic job satisfaction is not a determinant of employees' intention to leave ($p < 0.356$, $p < 0.917$ respectively), therefore we should reject the following hypothesis:

H5: There is a negative relationship between intrinsic job satisfaction and turnover intentions.

H6: There is a negative relationship between extrinsic job satisfaction and turnover intentions.

Table 8: The Effect of Extrinsic Job Satisfaction and Intrinsic Job Satisfaction on Turnover Intentions

Variable	Beta	SE	95% CL		β	P
			LL	UL		
Extrinsic Job Satisfaction	-.20	.21	-.614	.223	-.093	.356
Intrinsic Job Satisfaction	-.02	.21	-.428	.385	-.011	.917

Chapter 6

DISCUSSION AND CONCLUSION

6.1 Summary of the Study

The purpose of this study was to investigate the effect of work life balance on job satisfaction and turnover intentions of employees in the banking industry in Freetown Sierra Leone. The study utilized an online survey questionnaire, and the survey link was sent to over 150 bank employees in Freetown Sierra Leone, and we were able to get 100 responses. The questionnaire features items that helped in measuring extrinsic job satisfaction, intrinsic job satisfaction, work-to-family imbalance, family-to-work imbalance, and turnover intentions. Based on previous studies that had examined the balance between work and life, employees' satisfaction with their job, and turnover intention, eight hypotheses were developed to be tested with the data collected from the sample of the study. And then the responses were analysed by using Pearson correlation, one-way ANOVA, t-test, scatterplot, and regression analysis. The conclusions of the study are presented in the next section.

6.2 Conclusions

Based on the data collected from the respondents, the hypotheses of the study were tested through Pearson correlation, one-way ANOVA, t-test, scatterplot, and regression analysis. The level of significance for testing the hypotheses was set at 0.05. Based on the regression analysis in tables (5-8) we had to reject these hypotheses: Work-to-family imbalance has a negative relationship with extrinsic job satisfaction ($p < 0.283$), a family-to-work imbalance has a positive correlation with turnover

intentions ($p < 0.829$), there is a negative relationship between intrinsic job satisfaction and turnover intentions, and there is a negative relationship between extrinsic job satisfaction and turnover intentions ($p < 0.356$, $p < 0.917$ respectively). This result agrees with Alam and Asim (2019) because their result shows that job satisfaction, satisfaction with the strategies and policies of the organization, satisfaction with supervision and career development, and satisfaction with the levels of compensation do not have an impact on turnover intention.

And then, we accepted the rest of the hypotheses: Family-to-work imbalance is negatively related to extrinsic job satisfaction ($p < 0.00$), work-to-family imbalance has a negative relationship with intrinsic job satisfaction, family-to-work imbalance is negatively related to intrinsic job satisfaction, and work to family imbalance has a positive correlation with turnover intention ($p < 0.007$, $p < .00$, $p < 0.00$ respectively). This is in line with the result of Özbağ and Ceyhun (2014), which indicates that shifting systems and work-family conflict are positively correlated with turnover intentions.

6.3 Policy Implications

Work-to-family imbalance was found to be the only determinant of turnover intentions. Contrary to the results of previous research (Romeo et al., 2020; Medina, 2012) that stated that job satisfaction reduces turnover intentions, our result shows that regardless of their job satisfaction, employees still have turnover intentions because work life balance is missing in the equation. The result of this study shows that employees want more from their jobs and profession, and that job satisfaction alone is not enough, bank management should also consider work life balance, because focusing on job satisfaction alone cannot keep employees. Moreover, managers should recognize and respect the different domains of their employees' lives, and they can

achieve this by not just focusing on improving employees' extrinsic and intrinsic job satisfaction but by improving work life balance and reducing turnover intentions. This can be done through surveys about issues regarding employees' job satisfaction, work life balance, and turnover intentions.

Overall, bank managers should focus more on improving employees' work to life balance as it tends to be a great determinant of employees' turnover intentions, and in order to achieve this, they should consider giving employees flexible work schedules, even though the banking industry is demanding. We recommend that they eradicate work schedules that involve the employees working overtime and even working during the weekend. Management should also increase employees' lunchtime, and ensure that the bank is close to the public during lunch hours. We suggest that they look into ways they can help employees spend more time with their families and other interests outside of work. Furthermore, these suggestions concur with Lim et al. (2021) as they also recommended flexi-hours workload in order to reduce work-family conflict which will result in low turnover intentions.

6.4 Limitations of the Study

It is necessary to note several limitations that were encountered in this study. The outcome demonstrates that there was sample bias since there are more male than female employees, younger than older employees, and more single than married employees in the research. Additionally, based on the results, it is possible that the respondents did not thoroughly read the questions because they continued replying "strongly agree" to questions that may have been adversely written.

6.5 Suggestions for Future Research

Future studies should examine the same subject utilizing unstructured interviews with an emphasis on married banking personnel. Future research might also concentrate on how bank management views the workers' work-life balance.

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APPENDIX

Questionnaire

Dear participants,

Please take a few minutes to answer r this survey. The survey aims to study the role of Work Life Balance on employees' JOB SATISFACTION and TURNOVER INTENTIONS. This study is carried out by an Eastern Mediterranean University student, who is in the Department of Business Administration. Your response will only be used for academic research, and I can assure you that all the answers will be kept confidential. The survey data will be included in a summarized format and the individual answers will not be disclosed to any institution or person concerned.

Socio-Demographic questions:

What is your Age Range?

☐ 18-25, ☐ 26-33, ☐ 34-40, ☐ 41 and above

What is your Gender?

☐ Male (1), ☐ Female (2)

Marital Status:

☐ Single (1), ☐ Married (2)

What is your Education Level?

☐ Diploma (1), ☐ Professional degree (2), ☐ Bachelor 's degree (3), ☐ Postgraduate

Work Experience (tenure):

How long have you worked in your current organization?

Household Type

☐ Partner is full-time employed, ☐ Single household: no partner, ☐ Partner is not working, ☐ Partner is part-time

Children (number under 12)

☐ Under 3, ☐ Between 3 and 5, ☐ Between 6 and 11,

Main Childcare:

☐ Household member, ☐ Child manages alone, ☐ Extended family/ex-partner, ☐ Formal care (paid or unpaid) by minder (carer, nursery)

Work Schedule

☐ Parttime, ☐ Working hours (40), ☐ Working evenings/nights, ☐ Working weekends, ☐ Working overtime

The following statements seek to examine your perceptions about the satisfaction you have relating to your job. (SD = Strongly Disagree, D = Disagree, N = Neither agree nor disagree, A = Agree, SA = Strongly Agree). Please choose the one that most reflects how you feel.

	JOB SATISFACTION	SD	D	N	A	SA
EJS1	“Given the work I do, I feel that I am not paid fairly.”	1	2	3	4	5
EJS2	“I am relatively well rewarded financially for my work.”	1	2	3	4	5
EJS3	“I am satisfied with the amount of my pay for my current position.”	1	2	3	4	5
EJS4	“I am satisfied with my working conditions.”	1	2	3	4	5
EJS5	“The benefits (insurance, medical, etc.) provided by my company are not satisfactory.”	1	2	3	4	5
IJS1	“I feel a sense of pride and accomplishment as a result of the type of work I do.”	1	2	3	4	5
IJS2	“I very much like the type of work I am doing.”	1	2	3	4	5
IJS3	“My job performance improves from year to year.”	1	2	3	4	5
IJS4	“My job offers me a career path that I am pleased with.”	1	2	3	4	5

The following statements are on turnover intentions (SD = Strongly Disagree, MD = Moderately Disagree, SD = Slightly Disagree, N = Neither agree nor disagree, SA = Slightly Agree, MA= Moderately Agree, SA = Strongly Agree). Please choose the one that most reflect how you feel

	TURNOVER INTENTIONS	SD	MD	SD	N	SA	MA	SA
TI1	“Presently, I am actively searching for other jobs.”	1	2	3	4	5	6	7
TI2	“In the last few months, I have seriously thought about looking for a new job.”	1	2	3	4	5	6	7
TI2	“I intend to leave the firm in the near future.”	1	2	3	4	5	6	7

The following questions are determinants of Work-life Balance, please choose the one that most applies to you.

	How often has each of the following happened to you during the past three months?	Several times a week	Several times a month	Once or twice	Never
ISSP1	I have come home from work too tired to do the chores which need to be done.	1	2	3	4
ISSP2	It has been difficult for me to fulfil my family responsibility because of the amount of time I spend on my job.	1	2	3	4
ISSP3	I have arrived at work too tired to function well because of the household work I had done.	1	2	3	4

ISSP4	I have found it difficult to concentrate at work because of my family responsibilities.	1	2	3	4
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