

Effect of Role Conflict, Work Life Balance and Job Stress on Turnover Intention: Evidence from Pakistan

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ABSTRACT

The fast moving world and the ever changing atmosphere in private sector organizations demand a low turnover rate for successful operations at low cost. Role conflict, job stress and issues related to work life are key determinants of turnover rate; therefore, this study has been conducted with an aim to find out the impact of above mentioned practices on turnover intention. Role conflict, job stress and work life balance are the independent variables while turnover intention is the dependent variable. Private sector banks of Pakistan have been selected as the target population and statistical analysis applied through SPSS and AMOS revealed that role conflict and job stress have a positive and significant relationship with turnover intention while insignificant relationship was found between work life balance and turnover intention. This study may prove to be a very productive one for private sector banks of Pakistan as on the basis of its findings employee turnover can be reduced.

KEY WORDS: Role Conflict, Job Stress, Work life Balance, Turnover intention.

INTRODUCTION

In the world of today, having global competition as well as the international cooperation and coordination, the innovative changes are taking place with every passing moment, and the impacts of these rapid changes on the employees and their performance is very clear, sometimes favorable and sometimes worse. As the technological changes pace the speed of work done by the organizations, the lack of transparency gets least to the limit due to the ill tactics and strategies used, that result in a number of organizational problems such as higher turnover rate of employees, the role conflict, the comparatively lower promotion opportunities, and the work overload as well, (Budhwar, 2001). Such problems enforce the managers to raise questions on what pillars and foundations is the work life balance and the proper development of the organization of today built? This has become the point of agreement and decision among managers of today that if the proper and balanced work is assigned to employees, such problems would seldom be observed, and if even taking place, would be handled easily and promptly.

To survive and dominate in competitive world today, the employees, especially banking sector employees, must be assigned a proper and balanced job to be accomplished that should be free of job stress, having a favorable work environment, and the roles must be defined clearly in order to avoid role conflict, (Budhwar, 2001). Particularly in the countries of Asia, there is a higher need for these factors to be paid attention and taken seriously in order to find the causes of such problem being occurred, and to find out the better ways to overcome them. When such problematic situations are seen in Pakistan, it becomes clear that the secret of development of organization is kept in the balanced work environment, free of job stress and role conflict. These are some of the motives on behalf of which this study has been conducted so that the organizations, especially the private sector banks of Pakistan should focus on their core competencies, achieving the higher level of desired output and productivity and therefore meeting the crucial demands of the developed world today. Although the private sector of Pakistan seems to be much developed, the banking area of this sector should be more concerned regarding such issues.

The employees in the private sector banks therefore must be provided with such a work environment where they can excel in their jobs and also being able to implement their knowledge, skills and abilities in a better and productive way.

The better and balanced work life policies designed by the organization is the golden phenomenon that keeps the employees bonded with the organization and working even beyond the normal time span assigned to them for better job performance and job accomplishment, then also satisfying the customers and listening to them, along with achieving the goals that are even considered unrealistic and unattainable in a general or usual sense. This is the population of employees that shows the least amount of turnover rate even if jobs are offered from other

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organizations to them, observing their productivity and job clarity. The reason is the stress free environment provided by the organization in which role conflict does not take place. Such employees become the symbol of pride for the organization and are considered the ambassadors of the organization because the goodwill and the positive word of mouth all come into existence because of the hard work and struggle of these employees. Organizations are able to prevent and avoid much expected costs because these employees are the continuous source of revenue and income generation for organization and thus they save the organizational time to spend much on training new employees, (Mitchell, 2000).

This study is based on the guide lines taken from previous authentic researches, Effects of job stress, role conflict, and work life balance policies on contextual performance and turnover intention has been further elaborated by looking at the relationship of turnover intention with role conflict, job stress and work life policies for the benefit of employees and organizations as well.

The focus of this research study lies at whether the organizational environment with proper work life balance, stress free job environment and the environment with least role conflict has either a motivating or repelling impact on the turnover intentions of employees, and how the organizations can leverage their profits and long term aim achievements by implementing the policies that will minimize the turnover intentions of employees, in private sector banks of Pakistan. The study aims at finding out the basic questions like, 1. Does the turnover intention rate exist in such a high ratio that it stimulates the researchers to conduct studies on turnover intentions of employees? 2. Is the turnover intention caused due to the factors such as poor policies about work life balance of employees, the environment having job stress and role conflict? 3. Are the factors such as the work life balance, the job stress and the role conflict having a positive or negative relationship with the turnover intentions of employees, working in the private sector banks of Pakistan?

The variables of this study are job stress, role conflict and the work life policies. Their relationship has been observed with turnover intentions of employees. Some key objectives of this study are to observe the relationship of the role conflict, job stress and the work life balance policies with the turnover intention of employees, to provide awareness to the private sector banks of Pakistan regarding role conflict, job stress, imbalanced work life policies ultimately causing the turnover intention of employees and so their outcomes on competitive capabilities of these banks.

This study is of great significance because turnover intention is the problem getting stronger and stronger with the passage of time, whose reasons could be job stress, the imbalanced work life policies designed by the organizations, and the role conflicts arising at different stages in the working life of employees. The importance of the study is obvious because it provides a strong and in depth analysis of the reasons for which turnover intention is caused in the organizations and it also provides the policies and strategies how to overcome such arising problems. Moreover, the results of the study can be applied to the organizations operating in Pakistan because there are many factors that cause job stress, role conflict, and imbalanced work life to take place. Therefore, in order to root out these problems taking place in Pakistani organization, the study can be of great importance and credibility.

One of the most important phenomena, enforcing the organizations to think about it is the employee turnover rate (Kalleberg 2009). Several reasons for employee turnover to take place are explained by most business researchers in which the factors that appear in prominent form are the absenteeism and the performance of roles at different levels of the hierarchal structure of organizations. Further, the turnover rate of employees is supposed to be also caused by the factors that will be having a long term or a short term impact on the organization directly or indirectly, influencing the bottom line of organization (Kalleberg, 2009). According to this stimulus response approach, the interaction between the workplace elements working as the stimuli and therefore the reaction as a consequence of it by the employee will be the response, and they will be interacting at different levels in organizations (Hawkins, 1996) provide an example of an employee who quits due to an increased workload. In this example the increased pressure of workload will be the stimulus and the reaction of employee in the form of quitting the organization will be the response. So the stimulus response relationship will be summarized as the interaction of both. As per the sequence of this research, the stimulus response model will be implemented to see whether they prove to be effective. The amount of work or job or task that the employees will be given to accomplish at a certain time limit will be the workload or job overload and this is the main reason for the employee turnover rate to get higher and higher sometimes. Most of the researches have proved that the relationship between the workload provided and thus the stress taking place in response to it is positive (Kalleberg, 2009) conducted a research study in which the results of work overload and the stress caused due to it were positively related to each other. Same was the result of the research study conducted by (Kinicki, 2001) in which work overload and the job stress was found to be positively related. Moreover, the studies conducted, revealed that the job stress was main indicator and determinant of the job outcomes such as performance, productivity, efficiency and effectiveness. Therefore, the stress relating to job will be the main indicator of work overload and thus the employee turnover rate.

JOB STRESS

Job stress becomes very necessary today because most organizations fall a victim to it and the situation becomes much severe where the multinational corporations are concerned. Keeping in view the role of job stress in the life of employee (Jeffrey & Phillip, 1995) have conducted a study to point out and overcome the factors that cause job stress. According to Sager, any physical or emotional factor or circumstance that leads to the bodily and mental imbalance of a person at the workplace is job stress. If such factors are not unveiled up to a certain time period they keep playing their role internally, ultimately leading to higher turnover rate of employees.

The most dangerous type of job stress is the psychological job stress that disturbs the employees physically but especially psychologically and hence deprives them of performing best job (Bemana et al., 2013). This job stress is mainly caused by boundary spanning where employees become a victim of continuous long term job shifting from one place to another. These activities are caused due to adaptation of changes in environment and the personal interpretation of the environment (Jeffrey & Phillip, 1995).

The chronic job stresses are the ones that result in the normal and routine course of business, thus damaging the day to day working schedule of employees. The second is the episodic job stress that is caused due to some special or some specific instants (Eden & Dov, 1990). These instants can be either sudden or emergent ones. From a manifestation perspective, the psychological job stress leads to the job dissatisfaction and thus higher intention to leave the organization. From an outcome perspective, the job stress produces behavioral outcomes that include decreased performance or even withdraw behavior. The psychological outcomes result in job burnout directly (Singh, Jagdip, Jerry, & Gary, 1994).

The turnover rate of employees will be mainly determined on the basis of how much strong are the job stress and the work exhaustion among employees. The reason is that the regulation of the emotional responses along with the stress factors will decide the turnover intention of employees (Moore, 2000). It is important to interpret the definitions of person/role stress, suggest conceptual uniqueness, and provide some conceptual as well as empirical framework that expands the job stress and constructs to understand stress at work through interaction dimension (Johnsrud, & Rosser, 2002). Person/ environment model of congruence forms the future research basis on person/ role conflict, and is very beneficial and fruitful in implementing the organizational programs regarding how to manage role stress and to flourish career development. Work stress has become a major cause of voluntary turnover in the organizations leading to loss of employees (Zhang & Lee, 2010). There are many researchers who found that the greater the amount of stress, the higher will be the turnover intention of employees (Kemery, 1987).

ROLE CONFLICT

Role conflict actually is the difference or gap between the role assigned to the employees and their actual performance. Secondly the ambiguity of which task to do according to the priority at one time among the two conflicting tasks is the role conflict (James S. Boles, 2003).

When the area of professional selling is considered, then the role conflict must be overcome and resolved. This is possible by designing the properly defined job activities. For example, role conflict will occur when a sales person will find it ambiguous either to generate an account or to change the territory assigned to him. Considering both activities at one time and not being able to decide what job to do according to priority, will give rise to role conflict (James, 2003).

Role conflict is majorly caused by the absence of some factors named as congruence, consistency and differentiation.

The role conflict, that is sometimes called the role stress related to the work environment, is caused when the job to be done, the task to be accomplished, and the duty to be assigned to the employees are not clearly defined, described and specified. The role conflict will bring about the job dissatisfaction among the employees and this dissatisfied trait will be the most dangerous for the organizations and for the employees as well, (Behrman, Douglas, & William, 1984). This form of stress has already been identified and discussed in the literatures of many organizations that highlight the fact that such type of stress and role conflict must be overcome (Fisher, Cynthia, & Richard, 1983). This type of role conflict is also published in the sales literature (Netemeyer et al., 1996). The role ambiguity will take place when the perceived task for the individual, to be accomplished is very unclear that will eventually put the mind into doubt which work to prefer and which job to do with what time being provided and what concentration being paid.

WORK LIFE BALANCE

Work life balance is not that each and every hour of working life of employees should be scheduled and defined. Rather, it is the appropriate and flexible balance between the activities of an employees' working life so that the employees should be able to focus on the organizational, daily life and the family time activities according

to preference and thus offer the best productivity at every job they do. Further, if the employees of an organization have not or are not provided with a proper time schedule, work breakdown structure and the flexibility, then greater are the chances of lower performance by employees leading to least job satisfaction and the higher turnover rate.

The variables that affect the work life balance of employees most are the demographic variables including age, income, gender, and family size. Because the work life balance will have to be mostly shaped on the basis of these variables in future, it is the responsibility of the organization that it should keep the demographic status of employees at focus and design the job specifications and the work timings according to that because the most valuable asset to be invested upon are the employees. Not being able to do so will result in the higher turnover rate of employees. Further, the disadvantages of imbalanced work life appear in the form of least motivation, psychological disorders, stresses and the family conflicts, thus disturbing whole life of employees (Rwigema, 2005).

Work life balance, which is sometimes also called the work family conflict, is the result of different stressors that lead to job dissatisfaction (Mitchell, 1994). And in order to root out the work family conflict, these stressors must be identified and got rid of (James *et al.*, 2003). One of the most vital factors determining the success of organizations are the work life policies and are defined as the base intensity indicators of an organization, Preferring work over family and thus family over work may lead to the physical and mental imbalance in employees. Providing balanced time to each activity according to demand and preference will go in the favor of employees and the organization as well (Thompson, Andreassi, & Prottas, 2005). The main focus of such work life policies is to provide flexible work timings and reducing the rate of employees leaving at the work place (Noor, 2009). Female employees in their job tenure are provided with the friendly work life policies, and thus a much reduced rate of turnover intention takes place. The importance of the work life policies appears in the form of reduced job stress and the productive work environment where, organizational operations are taking place accurately and efficiently and so the competitive advantage of maximum time utilization and productivity takes place, ultimately leading to success of organization (Thompson, 2005). Some researchers even argue that whatever it is, the implementation of these policies will be profitable in every situation wherever the organization is operating. Nowadays, no companies are keeping their eyes closed toward implementing and improving the friendly work life policies. Because the more the complex and rigid time structure and the job specification is, the more will be the turnover rate of employees (Moore, 2000). According to (Peterson, 2004) this is quite like a two way communication where organizations will provide the best friendly and autonomous environment, and the employees will be more productive, and loyal to their jobs that will enhance their job satisfaction because the threat of workload will already have been vanished and therefore the more perfect work and job done will be the fruit of organizational effort in providing such friendly environment.

TURNOVER INTENTION

Turnover intention is a phenomenon that takes place when some poorly designed work life policies, and role conflicts arise, giving rise to the least amount of motivation, performance, promotion and concentration at work place, disturbing the work breakdown structure and thus enforcing the employees to quit the organization (Mitchell *et al.*, 2001).

While most of the research has been conducted up to a considerable limit over how to retain the employees, the research study conducted by (Peter & Angelo, 2001) looks at the factors causing the turnover rate of employees from a different dimension. They argue that the intentions of employees will be strengthened to quit the job when inter role conflict will decrease job satisfaction, inter role conflict increases with drawl cognitions, job satisfaction reduces job avoidance and the job avoidance will enhance the with drawl cognition (Long, 2012).

The theory explaining the voluntary employee turnover was first provided by (Holtom, 2001) and explains that these are the individual perceptions actually that lead to the employee turnover intention regarding the level of easement of job and the perceived quality of job at the workplace environment (Jackofsky & Peters, 1983). The perceived ease of movement has been equated essentially with the number of perceived job alternatives (Lee & Mitchell, 1994). Since a long time, these two factors have contributed much towards explaining the reasons of voluntary employee turnover. A very different approach have emerged nowadays that explains the study conducted by (Wong, Hui & Law, 1995) and argues that job satisfaction will be having a negligible effect on the attitudinal factors of the turnover rate.

According to (Magid & Tor, 1999) the most important determinants of the employee retention and the job satisfaction along with the career development are the strong sense of goal orientation, the job performance of employee, the operational strategies and the organizational culture by itself. These factors will either reduce or increase the job stress and thus become the important determinant of the employee turnover (Bailey & Foley, 1990). The relationship of employee turnover intention can have both positive or negative dimensions when seen from the leadership and the management behavior because the good managers will be the driving force for the employees to accomplish their task within the given time periods with greater efficiency and the effectiveness and any un justice

with the managers may lead the organization to losing a good leader that in turn blocks the ways of development of employees because it hinders the performance of the employees and thus leads to low productivity, efficiency, effectiveness and organizational commitment and loyalty. The more the managers kept satisfied and free from stress, the better the productivity of the employees under all circumstances (Barnes, 1994). The employee turnover rate will be negatively affected by the perceived and the actual services rendered by the employees to the organization towards accomplishment of the specific job. The reason is that the higher levels of job stress will deprive employees of their creative ideas and also reduce the organizational and job enrichment and empowerment.

MATERIAL AND METHODS

The private sector banks of Pakistan have been selected as the population of this research study. The research study conducted, focused the managers and employees, along with all the personnel of the organization. The population of students, doing jobs as internees and the permanent job holders were also considered, performing different jobs in these private sector banks.

The size of sample for this research study was chosen to be 150 respondents doing jobs as employees, managers and the internees. The banks that were helpful in providing the data were Askari bank, Bank Alfalah and NIB respectively. The ultimate care has been taken to avoid the biasness. Therefore the selection of respondents came out to be on convenient basis. The sampling technique used was convenient sampling.

The questionnaire was used to obtain data. All the questionnaires were distributed in the branches of above mentioned banks and were filled under personal supervision. Following was the order of the scale used for data collection; the perceptions of employees and managers regarding the turnover intention were measured on a 6 item scale. The work life balance of employees was measured on a 6 item scale, role conflict was measured through an 8 item scale developed by from (Rizzo et al., 1970) and the job stress was measured by a 10 item scale adapted from (American institute of job stress).

The software used for applying the statistical tests on data was SPSS version 15 and the AMOS version 16. To check the reliability of the results, the reliability analysis has been conducted. For the measurement of significance level, regression analysis has been applied. AMOS was also used to check the theoretical model.

Hypotheses

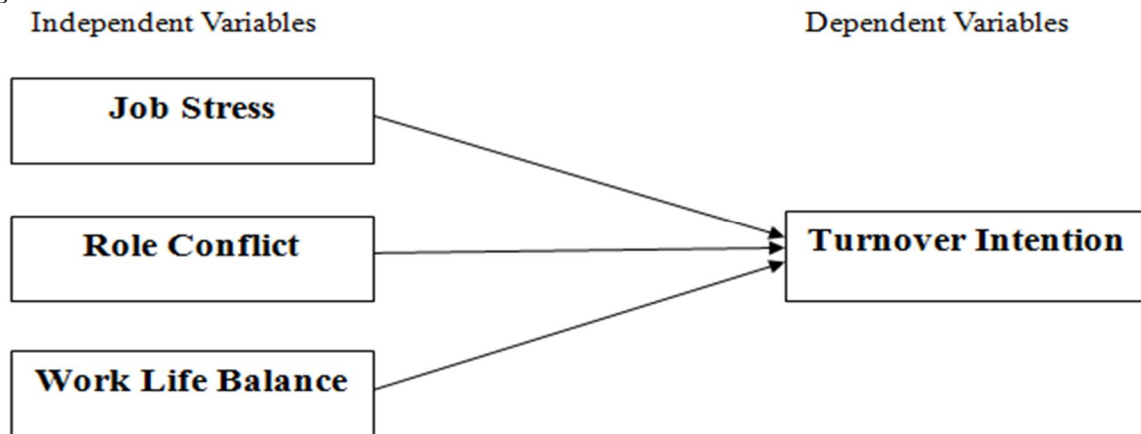
H₁: Role Conflict is significantly and positively related with turnover intention.

H₂: Job Stress is significantly and positively related with turnover intention.

H₃: Work life balance is significantly and positively related to turnover intention

Theoretical Model of Study

Figure 1:



RESULTS AND DISCUSSIONS

Reliability Analysis

Cronbach alpha is the tool used to check the reliability of any scale. According to the statistical analysis the value of cronbach alpha ranges between 0.698-0.847. Normally 0.6 is the minimum acceptable range for cronbach alpha. The overall reliability of scale items is found to be 0.812. The detailed description of the values of cronbach alpha is given in table 1.

Table: 1 Cronbach Alpha of Scale Items

Construct/variable	Number of items	Cronbach alpha
Job stress	10	0.698
Role Conflict	8	0.824
Work life balance	6	0.760
Turn over Intention	6	0.847

Frequency Distribution

Table 2 Frequency Distribution of Age

Categories	Frequency	Percent	Valid Percent	Cumulative Percent
25 & Below	82	54.7	54.7	54.7
31-35	30	20.0	20.0	74.7
36-40	22	14.7	14.7	89.3
41 & Above	16	10.7	10.7	100.0
Total	150	100.0	100.0	

Table 2 explains the frequency distribution of respondents' age with 82 respondents belonging to the category of 25 & below, 30 respondents were in between the age limit of 31-35, and 20 were between 36-40 while 16 respondents belonged to the category of 41 & above.

Table 3 Frequency Distribution of Gender

Categories	Frequency	Percent	Valid Percent	Cumulative Percent
Female	30	20.0	20.0	20.0
Male	120	80.0	80.0	100.0
Total	150	100.0	100.0	

Tables 3 elaborate the frequency distribution on the basis of gender. According to the data received 30 of the respondents were female while 120 were male out of the total 150 respondents. This makes up the 20:80 ratios respectively.

Table 4 Frequency Distribution of Income Level

Categories	Frequency	Percent	Valid Percent	Cumulative Percent
25,000 & Below	37	24.7	24.7	24.7
26,000 - 35,000	80	53.3	53.3	78.0
36,000 - 45,000	33	22.0	22.0	100.0
Total	150	100.0	100.0	

Table 4 explains the frequency distribution of respondents with their income levels, 37 respondents were getting salaries in the category of 25000 & below which makes up 24.7 percent, 80 were in the category of 26000-35000 which makes up 53.3 percent of the total respondents and 33 were getting salaries in the category of 36000-45000 which makes 22 percent of the total respondents. So from these analysis it is evident that vast majority of respondents were getting salaries in between 26000-35000.

Correlation

Correlation analysis has been carried out to check the extent to which two quantitative variables vary together, including the strength and direction of their relationship. The strength of the relationship refers to the extent, to which one variable predicts the other; it can be observed in table 5.

Table: 5 Correlations

Variables		RC	JS	TOI	WLB
Role Conflict	Pearson Correlation	1			
Job Stress	Pearson Correlation	.213(**)	1		
Turnover Intention	Pearson Correlation	.103	.800(**)	1	
WorkLife Balance	Pearson Correlation	.033	.185(*)	.203(*)	1

As shown in the above table, role conflict is positively related with turnover intention with the value 0.103. Job Stress is also positively and significantly related with the dependent variable turnover intention as the value 0.800** indicates. Work life balance has a positive and significant relationship with turnover intention and the value 0.203*

reflects it clearly. So the correlation analysis has made it clear that independent variables are positively related with the dependent variable which justifies the first part of the hypothesis for this study.

Table: 6 Regression Analyses

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.807(a)	.652	.645	.42690

Table: 5 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.811	.310		2.614	.010
JS	1.010	.061	.818	16.515	.000
RC	-.155	.075	-.103	-2.070	.040
WLB	-.043	.058	-.037	-.742	.459

Dependent Variable: TOI

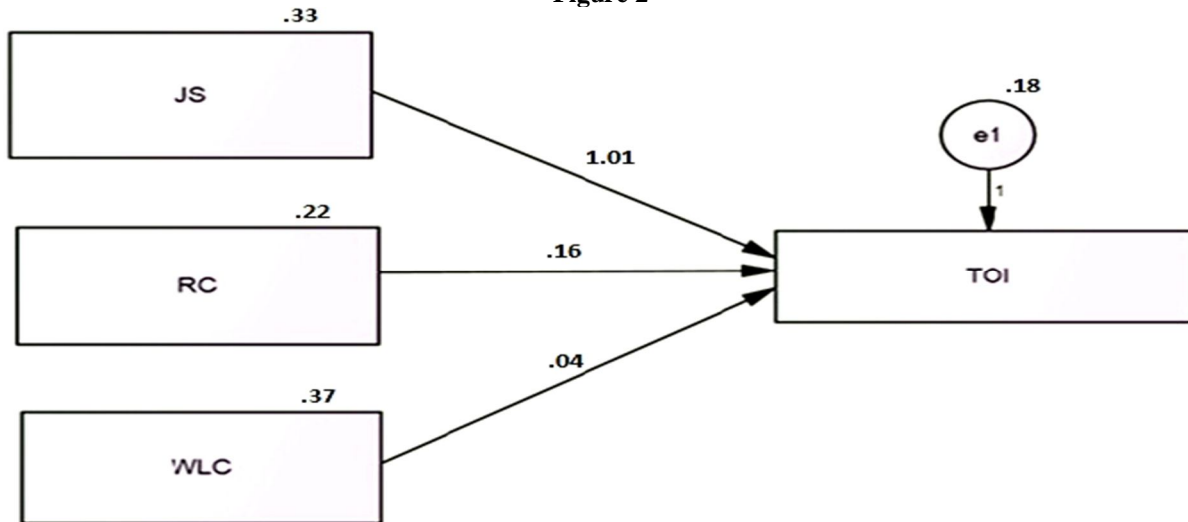
As shown in the above table of coefficients, Job stress has a highly significant relationship with the dependent variable turnover intention and it reflects that in private sector banks of Pakistan job stress is one of the main reasons for turnover intention. Role conflict also has a significant relationship with turnover intention and reveals the fact that it leads towards higher rate of turnover intention in the private sector banks of Pakistan. The third independent variable work life balance has a non-significant relationship with turnover intention which means that people in Pakistan do not switch their organizations due conflict of work family issues but mainly the reasons are on the job like job stress and role conflict. The value of R square is .652 which means that 65.2% variation in dependent variable can be explained by independent variables.

On the basis of above analysis, **hypotheses 1 and 2 are accepted but hypothesis 3 has been rejected**. Previous researches had shown the same results.

Model Testing:

The model fit analyses have been carried out on AMOS 16. The values above the arrows indicate the β values while the figures above right corners of the rectangles indicate the covariance.

Figure 2



The values of $\chi^2_{cal} = 6.544$ and $p = 0.092$ which is not less than 0.05, so it can be concluded that this model is a good fit. The other model fit statistics apart from chi-square also indicate that this model is a good fit and can be used for future researches, the detailed description can be observed from table 6,

Table 6: Model Fit Statistics

Fit Index	Recommended Values	Observed Values
RMSEA	≤ 0.05	0.04
GFI	≥ 0.90	0.97
AGFI	≥ 0.80	0.92
CFI	≥ 0.95	0.97
NFI	≥ 0.90	0.96
PCLOSE	≥ 1.00	0.19

On the basis of results and analysis following summary has been derived,

Table: 6 Hypotheses Testing

Hypotheses	Result
H ₁ : Role Conflict is significantly and positively related with turnover intention.	Accepted
H ₂ : Job Stress is significantly and positively related with turnover intention.	Accepted
H ₃ : Work life balance is significantly and positively related to turnover intention.	Rejected

Conclusion

This study was based upon some of the key HR practices i.e. job stress, role conflict and work life balance and their relationship with turnover intention. Role conflict and the job stress are having a positive and significant relationship with the turnover intention of employees. On the contrary, the work life balance is not having a positive relationship with the turnover intention of employees. Having judged the results and analyzing their implications at the private sector banks of Pakistan, the reason for non-significant relationship of the work life balance with the turnover intention of employees is that the employees in the Pakistani organizations are not having an awareness about the importance of consequences of the work life balance, and secondly the organizations are also not considering the work life balance to be vital towards the productivity of employees. The job stress is causing the turnover intention among the employees of the private sector because of the culture of the organizations, private sector organizations always have a reputation that they demand more hard work as compared to public sector organizations which ultimately lead towards work load and job stress; this in turn makes the employees think that whether they should carry on with the same organization or switch to somewhere else where there is least amount of job stress. The role conflict at a higher rate and the main reason behind this is the unclear picture of job. Often an employee is asked to perform tasks outside the job analysis which leads towards conflicting roles of an employee; employees get uncertain about their roles because the additional tasks are not as per their job descriptions. This is another factor which enhances employees to think about switching the organization and these days is one of the major challenge for the private sector organizations. The results of this study clearly reveal this fact that whenever there is role conflict, the probability of turnover intention increases. The positive and significant relationship of role conflict with turnover intention has been found out after analyzing employees of the private sector banks of Pakistan. The third variable of this study, work life balance has a positive but non-significant relationship with turnover intention which is contrary to the findings of previous studies. The major reason for this difference is Pakistani culture, people here do not switch their jobs due to family issues but contrary to this in west work life balance is regarded as a primary reason for employees having intention to quit their jobs. So it can be said that job stress and role conflict are actually the two main reasons for turnover intention and for any organization to be successful it is mandatory to decrease if not remove these two factors entirely. The monetary as well as non monetary benefits should be offered to employees. By doing so their motivation can be enhanced regarding job performance which will ultimately result in least amount of turnover intentions of employees. Flexible working hours may be an option to create a balance between job and family matters. Employees may also be given some trainings related to stress management, this will also help in decreasing the rate of turnover. Future researchers may also focus on other segments of population to check generalization of the study.

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