

The Role of Job Satisfaction and Burnout on Work-Family Conflict and Turnover Intentions

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Abstract

Job satisfaction (JS), burnout (BO), and work-family conflict (WFCs) have numerous consequences on employees and organizations. Despite an abundance of research on the subject, previous studies have not examined the multi-mediating effects of JS and BO on WFCs and turnover intentions (TIs). Given this gap, we have contributed towards the body of knowledge by developing a new model based on the four theories (i.e., effort-reward imbalance model, conservation resource model, social exchange theory and identity theory). A sample of 387 respondents from the banking sector of Karachi was selected non-randomly. The Smart PLS software was used for statistical analysis. The results suggest that WFCs enhance TIs and JS. On the contrary, past studies indicate that increased WFCs decrease JS. The study also found that BO increases TIs, which is in line with the results of other studies. We also found that JS negatively affects BO and positively affects TIs. The results also suggest that JS has a mediating effect on BO and TIs, and BO has a mediating effect on TIs. The study also indicates that both JS and BO mediates WFCs and TIs.

Keywords: *Job satisfaction, work-family conflict, burnout, turnover intentions, banking, Karachi.*

Introduction

Female participation in the job market has steadily increased over a few decades. In 1947, the share of female workers in the job market was only 25%, which increased to 65% in the year 2015 (Adsera, 2005). Given these changes, both males and females contribute towards house-related tasks. Work-family conflict (WFCs) arises when individuals are

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unable to balance their time between work (W) and family (F) (Zhao, Zhang & Foley, 2019). Therefore, employees should find a balance between work (W) and family (F) (Nayak & Pandey, 2014). Similarly, organizations have to create a culture that enables employees to align their time and energy between family (F) and work (W) (Grandey, Cordeiro & Crouter, 2005). Poor management of work (W) and family demands (FD) promote WFCs and family-work conflicts (FWC). These conflicts adversely affect both the employee and the employer. WFCs have harmful effects on employees' physical and psychological wellbeing. Similarly, WFCs also have adverse organizational effects, including high TIs and low JS and BO (Luke & Munshi, 2011; Grandey, Cordeiro & Crouter, 2005).

Globally, many families suffer from work-family-imbalance (WFI) (Bryant & Allen, 2013). Employee turnover reduces the profitability of organizations as they are required to spend considerable resources on recruiting and training employees (Bryant & Allen, 2013). High TIs not only disrupt business operations but also makes it difficult for the firm to retain and attract new employees (Hausknecht & Trevor, 2011). BO also adversely affects organizational performance (OP). As a result of BO, employees suffer both mentally and physically (Luke & Munshi, 2011). Thus, the study has proposed a new model to examine these issues with five direct relationships and four indirect relationships. The study also has reviewed the "multi-mediating effect of job satisfaction (JS) and burnout (BO) on work-family conflicts (WFCs) and turnover intentions (TIs)."

Conceptual Framework

Based on the theory, "we have developed a conceptual framework that has five direct relationships, three mediating relationships, and one multi-mediating relationship." The conceptual framework is presented in Figure 1, and the theoretical support for the hypotheses is provided in subsequent sections.

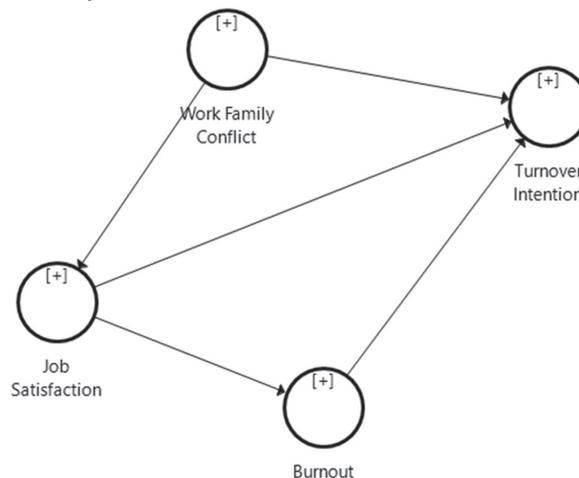


Figure 1: Conceptual Framework

Literature Review & Hypothesis Development

Burnout(BO) and Turnover Intentions (TIs)

Many employees in an organization have a low threshold to cope with job-induced emotional exhaustion and cynicism. The highly stressful environment may encourage these employees to switch to other organizations (Han, Bonn & Cho, 2016). The three essential facets of BO include emotional fatigue, depersonalization, and lack of self-accomplishment (Gharakhani & Zaferanchi, 2019). These facets not only contribute to BO but also increase employee TIs (Maslach & Leiter, 2017). Emotional exhaustion (EI), an essential aspect BO, promotes both physical and psychological exhaustion due to which employees perform poorly, and start looking for other job opportunities. Often employees develop weak social interaction and lose respect. These factors contribute to depersonalization, which motivates them to leave existing employment (Lee, 2019). Many employees perform below the organizational requirements and benchmarks. Consequently, they evaluate themselves negatively due to which their performance further decreases. Therefore, these employees may not stay in the same organization for an extended period.

On the other hand, researchers believe that essential antecedents to BO include excessive workload, lack of feedback from superiors, weak interrelationships with peers and superiors, and low development opportunities (Han, Bonn & Cho, 2016). Despite a lack of consensus on the antecedents to BO, it is believed that it motivates employees to look for new job opportunities. BO has adverse consequences for all stakeholders in an organization. Employees suffering from BO syndrome perform poorly at work. As a consequence, their morale becomes low; the rate of absenteeism increases, and the intention to stay with the organization decreases significantly (Gharakhani & Zaferanchi, 2019).

H1: BO and TIs are positively associated.

Job Satisfaction (JS) and Burnout (BO)

JS is essential for both employee wellbeing and organizational performance (Hanna, Shekhani, Lamoureux, Mar, Nicola, Sliker & Johnson, 2017). However, many organizations lack the capacity and environment to keep employees satisfied, which increases the possibility of BO significantly (Leiter & Maslach, 2017). Emotional exhaustion is a problematic issue in most organizations due to which employees' personal lives and wellbeing suffer (Cleary, Lees & Lopez, 2018).

Many past studies have used the conservation resource model (Hobfoll & Freedy, 2017) to explain the association between JS and BO. The conservation resource model assumes that time and energy have to be adequately utilized between family (F) and work (W). When

employees are unable “to align their time and energy between work (W) and family (F),” it leads to psychological stress, low satisfaction, and BO (Gabel-Shemueli et al., 2016). The theory suggests that individuals must balance resources (i.e., time and energy) between work (W) and family (F) commitments. However, job demand, most of the time, requires individuals to spend more time at work (W), which adversely affects their satisfaction level and promotes burnout BO (Van-Steenbergen, Kluwer & Karney, 2014). Leiter and Maslach (2017) found that BO occurs due to excessive work and family obligations.

We have extended the effort-reward imbalance model (Siegrist, 1996) for understanding how JS stimulates burnout BO. The model postulates that imbalance in the efforts at work and rewards (i.e., “salary, esteem, and security”) promotes low JS and leads to BO (Luke & Munshi, 2011). An alignment between job demand and reward is necessary to reduce emotional exhaustion, which is an antecedent of BO (Maslach & Jackson, 1984). Many past studies have empirically concluded a direct association between JS and BO. For example, Morris and DeShon (2002) found that a highly satisfied employee does not suffer from exhaustion. Similarly, Myhren, Ekeber, and Stokland (2013) have documented that individuals with a high level of BO are not satisfied with their job. Based on the conservation resources theory, effort-reward imbalance model, and prior empirical evidence, we have formulated the following hypothesis:

H2: JS is negatively associated with BO.

Job Satisfaction (JS) and Turnover Intentions (TIs)

Many employees, due to JS, leave their organization. This employee turnover adversely affects organizational performance, as firms would be required to hire new employees and spend considerable resources on training and development (Arekar, Jain, Desphande & Sherin, 2016). Similarly, Price (1997) argues that when employees are not able to cope with job-related stress, their JS, and intention to stay in the organization declines significantly. Thus, Price (1997) recommends that business entities should focus on the welfare of their employees to avoid the unnecessary cost of hiring and training new employees.

Many past studies have also used “social exchange theory” to explain why employee satisfaction is essential for retaining existing employees and attracting new ones (Cropanzano & Mitchell, 2005; Rice et al. 1992). We have also used the social exchange theory to understand the same phenomenon. According to the theory, employees spend considerable time and energy at work and have expectations from the organization. When organizations and others do not meet their expectations, employees suffer from low JS and TIs (Chiu, Hsu & Wang, 2006). Such situations may also force employees to search for other jobs that satisfy their expected social exchange relationships.

Many researchers have extended the theory of turnover (Mobley, 1982) to “understand the association between JS and TIs.” The theory assumes that JS has a direct association with job conditions and its characteristics (Mobley, 1982). Thus, stressful working conditions may lead to low JS and high TIs. Many empirical studies have concluded that employees who are not satisfied with their employment do not continue for an extended period. For example, Schwepker Jr (2001) found that employees with low JS levels have little intention to develop a sustainable relationship with the organization. Therefore, firms should create an environment where employees have empowerment, and the remuneration is market competitive.

Similarly, Hanna et al. (2017) also concluded that employees who have a high intention to switch their jobs are those who are not satisfied with the factors that contribute to JS. Thus, it is recommended that supervisors must develop job descriptions based on the organizational objectives and the capacity of the employees. Such practices may stimulate a positive attitude towards work and may also enhance sustainable relationships with the organization.

H3: JS is negatively associated with TIs.

Work-Family Conflict (WFCs) and Job Satisfaction (JS)

Besides other employees' related aspects, JS is a crucial determinant of organizational success (Hanna et al., 2017). Given its significance, many firms are concerned about employees' attitudes towards work (Hanna et al., 2017). Individuals whose family environment is stress-free have more energy for work and other commitments. WFCs adversely affects employee wellbeing, productive behavior, and TIs (Wright & Cropanzano, 2000). Individuals, when they are unable to manage their time between work, family members, and friends, become overly stressed, which promotes WFCs and low JS (Fu & Deshpande, 2014; Tufail, Ismail & Zahra, 2016). The social identity theory suggests that employees facing low WFCs have a positive attitude towards their job. The theory postulates that individuals associate themselves with various social and professional groups, where they have multiple responsibilities (Lobel, 1991). These responsibilities affect an individual's psychological wellbeing. For example, numerous jobs promote WFCs and diminish the JS of an employee (Lobel, 1991; Grandey, Cordeiro & Crouter, 2005).

According to the social exchange theory, individuals are concerned about their social identity. However, multiple roles and responsibilities interfere with employees seeking their social-identity, which affects WFCs and JS (Tufail, Ismail & Zahra, 2016). JS is an antecedent of employee wellbeing. Employee wellbeing suffers as they have different identities at job and work. When employees fail to maintain a balance in those identities (i.e., work and

family), it enhances WFCs, and negatively affects JS (Fu & Deshpande, 2014). The spillover theory also helps in understanding the factors that promote WFCs and adversely affect employees' satisfaction level (Staines, 1980). The theory postulates individuals tend to carry job induced stress and emotions to family and vice-versa. Thus, an employee who is not satisfied with family life would bring negative emotions to work, which negatively affects his/her job performance. Tufail, Ismail, and Zahra (2016) have concluded that WFCs and JS have a significant association. For example, Van-Steenbergen, Kluwer, and Karney (2014) found that as WFCs increase, they adversely affect employee wellbeing and JS level. Thus, firms should ensure that they do not drain employees' time and energy as they also have family and friends.

H4: WFCs is adversely associated with JS.

Work-family Conflicts (WFCs) and Turnover Intentions(TIs)

Many researchers had assumed that technological diffusion would decrease employee workload and reduce WFCs. However, they found that employees spend considerable time at home on job-related assignments (Zhao, Zhang & Foley, 2019). The studies also found that despite the technological advancement, WFCs and TIs have not decreased (Nohe, Meier, Sonntag & Michel, 2015). TIs are a critical aspect of organizational performance, as it reduces productivity and increases the cost associated with hiring and training employees (Zhang, 2016). Employees may leave a job on their own or maybe forced by the employer to resign (Luke & Munshi, 2011). Many individuals struggle to balance their time and energy between work and family. Consequently, they are unhappy at work and family (Hausknecht & Trevor, 2011). To reduce the stress due to the conflicting demand of family and work, individuals' intention to leave the organization increase. They presume that a new job environment will be less stressful.

Moreover, they assume that the new job will allow them to have more time and energy for friends and family (Myhren, Ekeber & Stokland, 2013). Many past studies have documented that when individuals are unable to cope with the stress of WFCs, their intention to leave the organization increases (Nohe & Sonntag, 2014; Chen, Brown, Bowers & Chang, 2015; Karatepe & Azar, 2013; Blomme, Van Rheede & Tromp, 2010). The role strain theory postulates that when individuals are unable to align their time and energy between family and work adequately, it will promote WFCs. Therefore, individuals will change the place of employment to reduce the strain resulting from WFCs. Similarly, the identity theory also assumes that individuals tend to search for an ideal balance between family and work, which may require a new job. Thus, based on the two theories and previous empirical evidence, we have formulated the following hypothesis:

H5: WFCs are negatively associated with TIs.

Work-Family Conflicts (WFCs), Job Satisfaction (JS) and Burnout(BO)

Rhee, Park, and Lee (2020) and Ibrahim et al., (2019) have documented that many employees have a high intention to switch their jobs because they cannot fulfill job and family obligations. Lambert et al. (2017), based have also documented that WFCs and JS are negatively associated. On the contrary, many studies have found an insignificant association between WFCs and JS. For example, Bruck, Allen, and Spector (2002) found a negligible association with WFCs and JS. Similarly, a study in Hong Kong also found an insignificant linkage between WFCs and JS. However, these findings can not be generalized since the studies were restricted to families with two earning members. These results are understandable as families with two earning members generally understand the demands of job and family. Therefore, they are better able to allocate their time and energy. Uddin, Rahman, and Rahaman (2017) found that family-interference with work has no association with JS. In contrast, many studies found “that work interference in the family and family interference with work jointly and collectively affect JS” (Lambert et al., 2017).

BO arises due to constant exposure to job-related stress, which promotes emotional and physical exhaustion. Both emotional and physical exhaustion are essential aspects of BO. BO is detrimental to employee wellbeing and organizational performance (Haar, Russo, Suñe & Ollier-Malaterre, 2014). Many studies have documented that employees have certain expectations of their job. A gap in employees’ expectations and what they receive contributes to low JS and BO (Uddin, Rahman & Rahaman, 2017). Similarly, Tarcan, Tarcan, and Top (2017) found that long working hours, unhealthy work environment, inadequate staff contributes towards low JS and BO. Uddin, Rahman, and Rahaman (2017) found that employees in the first two years generally are the victim of exhaustion due to low JS. In subsequent years, they learn to manage and cope with job-related stress. Cleary, Lees, and Lopez (2018) recommend that firms should provide counseling to new employees for reducing the chances of burnout and improving attitude towards work.

H6: JS mediates the association between WFCs and BO.

Job Satisfaction (JS), Burnout(BO) and Turnover Intentions (TIs)

Many employees have a low threshold level to cope with job-related stress and suffer from emotional and physical exhaustion (Nohe, Meier, Sonntag & Michel, 2015). Consequently, their performance deteriorates, and the chances of burnout increases (Morris & DeShon, 2002). Most employees expect that their remuneration will be a market competitive. However, when they find an imbalance between their workload and compensation, they tend to become exhausted and start searching for new jobs (Ibrahim et al., 2019). Besides extrinsic rewards, employees expect a work environment that promotes teamwork, social interaction, and career development. If an organization fails to meet these expectations,

their attitude towards work deteriorates and increases turnover intentions (Tarcan, Tarcan, & Top, 2017). Newly-inducted employees generally have a high turnover ratio in most industries. New employees take some time to understand and adapt to the organizational culture. Considering this trend, many organizations pay special attention to new employees and support them.

H7: BOs mediates the association between JS and TIs.

Work-Family Conflicts (WFCs), Job Satisfaction(JS) and Turnover Intentions(TIs)

WFCs and JS issues are common in families with multiple earning members (Zhao, Zhang & Foley, 2019; Haar, Russo, Suñe & Ollier-Malaterre 2014). But many researchers have acknowledged that many dual-family earners appreciate the conflicting demands of family and work, which minimizes WFCs (Cleary, Lees & Lopez, 2018; Nohe, Meier, Sonntag & Michel, 2015). Past studies have found conflicting results on the relationship between family and job commitment. For example, O'Driscoll et al. (1992) suggest that leisure activities with family and friends do not adversely affect employee job satisfaction. Whereas Rhee, Park, and Lee (2020) found that "both work-interference with family and family-interference with work harms JS."

Higher JS leads to low TIs (Chiu, Hsu & Wang, 2006). This relationship is universal and found in most industries. Zhao, Zhang, and Foley (2019) have acknowledged a firm growth depends on satisfied employees and low TIs. Thus, firms should focus on creating and maintaining an environment where employees are empowered and have opportunities for growth and development. Many studies have given different suggestions to improve JS levels and to reduce TIs. Some of the common recommendations are related to the job description. That is, the job description of employees must be well-defined and well-structured. There should not be any ambiguity in their roles and responsibilities. Firms should have an HR system that promotes and rewards on merit (Staw, 1980).

H8: JS mediates the WFCs and TIs relationship.

Multi-Mediating Relationship

In the above sections, we have discussed how WFCs effect JS and BO and their consequences on TIs. Therefore, we argue that JS and BO would WFCs mediate TIs. Thus, we propose that:

H9: JS and BO have a multi-mediating effect on WFCs and TIs.

Methodology

Sample and Procedure

The study focusses on the banking sector of Karachi. The professional surveyor had distributed 400 survey forms to the employees working in selected banks of Karachi, and the received 387 complete survey forms.

The respondents include 65% single employees and 35% married. 32% of the respondents were females, and the remaining 68% were males. In terms of age, 24% of the respondents were in the age strata of 18 to 28 years; 21% were in the age strata of 29 to 40 years; 30% in the age strata of 41 to 50 years; 15% in the age strata of 51 to 60 years; and 10% were over 60 years. In terms of education, 20% of the respondents were intermediate qualified, 35% had a "Bachelor's degree," 30% had a "Master's Degree," 15% had an MS or higher educational degree. 40% of the respondents were of Grade 3 level, 45% were of Grade 2 level, and 15% of Grade 1 level.

Scales and Measures

All the items to measure the constructs of the study were based on the "five-point Likert scale where one represents strongly disagree, and five represents strongly agree." The following sections contain the details of the scales and measures used in the study.

Job Satisfaction Scale (JS)

Employees who are dedicated to working are also satisfied with their job. JS has not only a direct association with employees' wellbeing, but it also has with TI (Wright & Cropanzano, 2000). The JS scale was adapted from Cammann, Fichman, Jenkins, and Klesh (1979). An example of an item used for measuring job satisfaction is, "I am satisfied with being busy at work most of the time.

Work-Family Conflicts (WFCs) Scale

WFCs arise when individuals are not able to meet family and work obligations. This not only drains individuals' resources but promotes WFCs (Armstrong, Atkin-Plunk & Wells, 2015). We have adapted the WFCs scale from Netemeyer, Boles, and McMurrian (1996). An example of the indicator variable used for measuring WFCs is "the demands of my work interfere with my home and family life."

Turnover Intentions (TIs) Scale

TIs harm organizational performance, as it decreases productivity, efficiency, and increases the cost associated with hiring and training employees (Zhang, 2016). Employees' turnover can be voluntary or involuntary. We have adapted the TIs scale from Kariuki (2015). An example of an item used for measuring TIs is, I intend to join another organization as early as possible.

Burnout (BO) Scale

Employees, due to job demand, lose their energy and time at a significant pace, which results in BO (Schaufeli & Van-Dierendonck, 2000). The BO scale was adapted from (Schaufeli & Van Dierendonck, 2000). An example of an item used for measuring BO is "I feel like I am at the end of ropes."

Data Analysis

We have used the SmartPLS software for data analysis. Initially, we ascertained the normality, validity, and reliability of the constructs on the present data set. Subsequently, the measurement and structural models were estimated. The statistical results were generated after applying to bootstrap.

Results

Confirmatory Factor Analysis

We have used CFA to confirm the relationship of indicator variables with the relevant latent variables. Table 1 shows a summary of the results.

Table 1: Confirmatory Factor Analysis

	Burnout	Job Satisfaction	Turnover Intention	Work-Family Conflicts
CV13			0.891	
V14			0.876	
V15			0.903	
V16			0.822	
V21	0.807			
V22	0.811			
V23	0.794			
V24	0.851			
V27				0.868
V28				0.906
V29				0.821
V30				0.803
V31				0.769
V4		0.675		
V5		0.887		
V6		0.891		
V7		0.768		

The above results show that all the indicator “variables adequately explain the theoretical concepts of the latent variables”.

Descriptive Analysis

We have used the descriptive analysis (Depicted in Table 2) to ascertain the statistical properties of the constructs.

Table 2: Summary of Descriptive Results

	Mean	Std. Dev	Skewness	Kurtosis	Cronbach's Alpha
Burnout	3.110	1.228	0.421	-0.638	0.835
Job Satisfaction	3.646	1.287	0.209	-0.558	0.820
Turnover Intention	4.126	1.176	-0.623	0.001	0.896
Work-Family Conflicts	4.074	1.372	-0.090	-0.690	0.891

The results depicted in Table 2, suggest the Cronbach's Alpha values ranged from 0.820 to 0.899. It is highest TIs (Mean= 4.126, SD=1.117, α =.886), and the lowest is for JS (Mean= 3.646, SD=1.287, α =.820). Thus we have concluded that the latent variables used in the study do not deviate the requirements of internal consistency. The Skewness (SK) values of the constructs used in the study are as high as -0.623 and as low as -0.209. Moreover, the results also show that the Kurotosis (KR) values are as low as 0.001 and as high as -0.690. Therefore we have inferred that the latent variables do not deviate the requirement of univariate normality.

Convergent Validity

We have assessed the convergent validity (Depicted in Table 3) based on “Composite reliability and AVE.”

Table 3: Results Related to Convergent Analysis

	Mean	Std. Dev	Composite Reliability	(AVE)
Burnout (BO)	3.110	1.228	0.889	0.666
Job Satisfaction (JS)	3.646	1.287	0.883	0.656
Turnover Intentions (TIs)	4,126	1.176	0.928	0.763
Work Family Conflict (WFCs)	4.074	1.372	0.920	0.697

The results depicted in Table 3 indicate that the values of composite reliability range from 0.883 to 0.928. And the AVE values range from 0.656 to 0.697. These results suggest that the constructs have acceptable convergent validity.

Discriminant Validity

We have presented discriminant validity results in Table 4.

Table 4: Discriminant Validity

	Burnout	Job Satisfaction	Turnover Intentions	Work-family conflicts
Burnout	0.816			
Job Satisfaction	0.432	0.81		
Turnover Intention	0.256	0.547	0.874	
Work Family Conflict	0.463	0.644	0.636	0.835

The results show that the highest value for the square root of AVE is 0.874, and the lowest is 0.810. The correlations values also ranged from 0.256 to 0.636. Thus we have inferred that the constructs used in the study are “unique and distinct” (Fornell & Larcker, 1981).

Statistical Results

We have used Smart PLS for generating measurement Model (Refer to Figure 2) and Structural Model (Refer to Figure 3). Table 5 below shows the empirical results related to the proposed hypotheses,

Table 5: PLS-SEM Results

	Beta	T-Stats	P-Val	Results
Direct Relationship				
BO -> Turnover Int. (H1)	0.092	3.99	0.000	Accepted
Job Sat. -> BO (H2)	-0.432	18.205	0.000	Accepted
Job Sat. -> Turnover Int. (H3)	0.256	8.655	0.000	Rejected
WFCs -> Job Sat. (H4)	0.644	31.387	0.000	Rejected
WFCs -> Turnover Int. (H5)	0.514	17.202	0.000	Accepted
Indirect Relationship				
WFCs -> Job Sat. -> BO (H6)	0.278	14.509	0.000	Accepted
Job Sat. -> BO -> Turnover Int. (H7)	0.04	3.926	0.000	Accepted
WFCs-> Job Sat. -> Turnover Inten.(H8)	0.165	8.205	0.000	Accepted
WFCs -> Job Sat. -> BO -> Turnover Inten.(H9)	0.026	3.94	0.000	Accepted

The results supported three of the five direct hypotheses. Moreover, all the mediating hypotheses were also accepted.

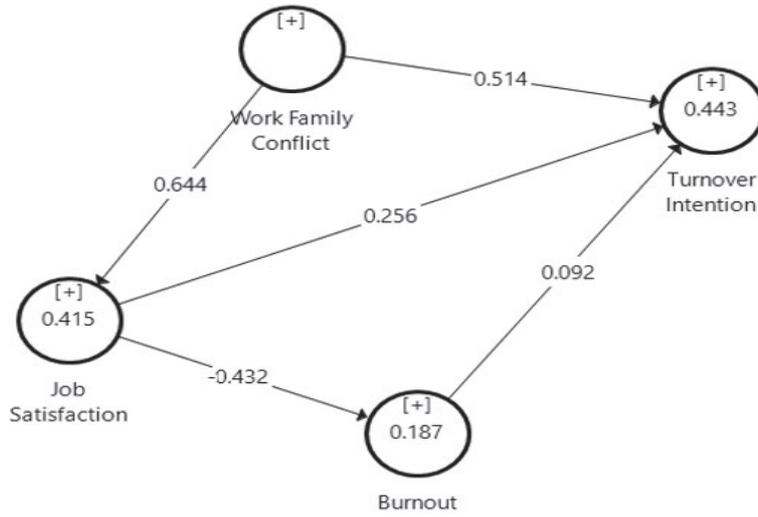


Figure 2: Measurement Model

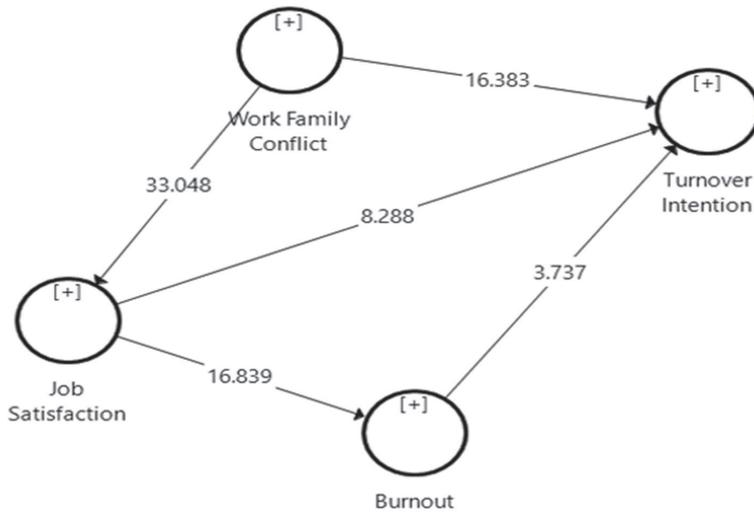


Figure 3: Structural Model

Discussion

Based on theoretical and empirical evidence, a conceptual framework comprising of one multi-mediating relationship, two single mediating relationships, and five direct hypotheses were developed. We have presented the empirical-results with and the relevant literature support in the following sections.

The results suggest that BO is a significant predictor of TIs, which is consistent with earlier studies. Job induced stress and emotional exhaustion are essential antecedents of BO and TIs. Employees due to BO lose their interest in the job-related assignments. Consequently, they get involved in other non-productive activities and become non-punctual. All these factors, directly and indirectly, contribute to employees' TIs (Hausknecht & Trevor, 2011). Other elements that contribute to low JS and high TIs adequate "workload, transparency in reward, and punishment."

The results also support the positive association between JS and BO. Firms that provide an adequate physical and tangible environment to employees tend to have a positive attitude towards the job and low incidence of BO (Hanna et al., 2017). BO and JS are bidirectional. Little job JS increases the intensity of BO, and a high level of exhaustion reduces employees' JS (Maslach & Leiter, 2017). The conservation resource model postulates that individuals have limited resources in terms of time and energy. Therefore, it is difficult for them to meet the obligations arising from job and family, which contributes towards low JS and BO (Halbesleben, Wakefield, Wakefield & Cooper, 2008).

Our results do not support the hypothesis of the negative linkage between JS and TIs. Employee TIs have negative consequences on a firm's growth and sustainability. Therefore, firms must focus on ensuring that their employees are satisfied at work and at home. In this context, many firms force their employees to take leave so that they could spend time with their families and friends. Also, other reputable firms discourage late sitting of employees at work. Moreover, such employees have to explain to the supervisors why they had to stay late at the workplace.

Our results do not support the hypothesis of the "negative association between WFCs and JS." Firms that provide support and have a culture that employees are comfortable with may have several advantages. Such organizations would be more attractive to existing and new employees. This would lead to a positive attitude towards work and encourage a sustainable long-term relationship with the organization. The social identity theory suggests that employees of an organization interact and develop social networking with different professional groups. Moreover, they perform multiple roles in the workplace and at home. Due to excessive workload and family commitments, employees sometimes fail

to fulfill their obligations at both places. Consequently, this imbalance promotes WFCs and low JS (Arekar, Jain, Desphande & Sherin, 2016).

The hypothesis of the “positive association between WFCs and TIs was accepted. The role strain theory also postulates that when individuals are unable to align their time and energy between family and work adequately, it will promote WFCs. Therefore, individuals will change their place of employment to reduce the strain resulting from WFCs. Similarly, the identity theory also assumes that individuals tend to create an ideal balance between the family and work, which may require them to find a new job. Many past studies have documented that when individuals are “unable to cope with the stress of WFC,” their intention to leave the organization increases (Nohe & Sonntag, 2014; Karatepe & Azar, 2013; Blomme, Van Rheede & Tromp, 2010).

Our results suggest that “ JS mediates the association between WFCs and BO.” Many past studies have documented that the association between WFCs and JS is negative in most industries globally (Schaufeli et al. 2002). Ernst-Kossek and Ozeki (1998), based on a meta-analysis, documented that “a negative correlation exists between WFCs and JS.” On the other hand, many studies found an insignificant association between WFCs and JS. For example, Bruck, Allen, and Spector (2002) found a negligible association with WFCs and JS. Similarly, a study in Hong Kong found an insignificant association between WFCs and JS. However, these findings can not be generalized since the study was restricted to dual-earner-families.

BO, due to the constant exposure to job-related stress, promotes emotional and physical exhaustion. Both emotional and physical exhaustion are essential aspects of BO. BO is detrimental to employee wellbeing and organizational performance (Gabel-Shemueli et al., 2016). Many studies have documented that employees have certain expectations for their job. A gap in employees’ expectations and what they receive contributes to low JS and BO (Morris & DeShon, 2002; Karatepe & Sakement, 2006).

Similarly, Tarcan, Tarcan, and Top (2017) found that long working hours, poor work environment, and inadequate staff contribute towards low JS and BO. Myhren, Ekeber, and Stokland (2013) found that employees in the early years of employment are the victim of exhaustion due to low JS. In subsequent years, they learn to manage and cope with job-related stress. Alsarairah, Quinn-Griffin, Ziehm, and Fitzpatrick (2014) recommend that firms should provide counseling to new employees for reducing their chances of BO and improving their attitude towards work.

Our results support that “BO mediates the association between JS and TIs.” Many employees have a low threshold to cope with job-related stress due to which they suffer from emotional and physical exhaustion (Armstrong, Atkin-plunk & Wells, 2015). Consequently, their performance decreases, and the chances of BO increases (Chiu, Hsu & Wang, 2006). Most employees expect that their remuneration will be a market competitive. However, when they find an imbalance between their workload and compensation, they tend to become frustrated and start searching for new jobs (Arekar, Jain, Desphande & Sherin, 2016; Namasivam et al., 2014). Besides extrinsic rewards, employees expect a work environment that promotes teamwork, social interaction, and career development. Lack of organizational support to employees may affect employees’ attitudes towards work and increase TIs t (Tarcan, Tarcan & Top, 2017). Newly inducted employees generally have a TIs ratio in most industries. New employees take some time to understand and adapt to the organizational culture. Considering this trend, many organizations pay special attention to the needs of new employees (Labregue et. al., 2017).

The results suggest that “ JS mediates the association between WFCs and TIs.” WFC and low JS are common in families with multiple earning members (Blomme, Van-Rheede & Tromp, 2010). Many researchers have acknowledged that families with more than one earning member appreciate the conflicting demands of family and work. This leads to fewer WFCs and positive work attitudes (Chen, Brown, Bowers & Chang, 2015; Haar, Russo, Suñe & Ollier-Malaterre, 2014). Past studies have found conflicting results on the effect of family commitments towards work and job stress on the family. For example, O’Driscoll et al. (1992) suggest that nonwork activities with family and friends do not adversely affect employees’ job satisfaction. Whereas, Bruck, Allen, and Spector (2002) found that both work-interference with family and family-interference at work harm job satisfaction.

“Higher JS leads to low TIs “ (Wright & Cropanzano, 2000). This relationship is universal and present in most industries. Alsaraireh, Quinn-Griffin, Ziehm, and Fitzpatrick (2014) acknowledge that both low JS and TIs are harmful to the growth and sustainability of firms. Thus, firms should focus on creating and maintaining an environment where employees are empowered and have opportunities for growth and development. Many studies have given different suggestions to improve employees’ JS and reduce their TIs. Some of the common recommendations are related to their job description. That is, the job description of the employees must be well-defined and well-structured. There should not be any ambiguity on their role and responsibility within the organization. Firms should also have an effective HR system that promotes and rewards merit.

Conclusion

The study has used four theories (i.e., effort-reward imbalance model, conservation resource model, social exchange theory, and identity theory) to develop a new model for examining the JS, BO, WFs, and TIs of banking sector employees. The developed conceptual framework has five direct relationships, three single mediating relationships and one multi-mediating relationship. The results suggest that WFCs enhance TIs and JS. On the contrary, past studies indicate that increased WFCs decrease JS. The study also found that BO increases TIs, which is consistent with the results of other studies. We also found that JS negatively affects BO and positively affects TIs. The results also suggest that JS has a mediating effect on burnout BO and TIs, and BO has a mediating effect on TIs. The study also indicates that both JS and BO mediate WFCs and TIs.

All the factors used in the study (i.e., JS, WFCs, TIs, and BO) are essential facets that have different consequences for employees and organizations. Firms thus need to develop a composite policy that may address these issues. To start with, firms should develop a sustainable environment in an organization that enables employees to communicate their grievances without any fear. While developing a job description, firms should ensure that the workload is neither too challenging nor too easy. Both possibilities would reduce employees' job satisfaction. Firms should also ensure that their employees' time and energy are not fully exhausted at the workplace. New employees generally suffer from low achievement, high BO, and high TIs. Organizations should focus on the employees' development and guide them to adapt to the organizational culture.

The study is limited to the banking sector of Karachi. Future studies can be extended to other cities and countries. The study has not considered cultural aspects, which other studies may include in their conceptual framework. We have only focussed on the mediating effects of selected variables. Future studies may incorporate the moderating impact of demographics and other relevant variables.

Annexure 1

Constucts and Items in the Questionnaire

Job Satisfaction

I am satisfied with being busy at work most of the time.

I am satisfied with working in this organization as it gives me the chance to do tasks that make use of my abilities.

I am satisfied with working in this organization, as the tasks that I perform do not go against my conscience or principles.

I am satisfied with working in this organization as it gives me the freedom to use my own judgment in the work I perform.

I am satisfied with the pay that I get for the work I do.

I am satisfied with the working condition

Work-Family Conflict

The demands of my family interfere with my work.

I delay my work due to my family commitments.

My family life disrupts my work commitments.

Family-related stress interferes with my ability to perform job-related duties.

My work is affected due to my family

Turnover Intention

Most often, I think about switching, and I intend to join another organization.

If I get a chance, I will join any Private Bank in Pakistan.

I am delighted with my existing organization,

I do not think about switching.

Paltry Salary and reduced benefits are the main causes of employee turnover.

Supervisor behavior is also one of the major cause of employee turnover

Burnout

I feel like I am at the end of ropes

I feel like I am working too hard at my job

I feel frustrated with my job

I feel burned out from my job

Working with people all day is a strain for me

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