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# WORK LIFE IMBALANCE AND JOB OVERLOAD AS ANTECEDENTS OF EMPLOYEE TURNOVER INTENTIONS

#### Riyaz Rainayee

Associate Professor, Department of Business and Financial Studies, University of Kashmir, Kashmir Email: rizrainayee@yahoo.com

#### **ABSTRACT**

This study examines the relationship among the work life imbalance, job overload, and turnover intentions of bank employees. To test the relationship among the variables, data was collected from 130 employees working in J&K Bank. Results have been analysed with the help of summary statistics correlation and regression. Results reveal that turnover intentions share a positive relationship with job overload and work life imbalance. This relationship creates a desire to leave the job. The study concludes that all organisations need to adopt those very work load and work life policies and practices whereby the opportunity cost of leaving a job for an employee becomes too high. Managerial implications and directions for future research also have been discussed.

**Keywords:** Work Life Imbalance, Job Overload, Turnover Intentions.

#### INTRODUCTION

Nowadays, turnover intention of employees is becoming one of the major challenges for all organizations. Researchers world over have tested different models of employee turnover to develop a clearer understanding of this complex phenomenon, but they are inconsistent in their findings. This is partly due to sample diversity in their studies. Psychological, organizational, and economic costs of employee turnover are indicative of its significance and complexity. Turnover not only hampers performance of organisations but also swells recruiting and training costs of new employees, and that is why organisations of all types have been paying serious attention to this grave problem (Chen et al., 2010). Turnover impacts business heavily (West, 2007); realising this, organisations invest on induction, training, maintaining, above all, retaining employees. Researchers have focussed on various factors contributing to employees' intention to quit the job. This study attempts to further investigate turn over intentions, however, with job overload and work life imbalance as predictive variables.

### **REVIEW OF LITERATURE**

Various authors have used different labels for turnover, such as: mobility, quits, attrition, succession, migration, exits. Price (2001) defined turnover as the "individual movement

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across the membership boundary of an organization." Research reveals that there are three fundamental characteristics of turnover: voluntariness, avoidability, functionality(Mylene Perez, 2008). Turnover intent, however, is conscious and deliberate wilfulness to depart from an organization (Tett & Meyer, 1993). In this study "turnover intent" rather than "turnover" has been treated as the dependent variable, because, number of recent research studies have estimated the role of turnover intention in fostering and understanding actual quits. "Turnover intention is the subjective and cognitive response to the working environment by the employee which characterise as the feeling of attrition towards the current job for alternative available opportunity" – that is the operational definition of turnover intention for this study.

Globalization ever generates new challenges. Accepting challenges puts heavy work pressure on employees. The psychological pressure of work in turn creates an imbalance between an employee's work and family life (Malik et al., 2010). This has an enormous influence on an employee's quit intention (Khuramm et al., 2010). A low control over his job makes a worker feel overloaded. When long and repetitive working hours combine with stressors from the family and home, the straight result is the work-life conflict, and more so in absence of social support. Excessively long working hours force employees to escape many of their family responsibilities, which imbalances their work and family lives. Since these negative emotional regulations decrease job satisfaction and increase turnover, employers are now becoming more conscious about implementing such policies as streamline the work and family of their employees. Work overload triggers the chain of psychological states, which spurs the intention to guit (Lucy et al., 2003). However, Chistopher et al. (2000) found that the perception of overload and work life imbalance is the function of job type. Yu (2008) found that work life balance policies are positively associated with the job tenure of female employees. These policies help in reducing stress, provide a good place to work, and ultimately enhance employee productivity (Yasbek, 2004). Noor & Maad (2008) found that the employees who experience work life conflict are prone to quit their current jobs. These findings were later reinforced by Ahmad and Omer (2010) who found a positive association between family supportive work culture and turnover intention. Nowadays, companies are far better aware about the work life balance and implementation of worker friendly policies (Yasbek, 2004) and they well realise that complex and additional working hours increase the stress and hence the turnover intention among employees (Ling & Phillips, 2006). According to Forsyth and Polzer-Debruyne (2007), while employees feel their organization is supportive and tries to balance their work and life, their job satisfaction is enhanced, their work pressure is reduced, and hence their turnover intention too.

#### **NEED FOR THE STUDY**

The available literature provides a small number of research studies examining associations between turnover intentions, work life imbalance, and job overload. Undoubtedly, job stress has been found to be a major predictor of turnover. Work life imbalance and job overload are yet to be studied as predictors of employee turnover intentions. This study aims to fill this gap by addressing the issue of turnover intentions, that is, the extent to which these antecedents contribute to employee's intention to leave an organization. None of the studies available in literature link these subjects in the banking sector of J&K. The result of this research is therefore expected to develop a deeper understanding of the influence of work life

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imbalance and job overload on employee turnover intentions, aid further research, and pinpoint better strategies for retaining employees of J&K bank, probably of other banks as well

#### **OBJECTIVES OF THE STUDY**

- 1. To assess the relationship among work life imbalance, job overload, and employee turnover intentions;
- 2. To investigate the employee turnover intentions with predictive variables, that is, work life imbalance and job overload.

#### **HYPOTHESES**

H<sub>1</sub>: There is a positive relationship between work life imbalance and turnover intentions;

H<sub>2</sub>: There is a positive relationship between job overload and turnover intentions;

H<sub>3</sub>: There is a positive relationship between job overload and work life imbalance.

#### **METHODOLOGY**

Questionnaire method using standardized measurement tools was used for data collection. 150 questionnaires based on convenience sampling procedure were distributed; however, only 130 questionnaires were found worth using. Employee turnover intentions were measured by Cummann et al. (1979) instrument ( $\alpha = 0.805$ ). Work life imbalance and job overload items were adopted from "An Organizational Stress Screening Tool," commonly known as ASSET, by Cartwright and Cooper (2002) ( $\alpha = 0.929$ ). Responses were measured on a 5-point agreement-disagreement scale.

Pearson correlation coefficients (r) were calculated to determine whether a relationship exists between the dependent variable (employee turnover intentions) and the independent variables (work life imbalance and job overload). In addition, a multiple regression analysis was done to evaluate the predictive values of work life imbalance and job overload on employee turnover. Analyses have been done at the 0.01 level of significance.

#### **RESEARCH FINDINGS**

The correlation analysis shows a significant positive relationship between dependent and independent variables. The employee turnover intention positively and significantly correlates with work life imbalance (.499\*\*) and job overload (.494\*\*). The results demonstrate that employee turnover intention increases with an increase in work life imbalance and job overload. Therefore, H<sub>1</sub> and H<sub>2</sub> (supra) stand accepted. Table 1 also reveals that there is a positive relationship between independent variables (job overload and work life imbalance) supporting our H<sub>3</sub> (supra). Further, multiple regression was conducted to investigate the influence of work life imbalance and job overload on employee turnover intentions. Results of multiple regression analysis, as shown in Table 2, reveal that employee turnover intention in the Bank is equally influenced by the both independent variables. Work life imbalance explains a variance (R<sup>2</sup>) of 24.9%, and job overload explains the variance of 24.4%.

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Table 1. Correlations

		Turnover	Work life	Job
		Intentions	Imbalance	Overload
Turnover	Pearson Correlation	1		
Intentions	Sig. (2-tailed)			
	N	130		
Work life	Pearson Correlation	.499**	1	
imbalance	Sig. (2-tailed)	.000		
	N	130	130	
Job	Pearson Correlation	.494**	.494**	1
Overload	Sig. (2-tailed)	.000	.000	
	N	130	130	130

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

Results of the regression equation for the standardized variables were as follows: Predictive turnover intentions score = 1.83 + .338 (work life imbalance) + .327 (job overload) (Table 2). Again, almost equal positive coefficients of beta (= 0.33 & 0.32) (p < .000) indicate that the work life imbalance and job overload equally predict employee turnover intentions.

Table 2. Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	$\mathbb{R}^2$
	В	Std. Error	Beta			
(Constant)	1.830	.264		6.933	.000	
Work life	.322	.080	.338	4.043	.000	24.9
imbalance						
Job Overload	.361	.092	.327	3.921	.000	24.4

**Note:** Dependent Variable: Turnover Intentions.

The model analysis included the two independent variables – work life imbalance and job overload. The linear combination of these two independent variables was significantly influenced by the dependent variable (employee turnover intentions); or, F = 31.34 (p= 0.000) (Table 3). An estimated 33% (Table 4) of variance of the predictive variables index can be accounted for by the linear combination of regressors, that is. Work life imbalance and job overload with employee turnover intentions as regressand.

Table.3 ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	40.846	2	20.423	31.340	.000
Residual	82.761	127	.652		
Total	123.608	129			

Note: a. Predictors: (Constant), Overload, Work life imbalance

b. Dependent Variable: turnover intentions

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Table 4. Model Summary

R Square	Adjusted R Square	R Square	Adjusted R Square
.330	.320	.330	.320

Note: Predictors: (Constant), Overload, Work life imbalance

**Table 5.** Descriptive Statistics

	Mean	Std. Deviation	N
Turnover intentions	4. 82	.97	130
Work life imbalance	4.39	.027	130
Overload	3.51	.88	130

#### **DISCUSSION AND CONCLUSION**

Mean scores of job overload (mean = 3.51) (table 5) and work life imbalance (mean = 4.39) are skewed positively. Again, these independent variables produced a correlation coefficient of 0.49, indicating that employees of the bank bear excessive workloads allowing them to spare very less time for their families. Probably, this is one major source of imbalance in their work and family lives. This naturally creates the desire to quit the job. Under the cloud of corporate poaching, reducing employee turnover is a challenge for the human resource department of almost every organisation. Blau (as cited in Mitchell et al., 2001) observes that negative attitudes coupled with job search predict leaving. Therefore, HR managers of J&K bank must boldly face employee turnover intentions. They can do a lot to overcome this recurring HR problem. The bank needs to develop such workload and work life policies and practices wherein the opportunity cost of leaving a job for an employee becomes too high.

Employees living in catchment area branches/offices should be given opportunity to serve in them only because long distance travel negatively affects work life balance. Adoption of flexible working hours ought to be tried. Engaging employees in fair motivational activities would ensure stress-resistant environment at the workplace and consequent substantial growth. If organizations encourage the implementation of these programs and friendly policies, they will be well successful in improving the attitude and behaviour of existing employees, reducing their turnover, and attracting new employees also (Beauregard et al., 2009).

Moreover, job design has been found to play a significant role in the decision to leave a profession or the field (Billingsley, 2004). Work overload and work life imbalance found to be the prime causes of turnover intention, the Human Resource Department of the bank may redesign the jobs. Undoubtedly, adoption of employee friendly policies and practices shall have a great effect toward reducing the turnover rate of employees.

### **LIMITATION AND FUTURE INDICATIONS**

Given the cross-sectional nature of this study, further deeper studies should be conducted in longitudinal form and subjected to more rigorous statistical tests. Employee turnover intentions were tested here by work life imbalance and job overload only. Other antecedents like employee commitment, job satisfaction, self efficacy, leadership, quality of work life,

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etc., can also be included in future research studies. Sample size also is a major limitation of this study.

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