



**WORK INTERFERENCE WITH FAMILY AND TURNOVER
INTENTIONS IN PAKISTANI BANKS: THE ROLE OF
PSYCHOLOGICAL BREACH**

Sumaiya Syed
Shah Abdul Latif University, Pakistan
E-mail: ssm_syed@yahoo.com

Salman Bashir Memon
Shaheed Benazir Bhutto University, Pakistan
E-mail: salman.bashir@sbbusba.edu.pk

Abdul Samad
Muhammad Ali Jinnah University, Pakistan
E-mail: Dahriabdulsamad@gmail.com

Submission: 9/25/2020
Accept: 10/22/2020

ABSTRACT

The purpose of this study was to explore the relationship between work-family interference (WIF), organizational and occupational turnover intentions. Further, it was investigated if the relationships are mediated by ‘psychological contract breach’ (PCB) concerning ‘work-family balance obligations’. A study was completed by gathering data using a self-administered survey from employees working in the Pakistani Banking industry (n=359). The results indicate that WIF is positively linked to organizational and occupational turnover intentions. Results of mediation analyses showed a significant indirect effect of WIF, via PCB, on occupational turnover intentions but not on organizational turnover intentions. This study provides insight into the mechanisms through which WIF affects employee turnover intentions. Moreover, this study adds to psychological contract theory by revealing insight into the particular sub of work-family content of work-family balance obligations.

Keywords: Psychological; contract; breach; occupational; turnover; work; interference; quantitative; study; Pakistani; Banks



1. INTRODUCTION

In today's world, employees have the burden of work activities as well as obligations outside work regarding family matters. Researchers and practitioners have become increasingly aware of the importance of taking into account both work and family domains and understanding the interaction between them. In general, studies on the work-family interface can be categorized into two groups: studies focusing on antecedents of work-family interactions, and studies focusing on outcomes of work-family interactions.

The larger part of exploration in the work-family area has concentrated on work interference with family (WIF) because WIF has important results for consequences for employee attitudes towards their organization and for the family life of employees. Research on the impact of WIF on business-related outcomes dominates the scientific literature (Aryee et al., 1999). In the past decades, the literature focused on the effects of work-family conflict on work-related outcomes, such as job satisfaction and turnover intentions (Eby et al., 2005).

Overall, research results suggest that, among the work-related outcomes, turnover intentions have the strongest relationship with WIF (Raza et al., 2018). However, contrasted with various studies looking at the impacts of WIF on job satisfaction contemplates the immediate relationship between WIF and turnover intentions are underrepresented (Carroll, 2020).

The work-family interface relates to a variety of variables with implications for individuals, families, and organizations (Powell, 2017). Little is known, however, on how to remedy WIF. Research needs to take a step forward to understand the mechanisms through which WIF influences employee attitudes such as turnover intention. In this regard, the concept of psychological contract breach seems a useful mechanism through which employees' turnover intentions caused by WIF may be better understood.

The psychological contract is the individual's belief regarding the terms and conditions of a reciprocal agreement between the employees and employer (Rousseau, 1989). The psychological contract gives the structure inside which employee behaviors and attitudes, for example, turnover intentions can be explored (Mai et al. 2016).

However, the psychological contract breach occurs when employees perceive that their employers have failed to fulfill at least one of their implied obligations or promises (Dixon-Fowler et al., 2020). While there is some evidence on the link between 'work-life interference' and the psychological contract, studies have thus far failed to provide clear clues about this link



(Bruck et al., 2002). The explicit link between work-family interface and psychological contract breach is a dearth in the literature, with exception of a national comparative study by (Syed et al., 2015) suggest Pakistanis are more likely to perceive PCB-WFBO as a result of work-family conflict than Dutch workers.

This study looks into the effects of a ‘work-family-interface’ (WIF) on turnover intentions and examines the mediating effect of ‘psychological contract breach’, specifically of ‘work-family-balance obligations’. We use the abbreviation PCB-WFBO as shorthand for “psychological contract breach of work-family balance obligations”. This study has the following objectives. The first objective is to examine the direct link between WIF and turnover intentions (e.g. including organizational turnover intentions and occupational turnover intentions). The second objective is to examine the direct link between PCB-WFBO and turnover intentions. Finally, the third objective is to examine the mediating role of PCB-WFBO in the relationship between WIF and turnover intentions.

For this study, work-family balance obligations include the following: fairness/unfairness of supervisor and rewards; support from supervisors for family issues; working hours; communication between management and employees’ autonomy. These obligations are more individualized, and are influenced by the work-life benefits provided by the organization (Hanif & Kamal, 2009).

In case of this study contributes to the work-family literature by providing insight into the mechanism through which WIF affects employee turnover intentions. Besides, this study contributes to the psychological contract theory by shedding light on the specific content of work-family balance obligations. A last but not insignificant contribution concerns the context of the study, namely the banking sector of Pakistan. Research on work-family conflict is mainly limited to North America and Western industrialized nations (Yang et al., 2000).

Eighty percent of studies have been done in the United States. Although interest in work-family issues continue to grow, studies emanating from all corners of the globe are increasing in frequency (Powell, 2017). Moreover, South Asian countries are going through tremendous demographic, technological, and environmental changes. In India, for example, both the number of women in the workforce and of dual-earner families are growing rapidly (Agarwala et al., 2014).

2. LITERATURE REVIEW AND HYPOTHESIS

2.1. WIF and Turnover Intention



A few studies have found a relationship WIF and intentions to turnover. Indeed, among all business-related results, turnover intentions have the most noteworthy positive association with WIF (Voydanoff, 2005). The positive relationship between WIF and turnover intentions has been confirmed in diverse samples, for instance in the USA (Frone, Russell & Cooper, 1992) and studies on multi-country samples (Shore & Coyle Shapiro, 2003). However, there is scarcely any information about this relationship in the context of 'South Asian' countries such as, Sri Lanka, Pakistan, and India etc. A positive relationship between WIF and turnover intentions suggests that, when workers see WIF, their desire to find another job and thus turnover the organization increases.

Turnover intentions are all the more regularly seen amid at the early phases of occupation (Duarte & Lopes, 2018). Workers who are younger and/or have shorter organizational tenures report greater WIF, and this increases turnover intentions (Kraak et al., 2017). Overall, previous research has shown that being dissatisfied with work and family life leads to thoughts of quitting (Aqil & Memon, 2020). This turnover intention can be organizational or occupational, depending on the employee's decision to either leave the organization (current bank) voluntarily or to leave the occupation altogether (the banking profession). Based on this we propose that:

Hypothesis 1: Employees with high WIF will have high organizational and occupational turnover intentions.

2.2. WIF and 'Psychological Contract Breach' of 'Work-Family-Balance' Obligations (PCB-WFBO)

2.2.1. Psychological contract breach (PCB)

PCB refers to the employee view of the degree to which the employer has neglected to satisfy any or the greater part of the obligations to the employees (Reimann, Pausch & Diewald, 2017). More specifically, PCB is the "cognition that one's organization has failed to meet one or more obligations within one's psychological contract in a manner commensurate with one's contributions" (Morrison & Robinson, 1997 p.230).

Given their experience, employees continually assess what they truly get from the organization. PCB depends on workers' subjective judgment; it is their view of the perception of the discrepancy between promised and delivered inducements as opposed to the genuine inconsistency in implicit and explicit promise.



On the other hand, the way of the PC is subjective, and given this subjective nature, the employees and the employers may hold diverse perspectives on what was concurred (Hyder, Syed & Memon, 2019). Mistaken assumptions can therefore emerge, as the two sides of the subjective judgment; it is their view of the error in the middle of guaranteed and conveyed as opposed to the genuine inconsistency in certain or express guarantees (Conway & Briner, 2005).

The psychological contract, being implicit and unwritten, can additionally change after some time because of changes in individual and organizational expectations. Scholars have focused on the content of specific content-based obligations, such as high pay, bonuses, training, career development opportunities, job security, better working conditions, respect, and recognition. Researcher for the most part, agrees that the contents of the contract transform alongside organizational changes (Alcover et al., 2017).

2.2.2. PCB-WFBO

More research is needed on the contents of the psychological contract in the current situation of socio-economic change, especially for work-life balance issues. Researchers have expanded the contents of the psychological contract by introducing work-life balance as part of the psychological contract (Coyle-Shapiro et al., 2019).

Employer's non-work obligations are related to work-life balance, and they can take the type of work-life equalization, family-friendly policies, HR practices, family-accommodating arrangements, and work-family points of advantage. Majority of these obligations are exceedingly individualized. For example, regardless of the possibility that organizations gave standard work-life benefits, employees perceive them distinctively and they acquired diverse obligations to the organizations (Hanif & Kamal, 2009). Specifically, PCB-WFBO may happen if the organization breaks what organizations see as promises to them concerning the benefits of work-family.

Furthermore, HR practices related to work-life balance are highly culture-specific and vary from one society to another (Pradhan, 2016). In other words, there is no specific criterion for what to include in the contents of PCB-WFBO. PCB-WFBO is a culture-based phenomenon, and culture may affect the perception of psychological contract breach, the determination of who is to blame for the breach, and the response to the breach. In this study we use the following contents for work-family balance obligations in the psychological contract of employees in the banking sector of Pakistan: (1) Support from supervisors for



family issues (2) Working hours (3) Fairness/unfairness of supervisor and rewards (4) Communication between management and employees on work-family- balance issues and (5) Autonomy.

2.2.2.1. *Support from supervisor for family issues*

The ‘family-supportive supervisor’ supposed to be thoughtful to the craving of employees to strike a harmony in the between work and family and who takes part in endeavors to help the employees oblige their work and family obligations. Supervisory support is important, as the supervisor acts as the agent that carries out organizational benefits and policies, and enables employees to take advantage of the various work-family benefits provided by the organization (Talukder, 2019). Therefore, supervisors’ support for family issues is part of WFBO.

2.2.2.2. *Working hours*

In the case of work and family life balance, employees have their perceptions with respect to working hours, as part of the psychological contract. When a psychological contract breach with regard to working hours occurs, any work/non-work conflict may be exacerbated (Abdelmoteleb, 2019). Therefore, reasonable working hours are part of employee WFBO.

This might be even more relevant in the Pakistani collectivist society, where the fulfillment of employees expectations as far as a diminishment in working hours is the best approach to decrease the WIF, as employers in a collectivist society oblige a great deal of time in the family area to perform various social roles like a guardian, child, life spouse, neighbor, and so on. What's more, for every part, society presumes flawlessness.

2.2.2.3. *Fairness/unfairness of supervisor and rewards*

If employees assess that the organization treat them fairly, regards their endeavors, and rewards them appropriately, they will feel obligated to reciprocate by working hard and abstaining from doing mischief to the organization (Roch et al., 2019). Supervisory fairness is included in WFBO, because this may have a spillover effect in such a way that any unfairness by the supervisor may discourage employees from using the benefits provided by the organization.

For example, the official working hours stipulated by the State Bank of Pakistan are from 9 am to 5 pm. However, branch managers or supervisors may act unfairly by not allowing an employee to leave at 5 pm. On the other hand, for fear of lower rewards or lower

performance appraisals, employees might not want to take advantage of the official working hours as stipulated by the state bank of Pakistan. In this way, the fairness or unfairness of the supervisor is related to lower work-family balance.

Whereas, rewards can also affect work-family balance. For example, if work and family demands conflict, obtaining rewards in one domain (work) might facilitate getting (hiring) domestic help in the other domain. Also, a positive spillover effect might occur. Rewards are therefore also part of WFBO.

2.2.2.4. *Communication between management and employees*

Literature suggests that communication between employer and employees plays a critical role in the psychological contract (Kutaula, 2020). About communication on work-family issues or personal issues, Mallah et al. (2016) that communication on personal issues, including work-life balance, will lead to a more effective psychological contract. This indicates that communication plays an important role in the perception of psychological contract breach. Therefore, this is part of WFBO as well.

2.2.2.5. *Autonomy*

Providing more work autonomy and decision making may give the workers both aptitudes and a more striking feeling of control and adequacy that persist to his or her ability to manage family obligations and to balance work and family obligations (Leana & Meuris, 2015). Several scholars have shown that job autonomy is identified with an employee's capacity to deal with the work-family interface (Powell, 2017; Wattoo, Zhao & Xi, 2020). For that reason, this is also considered part of WFBO.

2.2.3. *Relationship between WIF and PCB –WFBO*

Previous research has established that there are many antecedents of PCB. However, past research on psychological contracts has largely neglected aspects related to balancing work and life (Pate & Scullion, 2018). Theoretically, the relationship between WIF and PCB-WFBO can be grounded on 'social exchange theory'. While, PCB-WFBO may transpire when the organization breaks what employees notice as an obligation to them regarding 'work-family' issues and benefits.

For example, as said before, the official working hours of banks in Pakistan are 9 am to 5 pm. If the bank managers demoralize employees from making utilization of this benefit given by the organization, it will prompt lead to feelings of WIF which thus will bring about PCB-



WFBO as “unmet terms are perceived as contract breach when they indicate an imbalance in the exchange relationship that is sufficiently unfavorable to exceed the perceptual threshold” (Arshad, 2016). Therefore, the following hypothesis may be suggested:

Hypothesis 2: WIF leads to ‘psychological contract breach’ of ‘work-family-balance’ obligations (PCB-WFBO)

2.3. PCB-WFBO and Turnover Intentions (Direct Relationship)

If employees feel that their employer has failed to fulfill at least one obligation or promise implied by the employer, this amounts to psychological contract breach. For instance, Conway & Briner's (2005) review, taking into account 15 cross-sectional studies, demonstrates that the average correlation between contract breach and turnover intentions is 0.33. This shows that psychological contract breach is a moderately solid indicator of employee attitudes. In another meta-analysis on psychological contract breach and eight work-related outcomes, based on 51 studies conducted by Zhao, Wayne, Glibkowski, and Bravo (2007) they examined the influence of PCB on employee attitudes and behaviors including turnover intentions and concluded that perceived breach is positively related to turnover intentions.

Psychological contract breach may also have an effect on occupational turnover intentions (Arasli, 2019). None of the studies mentioned above explicitly focused on occupation turnover intentions. For example, Chang, Chi, and Miao (2007) suggest a reciprocal causal relationship between organizational and occupational turnover intention, by arguing that employees may encounter both organizational and occupational turnover intentions, in the meantime. This reciprocal relationship is raised by the job context and situational component at the same time. For instance, the more noteworthy employees thwarted expectation with their employment, the more probable that they will leave their present occupation and organization simultaneously.

They further argue that critical incidents (e.g. heavy work burden, poor working conditions or benefits, a lack of supervisory support) may destroy employees’ future job expectations, making them more inclined to leave that organization and occupation immediately. Therefore, managers should take into account both the organizational and occupational turnover intentions, at the same time. Based on the above arguments it seems plausible that PCB, related to employee work-family balance obligations, will cause disillusionment which in turn may lead to occupational and organizational turnover intentions. Therefore we propose that:



Hypothesis 3a: PCB-WFBO is positively related to organizational and occupational turnover intentions.

2.4. PCB-WFBO as a Mediator between WIF and Turnover Intentions

The psychological contract can function as a mediator in the relationship between work-related perceptions of employees and employee outcomes in terms of their attitudes and behaviors (Suazo, 2009). Several studies, for example, used the psychological contract framework to connect perceptions of work to outcomes (Freese & Schalk, 2008; Sobaih, 2019).

More specifically, Morrison and Robinson (1997) provide a framework within which behaviors and employee attitudes such as turnover intentions can be studied and interpreted using the psychological contract as a mediating concept. In line with this framework, it can be expected that the relationship between WIF and organizational and occupational turnover intentions is mediated by the psychological contract. This means that a greater amount of WIF is expected to result in a higher degree of PCB-WFBO, which will lead to an increase in organizational and occupational turnover intentions. Therefore we hypothesize:

Hypothesis 3b: PCB-WFBO will mediate the relationship between WIF and organizational turnover intentions and occupational turnover intentions.

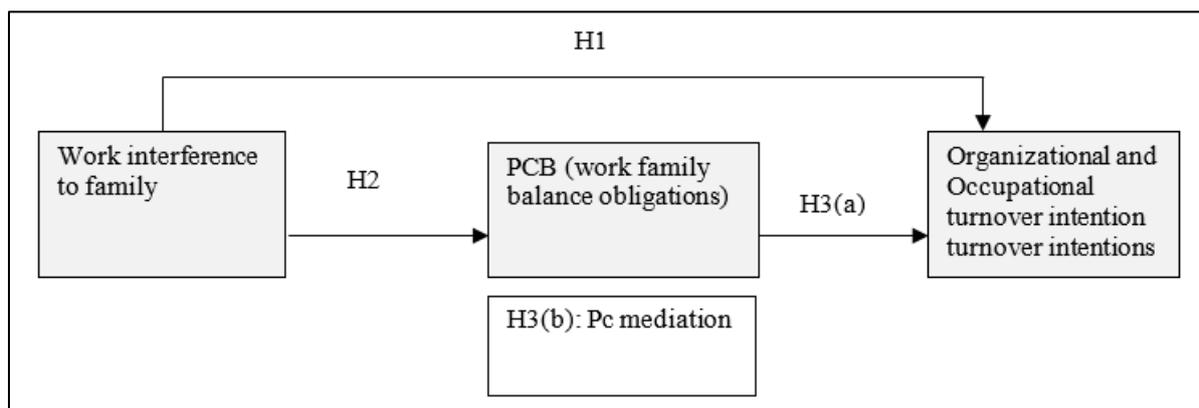


Figure 1: Research Model
 Source: Authors own work

3. METHODOLOGY

3.1. Context of Study

The current study focuses on the banking sector in Pakistan. South Asian countries, and specifically India and Pakistan, originated from the same cultural background, having similar customs and traditions as its foundation of society, including the role expected of women. These countries strictly followed the male (breadwinner) and female (homemaker) model in

the work-family domain. Today most countries, including Pakistan and India, are going through a period of socio-economic transformation. This takes the form e.g. an increase in the proportion of women in the workforce, an increase of dual-earner households, an increase in single-parent households, a decline in the number of households based on the traditional extended family system, and increasing demands in both work and family domains.

In city settings, nuclear families are increasingly able to keep control over their income, lifestyle, and childrearing activities. Pakistan's nuclear family system resembles the predominant 'western-family' lifestyle. The customary values and obligations of the protracted families and customary gender role stereotypes and multiple social roles remain equally important (Khokher & Beauregard, 2012). A study based on Pakistani immigrants in the UK provides some clues on how cultural and religious elements influence the experience of work-family interference. Pakistani participants, in contrast to western participants in the study, had additional elements of cultural/religious responsibilities that heightened the tension and family commitments.

At present, there is furthermore a strong privatization process of former state institutions in Pakistan. For example, the structure of the banking sector has changed considerably in the most recent decades, especially taking after the state's privatization possessed banks. The central bank, State Bank of Pakistan (SBP), is completely approved to control and oversee banks. In the 1990s, privatization projects in the banking sector was started to improve the performance (Memon, Rizvi & Syed, 2017). However, in the banking industry of Pakistan, there is a disparity in terms of 'work-family-balance' issues that can be seen in amusement leaves and awards to employees to deal with their own family problems.

3.2. Sample and Procedure

The sample for this study comprised of 359 respondents, working at three different privatized commercial banks in Pakistan. The majority of the respondents work in an operational department, dealing with day to day bank transactions. Based on a previous qualitative study that showed that work-family issues predominantly affect younger employees, the sampling focused on younger employees (23-40 years). The average age of the respondent was 29.5 years. A questionnaire was circulated, and participants were on an intentional premise.

Participants were from diverse family frameworks, extended and nuclear family frameworks. There were 314 male and 45 female respondents. Of the 359 respondents, 174 were married and 185 were single (with family responsibilities). Of the respondents, 169



belonged to a nuclear family system and 190 were living in an extended family. Information was gathered utilizing a mysterious survey. Before genuine information accumulation, a small focus group study was directed with ten respondents, to ensure that questionnaire was clear and utilized legitimate wording. The respondents were ensured of the confidentiality of the responses. Altogether, 400 survey were distributed, of which 359 were completed and returned, representing a response rate of right around 90 percent.

3.3. Measurement

The work-to-family conflict was assessed using Carlson and Kacmar's (2000). A total of 06 items that measure for the two dimensions of conflict (i.e. 'time-based' and 'strain-based' conflict). The 'time-based' conflict arises when several roles interfere due to a person's limited time, and 'strain-based' conflict arises when a person cannot fulfill the tasks due to strain, fatigue, or anxiety. Each item used a 5-point response scale extending from 1 (strongly disagree) to 5 (strongly agree). In the present study, the Cronbach's alpha reliability was .81. An illustration question for the time-based clash is "The time I must devote to my job keeps me from participating equally in household responsibilities and activities".

'Psychological contract breach' of 'work-family' balance obligations - PCB-WFBO was measured utilizing the scale of the Tilburg Psychological Contract Questionnaire (TPCQ) (Freese & Schalk, 2008). PCB-WFBOs was measured by getting information about the fulfillment of the psychological contract of different items related to work-life balance. The question was asked: "to what extent did your bank fulfill the following obligations in order to achieve a balance in your WORK and FAMILY life?" The item used, "open communication between employees and manager", "support from colleagues for family issues", "support from supervisor for family issues", "fair supervisor", "reduction in working hours/standardized working hours", "autonomy in my job". Finally, the breach was calculated through reverse coding. These items were assessed applying a 5-point Likert scale (i.e. 1= not at all, 5 = to a very great extent). The Cronbach's alpha value is .90.

Organizational and occupational turnover intentions were categorized into organizational turnover intentions and occupational turnover intentions. Organizational turnover intentions were measured by the four-item scale provided by Kelloway, Gottlieb, and Barham (1999). An example item is "I am thinking about leaving this bank". The reliability of the scale is .88. Occupational turnover intentions were measured using a 3-item scale designed by Meyer, Allen, and Smith (1993). An example item is "I frequently think about leaving the



banking profession”. The reliability of the scale is .90. This scale focuses on intentions to leave the banking profession. However, the ‘demographic characteristics’ of sex (0 = male, 1= female), ‘marital status’ (0=married, 1= not married), and age were entered as control variables, as differences on the basis of these variables are frequently observed in the literature (Allen et al., 2000).

4. RESULTS AND ANALYSIS

4.1. Data Analysis and Results

Initial data screening was performed to detect outliers and missing values. Normality, linearity, and multicollinearity were examined by screening descriptive statistics and correlations. Tables 1 and Table 2 summarize the means, standard deviations, and correlations among the study variables.

Table 1: Descriptive Statistics

Variable	Mean	Std. Deviation	N
Work Interference with Family	3.86	.73	359
Psychological Contract Breach	3.77	.79	359
Organizational Turnover Intention	3.34	1.01	359
Occupational Turnover Intention	3.02	.703	359
Gender	1.13	.331	359

Source: Authors own work

The correlation between occupational and organizational turnover intentions is high, as could be expected. The other correlations are lower, most of them significant. The means of the scales are somewhat higher than the midpoint of the scale, with WIF having the higher mean, and the turnover intentions the lowest. The standard deviations of the turnover intentions are rather high, indicating that the degree of variance on these scales is relatively high.

Table 2: Correlation

Measures	1	2	3	4	5
Work-interference with family	1				
Psychological contract breach	.129*	1			
Organizational turnover intentions	.311**	.096	1		
Occupational turnover intentions	-.112*	-.004	-.264**	1	
Gender	-.045	-.148**	-.026**	-.020	1

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

Source: Authors own work

4.2. Measurement Model in Structural Equation Modeling

Confirmatory Factor Analysis and testing of the hypotheses were performed using Structural Equation Modeling techniques in AMOS 18. Before testing the hypotheses in the



Structural Regression (SR) model, confirmatory factor analyses were conducted on all constructs, including work-to-family conflict), psychological contract breach, organizational turnover intentions, and occupational turnover intentions. Four fit indices were selected, namely the Normed Chi-Square (CMIN/df), the Comparative Fit Index (CFI), the Tucker-Lewis Index (TLI), and the Root Mean Square Error of Approximation (RMSEA). We follow the most commonly accepted cutoff values ($CMIN/df < 3$, $CFI > .90$, $TLI > .90$, $RMSEA < .08$) as suggested by (Hair et al., 2018).

Table 3: CFA Default and Optimal Model

Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default five-factor model (6 items of work-to-family conflict, and 11 of PCB, 4 of TRNI_ORG, & 3 of TRNI_OCC)	3.467	.874	.859	.083
Model 2: Optimum five-factor model (5 items of work-to-family conflict, 8 of PCB, 4 of TRNI_ORG, & 3 of TRNI_OCC)	1.76	.968	.962	.046

Source: Authors own work

The results are summarized in **Table 3** The first (default) Model 1 that included all items had a ‘poor fit’ to the data. Therefore, modifications were made some indicators were removed in light of the fact that they indicated either ‘low factor loadings’ (i.e., $< .50$) or demonstrated high score covariance. For instance, our construct of WIF was initially contained six items. Item 2 was deleted because of ‘low covariance’. Similarly, items 1, 2, and 8 were deleted from the PCB scale. The adjusted Model 2 indicated a ‘good fit’ with the data. The chi-square test of difference verified that Model 2 is significantly better than Model 1. Hence, we retained Model 2 for the further analysis of data, i.e., for hypothesis testing through a ‘Structural Regression’ (SR) Model.

4.3. Hypothesis Testing Through ‘Structural Regression’ (SR) Model

We used SEM to test our hypotheses because of the technique’s ability to address the presence of measurement errors within the standardized statistical model. SEM not only for CFA but also for multiple regression analysis (Bashir, Syed & Qureshi, 2017). Hypotheses were tested in the following way: First, we tested the ‘goodness of fit’ indices for our hypothesized full ‘research model’, that is, we placed ‘work-to-family’ conflict (WIF) as an



independent variable, PCB as a mediator, and both organizational and occupational turnover intentions (Org TRNI, and OCC_TRNI) as dependent variables.

Moreover, three demographic variables (age, sex and marital status) were included in the model to control for their effects on the dependent variables. The fit indices showed poor fit to the data, as most of the demographic variables showed non-significant effects on the dependent variables. Therefore, we excluded all non-significant associations and retested the SR model. Model 2 indicated an ‘acceptable fit’ to the data. Therefore, we retained Model 2.

Table 4 shows the results of Model 1 and Model 2. The optimum (finally selected) SR model is shown in **Table 4**.

Table 4: SR Default and Optimal Model

Models	CMIN/DF	CFI	TLI	RMSEA
Model 1: Default hypothesized model with three control variables	3.23	.88	.86	.079
Model 2: SR model with all significant paths, i.e., after removal of non-significant control variables	2.76	.91	.90	.06

Source: Authors own work

The results of the optimum model are included in **Figure 2**. Hypothesis 1, which stated that employees with high WIF will have high organizational and occupational turnover intentions, was supported by the results. WIF showed very strong positive effects on both Org-TRNI (unstandardized $\beta = .74$, $S.E = .13$, $p < .001$), and OCC-TRNI (unstandardized $\beta = .69$, $S.E = .14$, $p < .001$). The second hypothesis, which stated that WIF leads to PCB-WFBO, was also supported by the results. WIF had a significant positive effect on PCB (unstandardized $\beta = .28$, $S.E = .11$, $p < .05$). The third hypothesis, H3a, which stated that PCB-WFBO was positively related to organizational and occupational turnover intentions, was partially supported by the results. More specifically, PCB showed a significant positive effect on OCC-TRNI (unstandardized $\beta = .17$, $S.E = .7$, $p < .05$), yet showed no significant positive effect on ORG-TRNI (unstandardized $\beta = .07$, $S.E = .06$, $p > .05$). Thus, H3a was partially supported.

Hypothesis H3b stated that WIF would have an indirect effect on organizational turnover intentions and occupational turnover intentions through the effect on PCB-WFBO. The results of mediation analysis, supported by bootstrapping, showed a significant indirect effect of WIF, via PCB, on OCC-TRNI ($\beta = .05$, $p < .05$), but not on ORG-TRNI ($\beta = .02$, $p > .05$). Thus, this mediation hypothesis was partially supported.



With respect to the ‘control variables’, marital status was the only ‘control variable’ that did not show significant effects for any of the dependent variables. However, for PCB, ‘gender’ was the only ‘control variable’ that indicated a ‘significant negative’ association with PCB (unstandardized $\beta = -.43$, $S.E = .15$, $p < .01$), indicating that male employees experience more PCB than female employees. Similarly, age showed significant negative effects for both types of turnover intentions, i.e., Org-TRNI (unstandardized $\beta = -.06$, $S.E = .009$, $p < .001$), OCC-TRNI (unstandardized $\beta = -.07$, $S.E = .01$, $p < .001$), indicating that older employees have less intention to quit from both their organization and their professions than younger employees. In sum, there was a significant relationship between WIF and PCB ($r = .12$, $p < .05$), WIF and occupational turnover intentions ($r = .22$, $p < .01$), WIF and organizational turnover intentions ($r = .31$, $p < .01$), and PCB to occupational turnover intentions ($r = .14$, $p < .05$). The only insignificant relationship is between PCB and organizational turnover intentions ($r = .09$, $p > .05$).

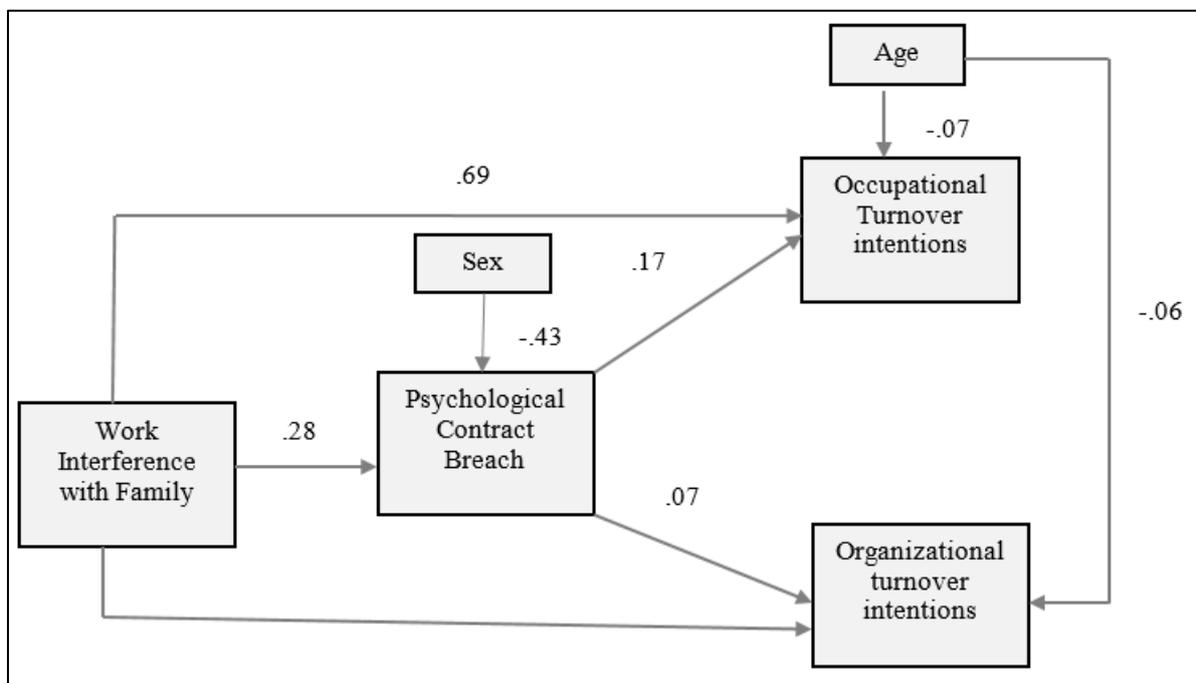


Figure 2: Optimal SR model
 Source: Authors own work

5. DISCUSSION

The study established a positive relationship between WIF and turnover intentions (H1), including organizational turnover intentions and occupational turnover intentions. Age was negatively related to both types of turnover intentions, indicating that older employees have less intention to quit either their organization or their profession than younger employees.

Older employees might find it more difficult to find another job because of their age, experience, and are for that reason more inclined to stay at their current job.

With respect to Hypothesis 2, WIF was indeed found to be associated with the psychological contract breach of work-family balance obligation (PCB-WFBO). WIF was associated with the perception of discrepancies between promised and actual obligations. Thus, employees perceive that the organization fails to fulfill its obligations to achieve work-family balance in case of higher work-to-family interference. In Pakistan, different norms exist regarding childcare and mothers working outside the family domain, and there are different family-friendly policies. For instance, in Western nations family-friendly policies/work-family balance initiatives include flexible working hours.

Flexibility is seen as an opportunity to enhance work-family balance (Blomme, Van Rheede & Tromp, 2010; Collins, Cartwright & Hislop, 2013; Tietze & Nadin, 2011). However, in the Pakistani banking industry flexibility is not seen as related to work-family balance. Here, the bank is a service industry that requires a high need for coordination with customers at every moment. Flexibility is only possible in some departments that have no direct link with customers, such as HR or Auditing.

Also, there are cultural constraints in the present style of management that does not allow for much flexibility. An example is that bank managers in Pakistan associate an employee's late working hours or presence at the office with his/her commitment to the bank. Although literature mentions that the absence of flexibility is a stressor leading to WIF (Stoeva, Chiu & Greenhaus, 2002), this might be different in Pakistan, as flexibility is not a part of work-family balance obligations here.

Sex was the only 'control variable' that indicated a 'significant negative' association with PCB, indicating that male employees experience more PCB-WFBO than female employees. This is same as past studies that presumed that women have a different notations of the 'psychological contract' than men (Herriot, Manning & Kidd, 1997). Hypothesis 3a, which proposes that PCB-WFBO would be positively related to organizational and occupational turnover intentions, was partially supported by the results.

More specifically, PCB showed a significant positive effect on occupational turnover intentions and no significant effect on organizational turnover intentions. This is inconsistent with past studies that found a positive relationship between PCB and turnover intentions (e.g., McGinnity & Whelan, 2009). This result may be attributed to the fact that the problem of WIF



is not limited to a single organization, but is characteristic for the entire banking sector in Pakistan. Therefore, it can be supposed that employees will sooner opt to quit the banking sector than to leave the current organization for another in the banking sector.

Hypothesis 3b was partially supported. PCB mediated the positive relationship between WIF and occupational turnover intentions, but not for organizational turnover intentions. Related to what has been stated above, employees are probably inclined towards occupational turnover and less so towards organizational turnover.

5.1. Scholarly and Managerial Implications

This study highlights issues of WIF and related psychological contract breach and resultant turnover intentions. We observed WIF in a South Asian context, thereby expanding the western perspective. Similarly, we assessed the ‘psychological contract breach’ of ‘work-family’ balance obligations in this context. This study makes a theoretical contribution in the following ways:

- 1) we explored the issue of WFC in a different context, the banking sector of Pakistan. Current socio-economic transitions are fueling the debate on work-family issues, urging both employers and employees to understand the work-family issues, its causes, consequences, and application of family-friendly benefits.
- 2) This study integrated WIF and psychological contract research. The traditional contents of the psychological contract, which mainly focus on pay, promotions etc. need to be extended by including work-family issues. Understanding the employment relationship by using the ‘psychological contract’ framework and understanding work-family issues is especially important in the context of HRM in the banking sector of Pakistan, where HRM is of growing importance.
- 3) The focus on occupational turnover intentions is a significant contribution, as this attitudinal outcome variable appears to be very important but is generally neglected in the literature on work-family balance and the psychological contract.

The findings of this study are relevant for practice. The study indicates that WIF is a major cause of turnover intentions in Pakistan. Employee turnover intentions and their related costs have a negative impact on organizational performance. It is of growing importance for managers to explore the root causes of turnover intentions and to engage in developing HRM



policies and practices to retain employees. WIF weakens the employee-employer relationship through the breach of work-family balance obligations, which could (indirectly) help the employees to adjust their work and family life. The idiosyncratic nature of obligations and the psychological contract is especially applicable in the work-family setting, as employees fit in with diverse family frameworks with different age marital status, family circumstances. These groups can have very different needs and expectations on how to best balance their work and family life.

With respect to the breach of 'psychological contract' and the individual nature of work-family obligations, managers could consider negotiating specific terms of employment (ideals). In addition, employers can take steps to better develop the communication between managers and employees on expectations regarding the mutual obligations in the employment relationship. Nowadays employers need to manage the work-family agreements formed with the employees and to provide the relevant work-family benefits, in order to better meet the expectations about work-family balance.

The provision of work-family benefits is a necessary step to prevent psychological contract breach. From the literature, it is evident that supportive company family-friendly practices that only exist on paper are not enough for employees to perceive work-life balance (Scholarios & Marks, 2004). To enhance work-family balance, it is of utmost importance to implement HR practices that facilitate the combination of work and family obligations. In this way, management should adopt the terms of the psychological contract in order to better manage work-family conflicts and to prevent any breach of the psychological contract, as it changes over time due to changes in employment needs. Managing work-family conflict is a very inexpensive way to retain employees.

5.2. Limitations and Directions for Future Research

The sample of the study consisted of more men than women. This just mirrors the skewed extents of men and women working in the banks. However, men employed in the banking sector represent 1.64% of Pakistan's working population, though the rate for females is just 0.64%, with the dominant part of women liking to work for public sector (Statistics, 2017).

In Pakistan, female choices in terms of occupation are mostly limited to academia and the health sector due to social and cultural constraints. Furthermore, the banking industry of Pakistan is characterized by long working days and high work overload. Blomme et al (2010),



have portrayed comparable purposes behind female turnover expectation in the friendliness business: extend periods of time, low professional stability, a high requirement for coordination with others and movement work at unpredictable hours are reasons why ladies think that it is hard to keep up a sound harmony in the middle of work and family, which may prompt worker turnover.

We used a set of work-family balance obligations of which some were indirectly related to work-family balance. Moreover, investigating multiple macro-level contextual factors is important for country-specific studies, for understanding the possible implications of national policy and norms, and for global human resource practice (Allen et al., 2015).

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