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Impact of Work Family Conflict on Female Intent to Quit. Descriptive Study of Commercial Banks of Faisalabad, Pakistan

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Abstract

Employee turnover is a challenge faced by any organization and banking is of no exception. Several studies are devoted to identify employees' intent-to-quit in the banking sector of Pakistan, but most of them have ignored female turn over behavior. A separate research is imperative to explore female intent to quit. The present study is trying to fill up this gap by exploring the turnover intentions of female employees in the commercial banks of Faisalabad, Pakistan. Intent to quit (ITQ) has been tested empirically for its association with work-to-family conflict (WFC) and family-to-work conflict (FWC). The study is important in a sense that for the first time the quit intentions of female bankers have been identified. Data is collected from the female employees of six commercial banks of Faisalabad region. A total of 230 questionnaire were distributed out of which 200 returned, representing response rate of 87%. The analysis proved that intent-to-quit is positively and significantly associated with work-to-family conflict and family-to-work conflict. The study has also proposed some valuable recommendations for HR managers and policy makers to retain female workers in banks.

Keywords: Intent-to-quit, Work-to-family Conflict, Family-to-work Conflict, Female Bankers, Turnover

Introduction and Background

The main objective of each bank is to earn maximum profits and provide quality services to its customers. The objectives can be achieved only with the efforts, endeavors and commitment of employees. These cannot be achieved when employees start considering their quit intentions. Because intent to quit is a negative attitude which may leads towards employee turnover. Worker's turnover may have an unfavorable impact on the profits and performance of the organization (Balogun and Olowodunoye, 2012). Turnover poses a major threat to regular flow of work. The quitters always remain a problem for organization and its employees as organization bears extra cost for hiring and training new employees while the existing employees become overburdened and begin to feel dissatisfied with their jobs (Mitchell et al., 2001).

During the past half century, workplaces have become more diversified. Khan (2007) stated that since the last decade, in the big cities young ladies are getting higher education and entering into different sectors of economy like banking, teaching, media both print and social media, arts and engineering etc. The main objective of the study is to identify the quit intentions of female bankers in the context of work-to-family conflict and family-to-work conflict. As females have to perform their responsibilities at dual levels like in homes and offices, so they find it difficult to maintain a balance between their work and family lives. It's giving birth to the phenomenon of work family conflict.

Work family conflict is a form of interrole conflict which occurs as a result of incompatible demands of both work and family lives (Netemeyer et al., 1996). It may result in the form of absenteeism, stress and intent to quit (Aslam et al., 2011). Work family conflict has two dimensions, work-family-conflict and family-work-conflict. Both are interrole conflicts which imply that stress and demands of one role limits an individual ability to participate in other (Greenhaus and Beutell, 1985). Now-a-days, organizations wish to earn higher profits, for that they have to keep stable their performance levels and this has raised burden on employees (Khan et al., 2014). Due to this competitive environment, employees are facing overburdened assignments, long and irregular working hours and target achievement pressures. So the situation is generating the issues of work family conflict and ultimately leaving the employees with quit intentions (Khan *et al.*, 2014).

As per Khan (2007), a non-traditional profession like banking is still not the preferred career choice for females. No doubt, in big cities, young ladies from upper middle class are entering into this field but after getting married or having children or facing pressures from family, in-laws or husband, they prefer to leave such jobs. So the main purpose of the study is to identify the main issues faced by female bankers and to explore the major reasons behind their quit intentions.

Rationale of the Study

The main focus of the study is to identify the turnover intentions of female bankers. Since the last decade, number of female employees has been increased in banking sector, so the study is providing a deep insight into their quit intentions. The findings can be used by the researchers for future research which may result in further expansion of the topic. Organizations and managers can also utilize the knowledge generated by this study to better understand the withdrawal behavior of their female workers which will ultimately assist them to retain female workers and enhance their performance. Further policy makers can formulate retention strategies for female labor force.

Problem Statement

Globalization, technology and competition have changed the workplaces and work environment altogether. It has affected every sector of economy and banking is of no exception. The wave of multinational and commercial banks is not only producing career opportunities but also giving birth to the phenomenon of employee turnover. Turnover always remained a major issue faced by organizations as companies face serious knowledge and services gap created by leaving employees. Since the last decade, workplaces have become more diversified and women participation in organizations has increase prominently. So the problems faced by them have gained special attention among researchers. The dual responsibilities of work and family lives are disturbing their work-life balance. It's giving birth to the issues of work-family and family-work conflicts which ultimately leave them with

intent-to-quit their jobs. Turnover is a widely researched topic but the role of females is mostly ignored by the researchers. So the study is specifically focusing on the quit intentions of female workers in the context of banking sector of Pakistan. The paper serves following objectives:

- To identify the quit intentions of female bankers;
- To investigate the relationship between WFC, FWC and ITQ;
- To assist policy makers, HR managers in devising retention strategies for female bankers.

Hypotheses

H1: Work-to-family conflict is positively related to Intent-to-quit.

H2: There is positive association between family-to-work conflict and intent-to-quit.

Literature Review

Mobley (1982) defined employee turn-over as the discontinuance of services by employee who receives monetary benefits from some organization. Turn over incurs both direct and indirect cost for the organization. Direct cost may include recruitment and selection cost of new employee and their training cost (Hom and Griffeth, 1995), while indirect cost means, gap created by the quitter, services and operational disruption and physical and psychological burden on the existing employees (Dess and Shaw, 2001). Employees may feel demoralized by the departure of their most respected and efficient employees who may pave the way for future turn over (Mobley, 1982). For the success of any organization, steady and continuous operations are important but turn-over always disrupt the regular flow of work. Especially in banks where success of the business is mainly dependent upon service continuity, if a single employee leaves the organization it means you are losing your current and potential customers (Jafferi et al., 2011). Moreover, quitters will leave such a knowledge and service gap which would be difficult to fill up. As per Bodla and Hameed (2008), employee turnover is a serious problem faced by the many companies in sub-continent. Besides having negative effects, the results of the turn over may affect positively by bringing new and fresh blood with modern ideas into the organization (William, 1999). The causes, consequences and remedies of turnover is a well-researched topic, but the present study will give a new dimension to this topic by investigating the female turn over intentions in banking sector of Pakistan.

Intent to Quit

Employee turnover can be defined as a three step process. In first step, an employee thinks of quitting job, secondly he or she intends to leave his/her current job and thirdly they start searching for a new job (Sager et al., 1998). In a number of management studies, Intent to quit (ITQ) has been used as an indirect measure of turn over (Mohamed et al., 2006). In other words, the employees who show turnover intentions actually quit from their jobs (LeMay et al., 2009). By reviewing antecedents of turnover intentions, it can be easily concluded that it is the only variable which is directly related to actual turnover and can be used as outcome variable. To study turnover intentions is easier for two reasons. Firstly, it's difficult to approach those employees who have left their jobs (Firth et al., 2004). Secondly, to gain access to company records always remained a problem for researchers as companies are reluctant to share their records with outsiders or these records may be incomplete or inaccurate (Mitchell et al., 2000).

Intent-to-quit is an employee's intention to quit from his/her current job. As per Price (2001), it is intent to quit from a certain location, work, work role and organization. So when employees show intention to leave the organization, it becomes important to check their intentions to avoid from the negative consequences of the actual turn over (Balogun and Olowodunoye, 2012). Employee turnover may result in the form of low service quality and productivity, financial cost, psychological stress and burden on existing employees which can further lead towards overburden assignment, lack of trust, disruption in services and regular flow of work and future turn over (Mourad and Moustafa, 2007). As per Shim, there is need to address this issue because it is directly related to organizational performance and service quality (Shim, 2010). As per Balogun and Olowodunoye (2012), banking industry is the most suitable factor for studying intent-to-quit as the sector mostly surrounded by the clouds of the turnover (Jafferri *et al.*, 2011). That's why the study has been conducted to identify the quit intentions of female employee in the context of banking sector of Pakistan.

Work-to-family Conflict

Work family conflict is an interrole conflict which leads towards incompatibility between work and family lives. The consequences of work family conflict may appear in the form of absenteeism, psychological and emotional pressures and intent-to-quit (Aslam *et al.*, 2011). There are two dimensions of work family conflict i.e. work-to-family conflict and family-to-work conflict. Work-to-family conflicts arise when work related responsibilities interfere with an individual ability to perform family related tasks and vice versa. Some of the work related issues are long and irregular working hours, frequent transfer, change in working shift, overtime etc (Nicole, 2003). Human resources are the most valuable asset of any organization. The performance of all other assets is dependent upon labor force. That's why organizations are paying special attention to avoid turn over and devise strategies to retain their trained and competent work force. As per Khan *et al* (2014), it is important to understand work family conflict as it leads towards negative consequences in Asian countries like Pakistan where people are living in collectivist society. Many studies have explained the association between work-to-family conflict, family-to-work conflict and intent-to-quit (Ghayyur and Jamal, 2012; Noor and Maad, 2008). Lu (2008) conducted a study among working women of Taiwan to identify the impact of work family conflicts. The findings proposed a close positive link of work-to-family conflict with stress and different physical illness and dissatisfaction with work and family lives. Due to the demands of competition, the organizations are increasingly facing the challenges of greater efficiency and productivity. The demands of customers and employees have also been changed. Staying or leaving the organization is not just the matter of having competent salary and other monetary and non-monetary benefits. Now employees are increasingly opting those organizations which are having more work like balance strategies and plans (Tanvi and Fatama, 2012). Long and irregular working hours and task completion pressures are producing the issues of work family conflicts which ultimately leading towards intent-to-quit from present job (Shujat *et al.*, 2011). From above discussion, the following hypothesis can be generated:

H1: Work-to-family conflict is positively related to Intent-to-quit.

Work overloads, target achievement pressures and schedule dissatisfaction are some of the forms in which WFC exists (Netemeyer *et al.*, 2004). Work-to-family conflicts generate

family and work dissatisfaction, stress in family and work life, frustration and lowered level of commitment which ultimately lead them towards intent to quit (Allen and Armstrong, 2006).

Family-to-work Conflict

In the modern era, women participation in the workplace has been increased, so the number of single parent families and dual career households has also increased. The situation has raised the responsibilities of individuals both in family and at work (Ahmad and Ngah, 2009). Dual career responsibilities for females have made it difficult for them to maintain a balance between work and family lives. Like Work-to-family conflict, Family-to-work conflict is also an interrole conflict in which inclusion in family role makes it difficult to participate in work role (Frone et al., 1992). Being an individual one, it is nearly impossible for a person to meet all the expectations of both work and family lives (Ahmad and Ngah, 2009). Empirical evidence also proved a positive relation of ITQ and FWC (Ghayyur and Jamal, 2012). In today's modernized societies, it's important to understand the issues of WFC and FWC because the consequences of these issues appear in the form of job dissatisfaction, absenteeism, low performance and motivation level and turnover intentions (Kim et al., 2005).

Incompatibility between work and family roles is the problem faced by working women generally, but married working women are more susceptible to these clashes between family and work roles (Greenhaus and Beutell, 1985). It arises when an individual's family demands and responsibilities disturb his/her ability to perform different roles at workplace and the childcare responsibilities are the main reason for these conflicts (Aslam *et al.*, 2011). Sometimes these contradictory roles result in the loss of the valuable and talented asset of the organization (Ghayyur and Jamal, 2012; Aslam *et al.*, 2011). The studies proved that the employees prefer to stay with family friendly employers (Greenhaus and Beutell, 1985). That's why; the modern organizations are working on work-life balance and family friendly policies. Conflicts between work and family roles always resulted in the form of job and life dissatisfaction which ultimately leads towards quit intentions. As per Khan (2007), women are also entering into non-traditional professions like banking but after getting married or having children, they prefer to leave the jobs. Several other studies have also proved a positive link between family-to-work conflict and intent-to-quit (Ghayyur and Jamal, 2012; Noor and Maad, 2008).

H2: There is positive association between family-to-work conflict and intent-to-quit.

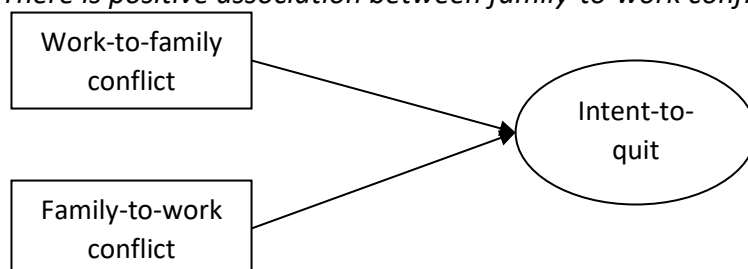


Figure 1. Impact of work family conflict on female intent to quit

Methodology of Research

This study deals with turnover intentions of female bankers. It examines the association of female intent-to-quit with work-to-family conflict and family-to-work conflict. Both primary and secondary data has been used but the main focus is on primary data. Population is consisted of female employees of six private banks like Habib Bank Ltd (HBL), United Bank Ltd

(UBL), Allied Bank Ltd (ABL), Muslim commercial Bank (MCB), Bank Alflah Ltd (BAL) and Meezan Bank (MB). Data has been analyzed with the help of correlation and regression analysis. For analyzing the available data, SPSS (Statistical package for Social Science) version 20.0 has been used.

Sampling Technique and Sample

Sample of the study was drawn from the female employees of six commercial banks of Faisalabad, Pakistan. Sampling technique used here is multi-stage simple random sampling (Aslam *et al.*, 2011; Sowmya and Panchanatham, 2011). A multi-stage simple random sampling is consisted of a series of simple random samples selected at multiple stages. Similarly, in present study, firstly Faisalabad region is selected out of whole country. In the second stage, lists containing branch information of each public and private bank have been obtained from State Bank of Pakistan (SBP) and six private/commercial banks have been selected by using simple random sampling method. Lastly, female bankers are selected out of the whole population of the commercial banks. All the permanent female employees of these banks either managerial or non-managerial are included in sample. A total of 230 questionnaires distributed out of which 200 returned representing response rate of 87%.

Research Instrument

Structured and well framed questionnaire has been used as research instrument which is adoptive in nature. It includes close ended questions. Likert Five-point scale is used to measure both highest and lowest dimensions of the respondents. It ranges from strongly disagree=1 to strongly agree=5. The questionnaire also includes the demographics of the respondents which include marital status, age, qualification, income and experience.

Table 1

Variables and their operationalization

| Variable | Dimensions | Items |
|----------------------|-------------------------|---|
| Work family conflict | Work-to-family conflict | 10-items scale developed by Netemeyer, Boles and McMurrian (1996) |
| | Family-to-work conflict | |
| Intent-to-quit | Intent to quit | 4-item scale developed by Kelloway, Gottlieb and Barham (1999) |

Findings and Interpretations

Pearson correlation coefficient has been used to identify the strength of relationship between variables. While, in order to determine the relative significance of every independent variable, regression analysis is conducted. Descriptive statistics have been used for description of the data in terms of frequencies mean, standard deviation and rank order. Therefore, this chapter discussed the required data analysis necessary to reach at conclusion of research.

Table 2

Distribution of the respondents according to their demographics (n=200)

| Demographic Information | Frequency | Percentage |
|------------------------------|-----------|------------|
| Marital status | | |
| Single | 98 | 49 |
| Married | 102 | 51 |
| Age (in years) | | |
| 18-20 | 13 | 6.5 |
| 21-30 | 115 | 57.5 |
| 31-40 | 67 | 33.5 |
| 41-50 | 5 | 2.5 |
| Qualification | | |
| Bachelors | 49 | 24.5 |
| Masters | 134 | 67 |
| M-Phil | 17 | 8.5 |
| Income | | |
| Below 20,000 | 54 | 27 |
| 20,001-30,000 | 74 | 37 |
| 30,001-40,000 | 41 | 20.5 |
| 40,001-50,000 | 25 | 12.5 |
| Above 50,000 | 6 | 3 |
| Experience (In years) | | |
| 1-5 years | 95 | 47.5 |
| 6-10 years | 84 | 42 |
| 11-15 years | 16 | 8 |
| 16-20 years | 5 | 2.5 |

Table 2 represents the descriptive features of female bankers in terms of their marital status age, qualification, income and experience. Majority of the females are married (51%). While (57.5%) fall within the age category of 21-30. In terms of qualification, (67%) possess master level education. Most of the females (37%) are earning 20,001-30,000 and most of them (47.5%) are having experience within 1 to 5 years.

Table 3

Distribution of the respondent's thinking about ITQ, WFC and FWC (n = 200)

| Statement | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | |
|---|-------------------|------|----------|------|---------|------|-------|------|----------------|------|
| | f | % | F | % | f | % | f | % | F | % |
| Intent-to-quit | | | | | | | | | | |
| I am thinking about leaving this organization | 30 | 15.0 | 56 | 28.0 | 17 | 8.5 | 56 | 28.0 | 41 | 20.5 |
| I am planning to look for a new job | 27 | 13.5 | 40 | 20.0 | 14 | 7.0 | 54 | 27.0 | 65 | 32.5 |
| I intend to ask others about new job opportunities | 26 | 13.0 | 16 | 8.0 | 15 | 7.5 | 77 | 38.5 | 66 | 33.0 |
| I do not plan to stay with this organization much longer | 25 | 12.5 | 23 | 11.5 | 35 | 17.5 | 49 | 24.5 | 68 | 34.0 |
| Work-to-family conflict | | | | | | | | | | |
| The demands of my work interfere with my home and family life | 8 | 4.0 | 35 | 17.5 | 23 | 11.5 | 68 | 34.0 | 66 | 33.0 |
| The amount of time my job takes up makes it difficult to fulfill family responsibilities | 4 | 2.0 | 38 | 19.0 | 23 | 11.5 | 63 | 31.5 | 72 | 36.0 |
| Things I want to do at home do not get done because of the demands my job puts on me | 6 | 3.0 | 36 | 18.0 | 19 | 9.5 | 75 | 37.5 | 64 | 32.0 |
| My job produces strain that makes it difficult to fulfill family duties | 6 | 3.0 | 40 | 20.0 | 14 | 7.0 | 78 | 39.0 | 62 | 31.0 |
| Due to work-related duties, I have to make changes to my plans for family activities | 4 | 2.0 | 17 | 8.5 | 16 | 8.0 | 71 | 35.5 | 92 | 46.0 |
| Family-to-work conflict | | | | | | | | | | |
| The demands of my family or spouse interfere with work-related activities | 45 | 22.5 | 68 | 34.0 | 31 | 15.5 | 39 | 19.5 | 17 | 8.5 |
| I have to put off doing things at work because of demands on my time at home | 56 | 28.0 | 80 | 40.0 | 12 | 6.0 | 25 | 12.5 | 27 | 13.5 |
| Things I want to do at work don't get done because of the demands of my family or spouse/partner | 65 | 32.5 | 73 | 36.5 | 14 | 7.0 | 25 | 12.5 | 23 | 11.5 |
| My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime | 52 | 26.0 | 77 | 38.5 | 14 | 7.0 | 32 | 16.0 | 25 | 12.5 |

| Statement | Strongly Disagree | | Disagree | | Neutral | | Agree | | Strongly Agree | |
|--|-------------------|------|----------|------|---------|------|-------|------|----------------|------|
| | f | % | F | % | f | % | f | % | F | % |
| Family-related strain interferes with my ability to perform job-related duties | 52 | 26.0 | 66 | 33.0 | 23 | 11.5 | 32 | 16.0 | 27 | 13.5 |

Table 3 shows distribution of the respondent's thinking about ITQ, WFC and FWC. It shows that 56 employees (28.0%) are agreeing with the statement "I am thinking about leaving this organization". While 32% are strongly agree with the statement "I am planning to look for a new job". Most of the employees (38.5%) intend to ask others about job opportunities. While 68 (34%) are strongly agree with the statement that "I do not plan to stay with this organization much longer".

Table 4

Mean, S.D and Rank order of the respondent's thinking about ITQ, WFC and FWC (n=200)

| Statement | Mean | S.D | Rank Order |
|---|------|-------|------------|
| Intent-to-quit | | | |
| I intend to ask others about new job opportunities | 3.71 | 1.348 | 1 |
| I do not plan to stay with this organization much longer | 3.56 | 1.384 | 2 |
| I am planning to look for a new job | 3.45 | 1.455 | 3 |
| I am thinking about leaving this organization | 3.11 | 1.406 | 4 |
| Work-to-family conflict | | | |
| The demands of my work interfere with my home and family life | 4.15 | 1.021 | 1 |
| The amount of time my job takes up makes it difficult to fulfill family responsibilities | 3.80 | 1.176 | 2 |
| Things I want to do at home do not get done because of the demands my job puts on me | 3.77 | 1.167 | 3 |
| My job produces strain that makes it difficult to fulfill family duties | 3.75 | 1.181 | 4 |
| Due to work-related duties, I have to make changes to my plans for family activities | 3.74 | 1.203 | 5 |
| Family-to-work conflict | | | |
| The demands of my family or spouse interfere with work-related activities | 2.58 | 1.266 | 1 |
| Family-related strain interferes with my ability to perform job-related duties | 2.58 | 1.380 | 2 |
| My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime | 2.50 | 1.360 | 3 |
| I have to put off doing things at work because of demands on my time at home | 2.44 | 1.369 | 4 |
| Things I want to do at work don't get done because of the demands of my family or spouse/partner | 2.34 | 1.350 | 5 |

Scale: 1=strongly disagree, 2 = disagree, 3 = Neutral, 4 = Agree and 5 = strongly disagree.

As far as work-to family conflict is concerned, mean response is 3.84 which means that on an average female bankers are agree with the items of questionnaire. On the other hand, in terms of family-to-work conflict, average response is 2.49 which indicate that female bankers are disagreeing with the statements.

Table 5

Correlation Analysis

| Variables | Correlation coefficient | P-value |
|-------------------------|-------------------------|---------|
| Work-to-family conflict | .198** | .005 |
| Family to work conflict | .181* | .010 |

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

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

The values of correlation coefficients indicating degree of inter correlation among the predictors and outcome variables. The value of correlation coefficients for independent variables such as work to family conflict and family to work conflict are positively associated with the dependent variable. These variables are significant at one percent level of significance (0.01 percent).

Table 6

Results of Regression Analysis

| Variables | Unstandardized Coefficients | Std. Error | Standardized Coefficients |
|-------------------------|-----------------------------|------------|---------------------------|
| | B | | Beta |
| (Constant) | 14.617 | 2.600 | |
| Age of employees | 0.639 | 0.622 | .082 ^{NS} |
| Qualification | 1.357 | 0.567 | .152* |
| Income | 0.144 | 0.418 | .031 ^{NS} |
| Experience | 1.174 | 0.473 | .174* |
| Work-to-family conflict | 0.211 | 0.063 | .210** |
| Family to work conflict | 0.151 | 0.059 | .175* |

Dependent Variable: Intent to quit

$R^2 = 0.177$

F-value = 6.927

P-value = .000

Note: *significant at 0.05 level and **significant at 0.01 level

The value of R-Square is 0.177. This shows that the 17.7 percent change in employees' thinking about intent to quit was explained by the six variables such as age, education, income, experience, work to family conflict and family to work conflict in the model. The overall significance of the model can be judged by the F-test. The F-value is 6.927 which are significant at less than one percent (0.01) level of significant. This too suggests that the model is significant. Demographic variables like age (0.082) and income (.031) are found to be insignificant variables. It means that female turnover intentions in banks are not dependent upon their age or income. While working experience (0.174) and qualification (0.152) are

found to be significantly but positively related with intent to quit. It means that employees having more experience and education are more inclined towards leaving their jobs. Above regression model shows that work to family conflict (0.210) and family to work conflict (0.175) have significant and positive link with employee's intent to quit and these findings are consistent with that of (Ghayyur and Jamal, 2012; Noor and Maad, 2008; Khan *et al.*, 2014). It can be said that variables age, education, income, experience, work to family conflict and family to work conflict selected for the study are relevant and appropriate and the model is the best fit model.

Conclusions and Discussions

The findings of the study are important in the sense that for the first time, female quit intentions in banking sector have been examined. The study has some implications for organizational managers to reduce the female turn over. WFC and FWC are found to be positively and significantly correlated with ITQ. Considering the findings of the study, there is dire need to focus on the work life balance issues especially in an era where dual income families and single-parent household have been increased. The managers and policy makers need to focus on these aspects to reduce turnover among female bankers.

Recommendations

In the modern era, women participation has increased in workplace, so that problems faced by them have gained special attention among researchers. Work family conflict is the main issue which limits their capability to participate fully in work or family roles. Here, HR managers and policy makers share greater responsibility to reduce such clashes between work and family lives. The recommendations for human resource practitioners and policy makers of banking industry of Pakistan are as follows:

a) Special attention should be paid to reduce working hours in banks while late sitting should be prohibited especially for females in banks. Organizations should introduce family holidays, recreational programs and flexible timings for female workers to avoid work family conflicts.

b) A workplace support system may be introduced for those who are overburdened or face work-life balance issues. For that purpose cooperation from immediate supervisor and colleagues is essential. Studies proved that coordination based employments help the employees to deal with work family conflicts which ultimately decrease their quit intentions (Raabe and Gessner, 1988).

c) Financial and non-financial rewards should be announced for those who perform their duties with hard work and devotion. These rewards work as driving force for employees who increase their motivation, satisfaction and commitment while decreases absenteeism and quit intentions.

d) Special training programs should be arranged to deal with tough working schedule. These types of the programs will help the employees to deal with work and family conflicts and boost up the employees morale to tackle with difficult situations.

Limitations and Future Directions

1. The data is collected only from the Faisalabad region. In future, researchers may collect the data from different cities and new relationship and results may be found with more diversified data sets.

2. As the respondents belong to the banking industry, so these findings cannot be applied to the female employees in other industries. In future, similar framework can be used in other industries like telecommunication, hospitality, nursing and manufacturing to better understand the turn over behavior of female employees.

3. The sources and literature used in this study has been taken mostly from western journals. The questionnaire has also been adopted from western literature which has been developed by keeping in mind the western culture.

4. The study is cross-sectional in nature.

5. The study is focusing on the variables which are capturing organizational perspective. In future, some social, cultural or personal factors like family disagreement, public image or fear of not getting married may help the researchers to further elaborate the topic.

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