

WHEN DOMAINS CLASH: WORK–FAMILY CONFLICT AS AN ANTECEDENT OF TURNOVER INTENTION AMONG BANKING PROFESSIONALS IN HARYANA, INDIA

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Abstract- This study investigates the influence of work–family conflict on turnover intention among banking employees in Haryana, India. Data were collected from 618 clerical and officer-cadre employees of public- and private-sector commercial banks across the six administrative divisions of Haryana. Structural equation modeling was used to test the hypothesized relationship. The results confirm that WFC has a significant positive effect on turnover intention ($\beta = 0.815$, $p = 0.004$), explaining 66.4% of the variance in turnover intention among respondents. The findings suggest that role conflict between professional duties and family responsibilities is a key antecedent of employees' propensity to quit, and they underscore the importance of organizational support and work–life

balance policies as retention levers in the Indian banking sector.

Keyword- Work–Family Conflict, Turnover Intention, Confirmatory Factor Analysis

I. INTRODUCTION

The Indian banking system is one of the largest and most dynamic segments of the national economy, with a total workforce of approximately 18.08 lakh (1.8 million) employees in FY 2024–25, of whom public sector banks alone employ over 7.57 lakh, while private sector banks and small finance banks continue to contribute significantly to employment generation (Prabhakar, 2024). Because of the sheer number of employees exposed to the demands of banking work, research on work–family conflict and its consequences for employee attitudes and behaviors in this

industry is especially important Work–family conflict refers to the friction that arises when the demands of one's job press against the obligations of one's home life. In the banking sector, this friction is amplified by high workload, customer pressure, and inflexible schedules (Costin et al., 2023). Employees wrestle with heavy workloads and strict deadlines, which frequently lead to long working hours and an inability to fulfill domestic commitments; this sustained imbalance engenders significant emotional exhaustion and psychological burnout, and a perceived lack of organizational support coupled with high pressure to meet targets leaves employees feeling undervalued and stressed (Anglin et al., 2022). Ultimately, the challenge of achieving an appropriate work–life equilibrium drives many employees to consider leaving their jobs to seek a more harmonious balance between their professional and private lives (Bataineh, 2019). Within the specific context of Haryana, banking professionals face these mounting pressures amid a rapidly evolving service landscape shaped by digitalization, regulatory demands, and heightened performance expectations (Kumar & Geetanjali, 2024). Given the unique socio-economic landscape of Haryana, where competitive work environments often intersect with

traditional family expectations, this phenomenon threatens to compromise both staff retention and service consistency (Azad & Kaur, 2024). Against this backdrop, the present study focuses on banking employees in Haryana a state whose banking environment spans industrial zones, semi-urban areas, and rural territories, and whose six divisional districts represent the overall state (Singhal et al., 2018). The objective of this paper is to examine the relationship between work–family conflict and turnover intention among banking employees in Haryana, and specifically to test the hypothesis that WFC significantly influences turnover intention in this population.

1.1. Work-Family Conflict (WFC)”

The notion of interrole conflict was officially chartered in the 1980s by Greenhaus and Beutell, who provided a definition that has persisted in the field: “WFC is a form of interrole conflict in which the role pressures from the work and family domains are mutually incompatible in certain respects” (Greenhaus & Beutell, 1985; Smoktunowicz et al., 2023). Around the same time, Kopelman, Greenhaus, and Connolly put it in slightly broader terms, describing interrole conflict as the extent to which a person experiences pressures within one role that are incompatible with

the pressures that arise within another role. Together, these early contributions set the stage for how scholars still talk about the issue today. What made their contribution especially useful was that Greenhaus and Beutell did not stop at a definition; they broke the concept down into three distinct forms. The first time-based conflict shows up in two ways: either the sheer time demands of one role make it physically impossible to fulfil the other, or an individual remains psychologically confined to one position despite being physically engaged in another. The second type of conflict, strain-driven conflict, occurs when tiredness or strain from one position adversely affects performance in another role. The third, “behavior-based conflict,” is the trickiest. It is what happens when the behaviors a person has to use at work (think of being authoritative, directive, or emotionally guarded) do not translate to what is expected of them at home, like being patient and nurturing with their children (Greenhaus & Beutell, 1985a, 1985b). Although WFC has long been central to organizational psychology and sociology, this usually occurs as a conflict between work and personal commitments. Greenhaus and Beutell’s seminal review of the WFC literature carved the phenomenon into three main shapes: time, strain, and behavior. These categories continue to

anchor the field today, though it runs in two directions: pressures from work can crowd into family life just as readily as obligations at home can press back into the workday, a reciprocity that scholars have come to treat as fundamental rather than incidental (Greenhaus & Beutell, 1985a, 1985b). The collision happens because role pressures in one domain stretch a person past the point where they can comfortably carry responsibilities in the other, leaving them strained (Kelly et al., 2008; Smoktunowicz et al., 2023). Across this landscape, three primary dimensions recur as distinct mechanisms through which work and family responsibilities clash: “time-based, strain-based, and behavior-based conflict” (Andrade et al., 2023; Smoktunowicz et al., 2023).

1.2. Turnover Intention (TI)

Turnover intention was defined by Tett and Meyer (1993) as the internal drive to leave a company, present before the decision to depart is made. It is widely treated as the closest harbinger of actual turnover, the most immediate and trustworthy signal that the leaving is about to break into real movement. Another term for TI is intention to quit or leave or depart. In the withdrawal process mapped by Mobley et al. (1979), the sequence runs as follows: job dissatisfaction surfaces first; thoughts

of quitting creep in; a weighing of alternatives follows; the intention to leave settles in; and the person finally tips over into actual turnover behavior. This mental decision, a key precursor to an employee's actual departure, can be described as the individual's evaluation of their likelihood of leaving versus their hidden expectation of remaining in their current role (Shahzad et al., 2020). This internal evaluation is heavily influenced by a confluence of factors, including job stress, inadequate compensation, limited opportunities for career advancement, and pervasive job dissatisfaction, which, in turn, make employees more likely to look for work elsewhere (Almaamari, 2023). This internal contemplation, though not an actual behavior, serves as a crucial early warning signal for organizations, enabling timely interventions to address underlying issues and prevent the transition from intention to actual departure (Florek-Paszkowska & Hoyos-Vallejo, 2023; Ngoc et al., 2024). This concept, rooted in the beliefs-attitudes-behavioral intentions model, posits that an individual's intention to perform a specific action directly determines that behavior, highlighting its predictive power in the context of workforce stability (Sharma, 2021). This approach enables proactive measures to address the root causes of potential attrition

before they culminate in actual employee departures (Oluwafemi, 2013). Moreover, the profound impact of turnover intention on an organization's operational stability and financial health underscores the imperative for comprehensive research into its underlying determinants, particularly within high-stakes environments like the banking sector, where the departure of experienced personnel can severely compromise service quality and institutional knowledge (Alnehabi & Al-Mekhlafi, 2025; Arti & Kurniawati, 2024). Research suggests that turnover intention is a critical outcome variable in organizational studies because it allows organizations to identify potential attrition risks before employees actually resign (Hom et al., 2017). In service-intensive industries such as banking, where human capital is central to service quality and customer retention, understanding turnover intention is strategically important.

II. LITERATURE REVIEW

2.1. Work–Family Conflict and Turnover Intention

Recent empirical work has mapped WFC, the friction that arises when the demands of one's job press against the obligations of one's home life, as a key antecedent of turnover intention, the conscious will to

leave that sits inside a worker before it tips into action, across high-stress, people-centric professions. Sonvani et al. (2026) showed that WFC drives both work-related and personal burnout among medical residents in training, the depletion of personal resources that follows, and, in turn, undermines job satisfaction and tips residents toward a stronger intent to withdraw from the occupation. In parallel, Zhang et al. (2019) found that WFC influences Chinese ward nurses' intentions to quit their profession, with the level of job satisfaction moderating the association and perceived support from supervisors diminishing the negative effects. This highlights the importance of organizational support in reducing the WFC-TI pathway. Zhou and Jiang (2025) reported that WFC positively predicts teachers' turnover intention, with "deep play" emotional labor serving as a partial mediator that attenuates the desire to leave. Together, these studies converge on the conclusion that WFC fuels turnover intentions by exhausting psychological resources, eroding satisfaction, and amplifying withdrawal intentions. At the same time, individual and organizational factors, such as emotional-labor strategies and supportive leadership, can mitigate this relationship. When combined, these studies support the idea that WFC, through a variety of

organizational and psychological mechanisms, is a key factor in turnover intention TI. Work overload increases WFC, which in turn lowers workers' satisfaction and increases turnover intentions among public sector workers, as demonstrated by Akman and Kodalak (2025), highlighting the organizational implications of uncontrolled role constraints. Applying this to the service industry, Giao et al. (2020) found that emotional intelligence attenuates WFC and job burnout, thereby lowering TI, while Masdupi et al. (2023) demonstrated that WFC elevates job stress and weakens organizational embeddedness, both of which further increase the likelihood of exit among millennial government workers. In parallel, Zhang et al. (2019) and Zhou and Jiang (2025) illustrated that WFC reduces satisfaction and willingness to stay across nurses and teachers, with supervisor support and emotional-labor strategies serving as key buffers. Collectively, this body of research converges on the conclusion that WFC exerts a robust, multidimensional influence on TI by exhausting resources, intensifying stress, and weakening affective and social ties to the organization. At the same time, individual and organizational supports can partially mitigate these effects.

A growing body of meta-analytic and multi-contextual evidence consistently demonstrates that WFC is a robust predictor of TI across health, education, and financial sectors. Yıldız et al. (2021) synthesized findings from 14 countries. They showed that WFC and TI are significantly positively correlated among nurses, with cultural dimensions such as individualism and long-term orientation acting as meaningful moderators, underscoring WFC's role as a key driver of nursing shortages. Extending this to the banking sector, Elian et al. (2020) found that WFC has a direct, positive, and significant impact on TI among Indonesian Millennials, in which emotional exhaustion from work impedes family participation and motivates exit. Further reinforcing the bidirectional nature of WFC–TI links, Ghayyur and Jamal (2013) have demonstrated that TI is positively correlated with both WFC and FWC conflict in high-pressure Pakistani banking and pharmaceutical environments, highlighting that perceived misalignment between professional and domestic roles fosters withdrawal. In higher education, Zhao et al. (2024) demonstrated that both WFC and teaching-research conflict directly predict TI among Chinese university teachers, with job burnout mediating the relationship and career

adaptability moderating burnout's impact, suggesting that multiple, overlapping role demands drain employees' physical and mental resources and increase their likelihood of leaving. Collectively, these research endeavors have led to the conclusion that WFC functions as a central demand process that, when coupled with role overload, fatigue, and low adaptability, systematically elevates turnover intentions across diverse professional contexts and cultures. Collectively, these five studies underscore that WFC is a robust, cross-occupational driver of TI, mediated or moderated by resource depletion, job burnout, and perceived organizational support.

H1: Work-family conflict has a positive impact on Turnover Intention.

2.2. Theoretical Background

Conservation of Resources (COR)

The major theoretical underpinning for this thesis proposal is the COR theory, initially proposed by Stevan Hobfoll as a stress-based, motivational framework to elucidate psychological suffering and the processes by which individuals mobilize to mitigate it (Chen et al., 2015; Hobfoll et al., 2017). Hobfoll's formulation was the outcome of a critical perspective on other stress theories

perceived as overly narrowly focused on stimulus assessment, response patterns, or specific categories of resources. Resources were identified as the primary conceptual unit for the analysis of strain and driving force, rather than stimuli, appraisals, or responses, which was the theory's primary innovation. The choice of a theoretical framework is crucial in the scholarly endeavor to understand human nature within organizational structures, as it serves as the lens through which empirical relationships are interpreted. Within the high-pressure environment of the Indian banking sector, this theory is uniquely suited to address the complex interplay between work-family stressors, psychological distress, and behavioral outcomes. Nowadays, COR theory is widely discussed in organizational psychology, as it elucidates both tension and motivation in work environments.

The Stressor-Strain Path: WFC as a Resource Drain

The COR principle states that WFC is a significant "resource drain" that initiates a negative stressor-strain cycle. People utilize their limited mental and physical resources, such as time, focus, and emotional endurance, to balance their personal and professional obligations. In COR theory, this is the main point (Babic & Hansez,

2021). Employees in high-stress fields, such as financial services, are compelled to sacrifice their family time and energy due to excessive workloads and "high-tech tethers" (continuous digital connectivity). According to the COR theory, people experience psychological strain whenever these vital resources are threatened with or lost. Furthermore, it explains that an individual's total resource base is reduced when conflict arises because the demands of one role prevent the fulfillment of another. If left unchecked, this process can become a structural drain and lead to a "loss spiral" (Holmgren et al., 2017). In the end, this constant drain makes the professional role seem unsustainable, which in turn drives employees to consider leaving or adopting a "quit mind-set" to protect their mental health. This vicious cycle of resource depletion is reinforced not just by the acute psychological anguish it causes, but also by the diminished ability to engage successfully in other areas of life.

Defensive Coping and Behavioral Outcomes: Turnover Intention

According to the COR theory, people go into "defensive modes" to protect what little resources they have when faced with severe resource depletion. The purpose of this research is to examine two important defensive outcomes: the desire to quit one's

present job and abnormal conduct on the job (Lee et al., 2023). Turnover Intention as Resource Conservation Employees' intention to leave their current position is a cognitive defense within the COR framework that they use to try to stop the drain on their resources. They do this by shifting their attention and energy away from the draining environment, saving those resources for other areas of their lives that are also affected by prolonged interference between roles. Employees who are experiencing chronic depletion tend to focus more of their remaining personal resources on areas where they have a stronger connection, which can lead to increased thoughts of turnover within the work domain.

III. METHODOLOGY

3.1. Research Design and Scope

The study adopted a quantitative, cross-sectional survey design. The population comprised bank professionals across Haryana's six administrative divisions - Ambala, Faridabad, Gurugram, Hisar, Rohtak, and Karnal, which house the highest concentration of banking operations and professional activity in the region. The sampling unit was the individual bank employee, including both clerical and

officer cadres. To ensure homogeneity of the professional environment, the study excluded employees of Regional Rural Banks, foreign banks, and cooperative banks, focusing exclusively on individuals employed in mainstream public- and private-sector commercial banks.

3.2. Sampling Procedure and Sample Size

A multi-stage mixed sampling strategy was employed, integrating convenience, probability-based, and purposive techniques over three stages. First, one representative district was selected from each of the six administrative divisions, deliberately capturing the state's socio-economic, demographic, and banking-sector diversity. In the second stage, a random sampling method was used across all six districts to select 30 bank branches each 180 branches in total, encompassing both public and private institutions. In the third stage, three to four individuals from both clerical and officer tiers were selected from each branch. The minimum required sample size was computed using Cochran's formula under the assumption of $p = 0.5$, a 95% confidence level, and 5% precision, yielding a required sample of 385; a sample of 618 was nevertheless selected to improve statistical power for advanced structural modeling. A total of 720

questionnaires were distributed, 632 were returned (an initial response rate of 87.78%), and after thorough data screening, during which 14 surveys were discarded for incomplete, inconsistent, or invalid responses 618 questionnaires were retained, yielding a final response rate of 85.83%.

3.3. Measurement Instruments

Survey items were derived from well-known, widely used, empirically validated scales in occupational psychology and organizational behavior. Work–family conflict was measured with the nine-item scale devised by Carlson et al., widely acknowledged as one of the most psychometrically valid assessments of WFC, with a reported Cronbach's alpha of 0.917. Turnover intention was measured with the three-item scale of Konovsky and Cropanzano, which has demonstrated acceptable internal consistency ($\alpha = 0.82$). Most variables were rated on a five-point Likert scale from Strongly Disagree to Strongly Agree. The questionnaire's conciseness, readability, and comprehensibility were assessed in a pilot study with 50 respondents before primary data collection; no significant issues were reported, and respondents confirmed the items were clear and easy to understand. Reliability was verified using Cronbach's

alpha; all factor values exceeded 0.8, indicating good-quality.

IV. ANALYSIS AND INTERPRETATION

This chapter presents the empirical analysis undertaken to fulfil the first objective of the study: to examine the relationship between work–family conflict and turnover intention among banking employees in Haryana. The analysis proceeds in a systematic sequence. First, the descriptive statistics of the WFC and TI constructs are examined to understand the level of these variables among the respondents, along with their distributional properties. Second, common-method bias is assessed through Harman's single-factor test. Third, exploratory factor analysis is conducted to establish the underlying dimensional structure of WFC. Fourth, confirmatory factor analysis validates the measurement model by examining factor loadings, composite reliability, average variance extracted, and model fit. Finally, structural equation modeling is used to test the hypothesized direct path from WFC to TI, which forms the core of Objective 1.

4.1. Descriptive Statistics of Work–Family Conflict and Turnover Intention

Descriptive statistics, including the mean, standard deviation, skewness, and kurtosis

of each item of the WFC and TI scales, are respectively.
presented in Tables 4.1 and 4.2

Table 4.1: Descriptive Statistics of Work–Family Conflict

Statements	Mean	SD	Skewness	Kurtosis
Time-based work interference with family	2.629	0.797	0.592	0.273
TB_WFC1	2.654	0.817	0.589	0.196
TB_WFC2	2.613	0.804	0.530	0.316
TB_WFC3				
Strain-based work interference with family	2.681	0.867	0.531	0.227
SB_WFC4	2.646	0.850	0.398	0.020
SB_WFC5	2.660	0.875	0.442	0.030
SB_WFC6				
Behavior-based work interference with family	2.641	0.764	0.404	–0.143
BB_WFC7	2.647	0.855	0.449	0.014
BB_WFC8	2.684	0.817	0.585	0.166
BB_WFC9				
<i>Source: Primary Data</i>				

Table 4.1 presents the skewness and kurtosis values of the WFC construct. The mean scores of the nine WFC items range from 2.613 (TB_WFC3) to 2.684 (BB_WFC9), all lying below the mid-point of 3 on the five-point scale. Statements of TB-WFC show skewness ranging from 0.530 to 0.592 and kurtosis ranging from 0.196 to 0.316; the skewness of SB-WFC ranges from 0.398 to 0.531

and kurtosis from 0.020 to 0.227; while BB-WFC statements show skewness from 0.404 to 0.585 and kurtosis from –0.143 to 0.166. Since all skewness values fall well within the conventional threshold of ± 2 and all kurtosis values within ± 2 , the data on the WFC construct do not deviate substantially from a normal distribution, and the assumption of normality for subsequent parametric analysis is satisfied.

Table 4.2: Descriptive Statistics of Turnover Intention

Statements	Mean	SD	Skewness	Kurtosis
TI1 – I think a lot about leaving the organization	2.709	0.859	0.183	0.104
TI2 – I am actively searching for an alternative to the bank	2.748	0.837	–0.079	–0.141
TI3 – As soon as possible, I will leave the bank	2.647	0.872	–0.060	–0.105
<i>Source: Primary Data</i>				

The mean scores of the three turnover intention items range from 2.647 to 2.748, indicating that, on average, banking employees in Haryana reported moderate-to-low turnover intention. The skewness values (–0.079 to 0.183) and kurtosis values (–0.141 to 0.104) are close to zero, indicating that the TI data are approximately normally distributed and suitable for further multivariate analysis

4.3 Common-Method Bias: Harman's Single-Factor Test

Before testing the structural relationships, the presence of common-method bias was examined using Harman's single-factor test, in which all items of the study are entered into an unrotated principal component analysis

Table 4.3: Harman's Single-Factor. Test

Component	Initial Eigenvalue	% of Variance	Cumulative %
1	22.190	35.223	35.223
2	5.697	9.043	44.266
3	4.044	6.419	50.685

Source: Primary Data

As shown in Table 4.3, the first (largest) component accounts for only 35.223 percent of the total variance, which is well below the 50 percent cut-off at which

common-method bias is suspected. The test thereby suggests that the impact of common-method bias in the survey data is minimal.

4.4. Confirmatory Factor Analysis

Confirmatory factor analysis was employed to validate the measurement model, examining whether the observed indicators adequately measure their

intended latent constructs. WFC was specified as a second-order construct with three first-order dimensions, while TI was specified as a first-order construct with three indicators.

Table 4.4: Standardized Factor Loadings, Reliability, and Convergent Validity

Construct / Indicator	Factor Loading	CR	Cronbach's Alpha	AVE
Turnover Intention		0.834	0.834	0.627
TI1	0.784			
TI2	0.799			
TI3	0.792			
WFC – Strain-based WFC		0.787	0.787	0.552
SB_WFC4	0.730			
SB_WFC5	0.741			
SB_WFC6	0.758			
WFC – Time-based WFC		0.853	0.854	0.660
TB_WFC1	0.834			
TB_WFC2	0.810			
TB_WFC3	0.793			
WFC – Behavior-based WFC		0.811	0.815	0.595
BB_WFC7	0.815			
BB_WFC8	0.733			
BB_WFC9	0.764			
Second-order WFC loadings				
Strain-based WFC	0.761			
Time-based WFC	0.788			
Behavior-based WFC	0.768			

Source: Primary Data

All indicator loadings on the TI construct (0.784–0.799) and on each first-order WFC dimension (0.730–0.834) exceed the robust 0.70 threshold, demonstrating that the indicators truly represent their respective constructs. The second-order loadings of the three WFC dimensions (0.761, 0.788, and 0.768) further confirm that strain-, time-, and behavior-based conflict are valid indicators of the higher-order WFC construct. Composite reliability values for all constructs range from 0.787 to 0.853, and Cronbach's alpha values from 0.787 to 0.854, all exceeding the 0.70 criterion and indicating a high level of internal consistency. Convergent validity is also established, as the AVE

values of all constructs range from 0.523 to 0.660, all greater than the minimum threshold of 0.50.

Testing the WFC–TI Relationship

With the measurement model validated, structural equation modeling was used to test the hypothesized relationship between WFC and TI the core of Objective 1. SEM enables the simultaneous evaluation of direct and indirect correlations among the research variables and provides a simple, clear analysis of complex relationships. The structural model specified a direct path from WFC (exogenous variable) to TI (endogenous variable).

Table 4.5: Hypothesized Path Analysis

Hypothesis	Relationship	Path Effect (β)	SE	LLCI	ULCI	P-value	Result
H1	WFC $\rightarrow$ TI	0.815	0.031	0.760	0.881	0.004	Hypothesis Supported

For Turnover Intention: $R^2 = 0.664$ and Adjusted $R^2 = 0.663$. Source: Primary Data

The results of the hypothesized path analysis are demonstrated in Table 4.5. In relation to H1, the effect of WFC on TI was found to be statistically significant, with a β value of 0.815 and a p-value of 0.004, which is less than 0.05 (SE = 0.031; LLCI = 0.760; ULCI = 0.881). This indicates a

highly positive effect: an increase in WFC garners an apparent increase in employee turnover intention. Furthermore, the model explained 66.4% of the variation in turnover intention ($R^2 = 0.664$; Adjusted $R^2 = 0.663$), indicating that WFC is not merely a statistically significant antecedent but also

a substantively powerful one, accounting for nearly two-thirds of the variance in employees' propensity to quit. This chapter presents the empirical analysis undertaken to fulfil the first objective of the study: *to examine the relationship between work–family conflict and turnover intention among banking employees in Haryana*. The analysis proceeds in a systematic sequence. First, the descriptive statistics of the WFC and TI constructs are examined to understand the level of these variables among the respondents, along with their distributional properties. Second, common-method bias is assessed through Harman's single-factor test. Third, exploratory factor analysis is conducted to establish the underlying dimensional structure of WFC. Fourth, confirmatory factor analysis validates the measurement model by examining factor loadings, composite reliability, average variance extracted, and model fit. Finally, structural equation modeling is used to test the hypothesized direct path from WFC to TI, which forms the core of Objective 1.

V. DISCUSSION

The primary intent of this study was to test the hypothesis that WFC significantly influences turnover intention among banking workers in Haryana. The outcomes validated the hypothesis: WFC had a

favorable impact and significantly enhanced turnover intention, with a statistically significant path coefficient ($\beta = 0.815$, $p = 0.004$) and an R^2 of 0.664, indicating that WFC explained 66.4% of the variation in TI among those surveyed. This finding is consistent with the broader literature. The relationship observed in Haryana corroborates the positive and statistically significant link between total WFC and turnover intention confirmed by a recent extensive meta-analysis covering data from various regions of the world. It also aligns with findings from Cameroonian bank employees, where strain-based WFC strongly predicted turnover intention and from Indonesian bank employees at PT Bank Nagari. The robustness of the WFC–TI link across cultures and sectors reinforces that this association is a general phenomenon, though its strength depends on sector-specific stressors, organizational resources, and support structures. The qualitative texture of the Haryana banking context helps explain why the relationship is so pronounced. The investigation identified that the primary reason for the increase in turnover intention among bank employees in Haryana was the growing conflict between their professional duties and family responsibilities: employees wrestled with heavy workloads and strict deadlines, which frequently led to long

working hours and an inability to fulfill domestic commitments. This sustained imbalance engendered significant emotional exhaustion and psychological burnout; a perceived lack of organizational support and high pressure to meet targets led employees to feel undervalued and stressed. Viewed through a Conservation of Resources lens, WFC erodes employees' cognitive and emotional resources, and leaving the organization becomes a protective strategy for preserving the resources that remain. At the same time, the thesis's broader findings indicate that the WFC–TI relationship is not unconditional: perceived organizational support significantly weakened the positive effect of WFC on turnover intention (interaction $\beta = -0.062$, $p = 0.005$), and job embeddedness similarly buffered the relationship (interaction $\beta = -0.072$, $p = 0.001$). These moderating effects suggest that supportive organizational environments and strong employee attachments act as protective resources that can mitigate conflict-driven turnover.

VI. IMPLICATIONS

6.1 Practical Implications

For HR practitioners and bank management in Haryana and beyond, the results carry clear implications. Because WFC is a major

determinant of turnover intention, effective HR interventions must target both work design and organizational support systems to contain turnover. Specific measures include flexible working arrangements, sympathetic administration, and welfare policies, which can reduce the negative impact of WFC on the intention to leave. Since employees reported long working hours, strict deadlines, and target pressure as drivers of conflict, banks should review workload allocation and scheduling practices to give employees greater control over the interface between professional and domestic responsibilities. Given that a perceived lack of organizational support intensified the conflict–turnover pathway, visible and accessible support mechanisms such as supervisory support, employee assistance programs, and family-friendly policies should be prioritized as retention tools.

6.2 Theoretical Implications

Theoretically, the study extends the work–family conflict literature to the Indian banking context, confirming the resource-depletion logic of the Conservation of Resources framework in a high-pressure service setting. By demonstrating that WFC alone accounts for 66.4% of the variance in turnover intention, the study underscores the centrality of role conflict as an antecedent of withdrawal cognitions and

provides a foundation for testing mediating and moderating mechanisms, such as emotional exhaustion, self-efficacy, perceived organizational support, and job embeddedness, in future work.

VII. CONCLUSION

This study examined the relationship between work–family conflict and turnover intention among banking employees in Haryana, India. Based on survey data from 618 employees across 180 bank branches in the six administrative divisions of the state, and using structural equation modeling, the study found that WFC has a significant positive effect on turnover intention ($\beta = 0.815$, $p = 0.004$), explaining 66.4% of the variation in the outcome. The hypothesis that WFC significantly enhances turnover intention was therefore empirically supported. The findings confirm that when the demands of an employee's professional role interfere with household responsibilities or when family pressures hinder work performance, psychological commitment to the organization diminishes, resulting in a greater propensity to resign. For the Indian banking industry, which employs over 1.8 million people across public and private sector institutions, these results reinforce the strategic importance of work–life balance interventions and

organizational support as levers for workforce retention.

VIII. LIMITATIONS AND FUTURE RESEARCH.

Caution is warranted when generalizing these results to other service industries with different work structures and job characteristics. The cross-sectional design limits causal inference, and the omission of broader organizational factors is a further constraint. Future research could examine the mediating mechanisms, particularly emotional exhaustion and self-efficacy, through which WFC translates into turnover intention, as well as longitudinal designs that track actual departure decisions rather than intentions alone.

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