

# **Impact of work- family conflict and perceived alternative job opportunities on turnover intention: evidence from banking sector of Sindh, Pakistan**

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## **Abstract**

This research investigates the influence of work-family conflict and the perception of alternative career options on the intention to leave one's job in the banking industry of Sindh, Pakistan. The primary data for this study was gathered via a survey administered in person using a adopted questionnaire. The questionnaire was administrated via an electronic google form and the link was sent online to participants via WhatsApp and email. The sample included 750 subordinate employees from several banks, chosen via a convenience sampling approach. Data analysis was conducted using structural equation modelling analysis to examine the associations between dependent and independent variables to test the hypotheses. The study's results indicated that the conflict between work and family and the perception of other employment alternatives have a notable and favorable effect on the desire to leave a job. Work-family conflict, characterized by the difficulty in managing work and personal family obligations, has diminished workers' resources and heightened their inclination to quit their present employment. Furthermore, it was shown that workers' impression of alternative career options outside their present firm is correlated with an increased probability of wanting to leave. This study's theoretical contribution consists in its use of the Conservation Theory of Resources and Social Exchange Theory. The Conservation Theory of Resources elucidates the correlation between work-family conflict and turnover intention by emphasizing the depletion of resources and the consequent emergence of unfavorable job attitudes resulting from this conflict. Social Exchange Theory sheds light on the significance of perceived alternative work possibilities and the influence of social exchange dynamics on turnover intention. This research enhances the current body of knowledge by presenting empirical data on the influence of work-family conflict and perceived alternative employment prospects on turnover intention in the banking industry of Sindh, Pakistan. The results emphasize the need to tackle work-family conflict and consider workers' views of alternative career prospects when controlling turnover intention. The study offers valuable insights for scholars and practitioners, serving as a basis for future research in this field.

**Keywords:** Work-Family Conflict; Perceived Alternative Job Opportunities; Turnover Intention; Banking Sector; Sindh, Pakistan.

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## **1. Introduction**

Significant change may negatively impact a company in many ways, such as by making it more expensive to hire new people and teach them, lowering output, and causing the loss of traditional knowledge (Hu, et al., 2022; Wine, et al., 2020; Balsmeier and Woerter, 2019). People may leave their jobs if felt like long hours are harming their work-family balance, and cannot make personal plans, or do not having enough freedom. Companies can lose money when many employees leave (Magdley, 2021; Massingham, 2018). The

costs include posting job openings, holding interviews, and getting new employees into acceleration. Secondary costs include lower output during the transfer time, loss of institutional knowledge, and lower employee confidence. A high change rate can hurt the image of a business both inside and outside the company (Zafar, et al., 2021; Alzoubi et al., 2020). It might make people interested in working for the company less likely to apply because they might think it is the wrong workplace. Customers and clients may also lose faith in a business with a lot of staff change, which can hurt business relationships.

To lower employee churn, you need a complete plan that targets the root reasons, encourages employee involvement, and focuses on making the workplace happy and helpful (Espinosa-Brito, et al., 2022; Ghani et al., 2022). Companies can lessen the harmful effects of employee loss and build a more stable and efficient staff by investing in their workers and putting retention efforts first. When workers leave a company alone, their skills, information, and experience are lost (Bowers, et al., 2022; Roca et al., 2021). New employees usually need time to get used to their jobs, learn how the company works, and get to know their coworkers. Because of this, they might not be as productive at first as the workers quitted on their own will.

People needed help for balancing their work and family responsibilities when employees have to care for someone or do work (Arthi and Sumathi, 2020; Talukder, 2019). This is called work-family conflict. It is a type of role conflict that happens when someone simultaneously has trouble in meeting the needs and standards of their work and home roles. There are different kinds of conflict between work and family, such as conflict based on time, conflict based on stress, and conflict based on behavior (Ozduran et al., 2023; Zouaghi, et al., 2022; Obrenovic et al., 2020). Time-based conflict happens when the time spent on one job gets in the way of doing, what you need to do for the other role. Employees may be unable to spend as much time with their families if having long work hours or have to move a lot for work (Page et al., 2020; Boamah and Laschinger, 2016). When worry or strain from one job creeps into another role, this is called strain-based conflict. For example, stress or tiredness at work can make it hard for someone to fully participate in family events or give their family members mental support. Work-family Conflict can happen for both moms and dads as are trying to balance the career needs and caring jobs (Iztayeva, 2022; Medina-Garrido et al., 2017). Work-family strife is usually more common among mothers, worked because of gender roles and social standards. Nevertheless, as gender roles change and more dads take on parenting duties, they also have to deal with problems at work and home (Arthi and Sumathi, 2020; Carli, 2020).

People think that other job opportunities are achievable and appealing to them (Buchanan, 2020; Bernstrom et al., 2019). This is called "perceived alternative job opportunities." It is a personal opinion about the job opportunities that might be available in the business world. Several things, such as how demand and supply work in the job market, affect how people see other job possibilities. People may think there are more job possibilities outside of their current company when the economy is strong, and there is a high demand for skilled workers (Majid, 2020; Amankwa and Tesede, 2015).

On the other hand, people may think there are fewer other job chances available when the economy is bad or when there are few job openings in a specific industry (Maheshwari, 2023; Jayachandran, 2021). What appealing job options are to people is primarily determined by their pay. People may be more interested in job offers outside their current company, if they offer higher pay, better perks, or other good working conditions. Other things that make other possibilities more appealing are the chances of moving up in your career, the security of your job, your work-family balance, and the general culture of your company (Belwal and Belwal, 2023). It is essential to keep in mind that what people think about other job chances is subjective and may only sometimes match up with how the job market performs in present. People's views can be changed through own experiences, also, what their friends or employers say, and their own job goals (Blosser, 2020).

In Sindh, Pakistan's banking industry, work-family Conflicts and other job possibilities can affect subordinate employees' plans to leave. Working long hours, having unpredictable schedules, and being pressurized to meet performance goals may make it hard for banking employees in Sindh, Pakistan, to keep a good work-family balance (Moreira et al., 2023; Memon et al., 2022). It can make it hard to balance work duties with personal or family obligations, which can cause more stress, less job happiness, and even plans to quit. What do employees think about other good job opportunities outside their current company? These are called "perceived alternative job opportunities." Financial services workers in Sindh may look at other jobs based on pay, chances for career growth, balance between work and family, and the company's culture (Gull et al., 2023; Haider and Iqbal, 2021). In the context of change plans, workers may be more likely to think about leaving their current jobs if they see better job possibilities outside their banking business. Higher pay, better perks, more job security, and a more helpful work environment can make workers look at other job options and possibly make them more likely to quit (Espinosa-Brito, et al., 2022; Basalamah and As'ad, 2021).

There have been a few studies on people wanted to leave their jobs in the banking sector of Sindh, Pakistan. However, more research is needed to determine how work-family conflict and the perception of other job chances affect people's turnover intention. Previous research in the banking sector of Sindh, Pakistan, has mostly looked at people's turnover intention without directly looking at the part of work-family

conflict. Because of workers' unique demands and challenges, more studies need to be done on the link between work-family conflict and the desire to leave in this sector. In Sindh, Pakistan, the banking industry works in a particular social, cultural, and economic setting. Nevertheless, not much studies had been done on how these three factors interact with work-family conflict and how the perception of other job chances affects the desire to leave a job. Pakistan's banking sector can teach us a lot about employees' loss by looking at the observance of Sindh's unique culture and social factors among the subordinate employees' working in local private banks situated in Hyderabad and Sukkur banking regions of Sindh.

**Objectives of the study**

The current study has the following objectives:

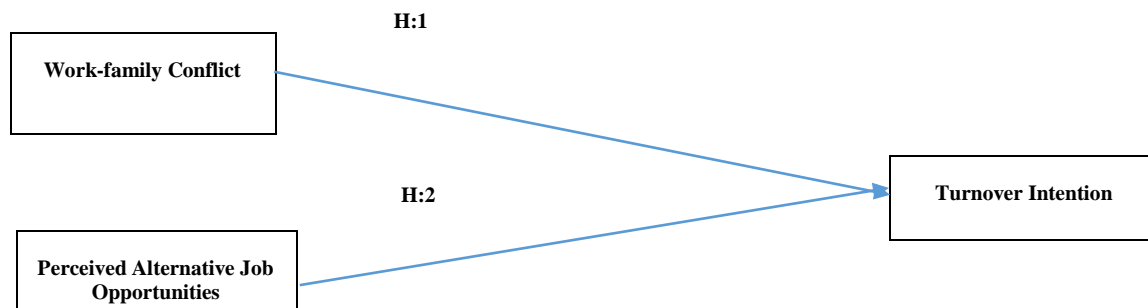
1. To identify the impact of work family conflict on turnover intention among subordinate employees working in local private banking sector of Sindh, Pakistan.
2. To examine the impact of perceived alternative job opportunities on turnover intention among subordinate employees working in local private banking sector of Sindh, Pakistan.

**Research Model**

Research Model on the impact of work-family conflict and perceived alternative job opportunities on the turnover intention of the subordinate employees working in local private sector banks of Sindh, Pakistan.

**Personal Factors**

**Figure 1: Research Model**



**2. Literature review and Hypothesis Development**

**Theoretical framework**

**Conservation Theory of Resources**

The Conservation Theory of Resources, focuses on using and handling natural resources best (Musavengane and Kloppers, 2020). However, the ideas in this theory can be expanded and used in human resource management tasks at work, especially when it comes to the desire to leave the job. The Conservation Theory of Resources says people try to keep their resources safe. These resources can be human resources like energy, time, and skills (Zhou and Chen, 2021). People may feel stressed and act in ways that protect resources when those resources are attacked or running out (Raja et al., 2020).

Regarding turnover purpose, the theory says that workers might think about leaving their current jobs if they see their resources being used up or in danger. According to the theory, people use resource protection methods to keep their resources safe and make more of them. When workers are planning to leave their jobs, they may look for ways to restock their resources within the company, like training and development programs, coaching, or flexible work schedules (Willems et al., 2023). Companies can use these tactics to help workers keep their resources and reduce their leave plans. The Conservation Theory of Resources acknowledges that people lose and gain resources in cycles (Bickerton and Miner, 2023). When employees are thinking about leaving their jobs, they might ask themselves if their current job and the organization they work for are draining their resources (like too much work or not enough help) or if they are giving them chances to gain resources (like career growth or a good work-family balance). These reviews can affect their choice to stay with the company or leave.

### ***Social Exchange Theory***

According to the Social Exchange Theory, people choose their social ties, including their jobs, by weighing the costs and benefits (Stafford and Kuiper, 2021). SET says that when people deal with others, they try to get the most benefits and the fewest costs. People at work weigh the benefits (like pay, benefits, and job happiness), employees get for their hard work and talents against the drawbacks (like too much work, stress, and lack of freedom) that come with their job. The idea is that people are more likely to be happy in their relationships and less likely to want to leave them when seeing a good balance in the sharing of resources (Alam, 2022). It means that workers are more likely to stay in their jobs if they think the benefits of their jobs are more significant than the drawbacks. The Social Exchange Theory does not directly try to lower the desire to leave, but it does help us understand what makes employees happy, committed, and likely to stay with the company. SET principles can help companies build good exchange relationships with their workers by ensuring fair and equal payment systems, allowing them to learn and grow, creating helpful work settings, and encouraging open communication and trust (Adu-Gyamfi et al., 2021). Organizations can keep a good mix of resources, improve employee happiness, and lower loss plans by knowing how social exchange of works in the workplace (Thomas and Gupta, 2021).

### **Hypothesis Development**

#### ***Work family conflict***

A "role conflict" happens when an employee tries to fulfil two parts at work and home by being a mother or a father (Kulik, 2019). It included reactions from different people. Work-family Conflict also happened because workers' personal and work lives were not balanced. Also, work-family conflict is an inter-role conflict because an employee has to deal with pressures from both work and family simultaneously (Ahmad Saufi et al., 2023; Choong et al., 2022). Family and work can stop each other. There was work-family conflict when an employee's family responsibilities got in the way of doing things required for work (Owen and Meilani, 2022; Venkatesan, 2021). An employee might want to leave their job for many reasons, such as health problems, family issues, the chance to make more money, or just better working conditions. It is suggested that management develop solid policies to keep employees from wanting to leave and take practical steps to help employees manage their work-family balance. For example, flexible working hours, teleworking, and extra money for child care can all help employees avoid problems between work and family. It is said that work-family conflict starts, when an organization asks its workers to do more, which puts mental stress on those workers (Lee et al., 2023; Morrison et al., 2020). Because of this, a bad attitude towards work and the worry that comes with it affects the turnover of workers. Work-family Conflict also happens when workers' personal lives and plans to leave their company are not balanced (Rahman et al., 2020). There are three types of work-family conflict. The first type relates to work and includes plans to quit, group dedication, job absences, and job happiness. The second type has to do with things outside of work, like being happy with individual life and social activities, being happy in your marriage, and doing well with your family. A survey of one sixty seven various Portuguese organizations was conducted. The employees who felt higher level of work-family conflict had greater intention to leave the organization (Lee et al., 2023). The Literature gap of this hypothesis also developed from the previous studies. The scholars used work-family conflict as mediator with turnover (Li, et al., 2021). Another study was also conducted in similar context (Yucel et al., 2021). The researchers, Zhou, et al., (2021), discussed about similar factors in their study. On the basis of above given literature review based on the objectives of the study, researcher hypothesized:

H1: Work family-conflict has positive and significant impact on the turnover intention of subordinate employees working in local private banking sector of Sindh, Pakistan.

#### ***Perceived alternative job opportunities***

Perceived new job possibilities can be thought of in philosophical and practical ways of having opportunities available in the job market. First, the quality of the employees' present job is compared to the quality of other job possibilities—the behavior of looking for and finding good job chances and choices (Abbasi et al., 2022). In another study Safavi and Karatepe, (2018), found in the field of hospitality business that giving career growth chances to the existing employees is an important element for high-performance of work practices because perceived career prospects assists frontline staff in advancing their career's new abilities, and to improve their performance, and prepare for the future. They want to enhance their career level within the current organization. On the other hand, education, job-related skills, resolve, hope, engagement, and job happiness are all personal traits of workers that significantly impact how others see them. Perceived different job opportunities had to do with and in which way workers and employees saw the job chances out there for them based on their skills and abilities (Inegbedion et al., 2020). In this case, employees looked for opportunities outside work and chose the best one. It was discovered that the perception of other job possibilities was negatively linked to the desire to leave the current job. It discovered a connection between

job possibilities and workers' plans to leave; team members were likelier to want to leave if they thought the job market offered good pay and exciting opportunities (Ahmad Saufi et al., 2023; Steil et al., 2020). It has been found that giving current employees the chance to advance their careers is critical to high-performance work practices in the hospitality industry. It is because frontline staff sees their career prospects as a way to learn new skills, improve their performance, and prepare for the future (Martini et al., 2023; Ghlichlee and Bayat, 2021). They want to move up in their present company's job ladder. There are a lot of other jobs out there, which makes people less committed. It makes the change rate higher. Researchers also examined how people saw other job possibilities concerning their plans to leave public and private groups (Tenopir et al., 2020; Stengard, 2017). In another research study, De Clercq, (2021), found employee's frustrations about unwanted career adjustments led to an enhanced desire to leave the current organization. This process more likely to take place among the employees being materialistic and suffered from the misconduct of verbally abusive leaders, but it is less likely among idealistic approach adapters and have got more decision making autonomy. Ramlawati, et al., (2021), found external alternatives had a significant effect on the turnover intention of employees of PT Bank Mandiri Regional X South Sulawesi, Indonesia. The newest study on the link between thinking about other job possibilities and planning to leave their current job looked at the range of perceived availability and how the first led to the second (Nelissen, et al., 2017).

Last but not least, low-viewed work possibilities are another reason people are less likely to leave. There are always other jobs available for qualified applicants. These workers are willing to leave their current boss and are usually the best employees at that company. On the basis of above given literature review based on the objectives of the study, researcher hypothesized:

H2: Perceived alternative job opportunities have positive and significant impact on turnover intention of subordinate employees working in local private banking sector of Sindh, Pakistan.

### **3. Methodology**

#### **Procedure, Data and Population**

The theory-then-study technique is used in this research, which uses the deductive method. This way of doing things makes ideas before they are tested in the real world. The "top-down" method of the logical research method starts with a broad idea and then makes more detailed theories based on that idea (Demeter et al., 2021). This study conducted survey method and the data will be gathered using an approved questionnaire with slight modifications. To investigate the relationship and to test hypotheses, this study employed SEM by using PLS-3. For the purpose to ensure the validity and reliability of the construct; this study measured the Cronbach's alpha, factor loading construct reliability and Average Variance Extracted (AVE) for reliability and validity, the composite reliability was established. It is to meet the goals and objectives of the study and find out if there is a link between the dependent and independent factors. To get information for the study, subordinate employees at private banks in Hyderabad and Sukkur banking regions, Sindh, will be given questionnaires to fill out. For this study, the samples were selected so that there was a good chance of getting complete and correct data. Five private banks in Sindh were chosen for this study: Habib Bank Limited, MCB Limited, Allied Bank Limited, United Bank Limited, and Bank Alfalah Limited. A survey was used to get various answers from the subordinate employees, who worked at these banks. These banks can be found in Hyderabad and Sukkur. This is why all five of the local private banks will be included. It requires fifty data items for each variable if the researcher wants to do the study in stages. Researchers can also use the rule of thumb (Hill, 1998; Roscoe, 1975), which says that sample size = number of questions on a questionnaire times ten. In the same way, 24 times ten is 240, which is the minimum sample size by rule of thumb. For better results, this study examined data from 750 cases.

#### **Research Instrument**

The first part of the assessment is about the personal lives and demographics of the junior staff members (Subordinate employees), working in local private sector banks of Hyderabad and Sukkur banking areas of Sindh. The second part was about the Conflict between work and family, and research items 10 in number was taken from the study of (Carlson et al., 2000). The third part is about how people see other job possibilities. This variable, which has five items, was taken from the study of (Weng and McElroy, 2012). Finally, the turnover purpose scale is made up of nine items that were taken from the study of (Wayne et al., 1997).

### **4. Results and Discussion**

Table 1 demonstrates that when the bank connections of the respondents were examined, the distribution across banks was quite balanced. MCB Limited had the most answers, accounting for 21.1%. Bank Alfalah

Limited (20.0%), United Bank Limited (19.9%), Habib Bank Limited (19.7%), and Allied Bank Limited (19.3%) followed. In Sindh, the majority of respondents (58.8% of the total) resided in range of Hyderabad banking region of Sindh. The remaining 41.2% of respondents were from Sukkur banking region of Sindh. Eighty-six percent of those who responded were males, while fourteen percent were women, the members of subordinate employees working in the local private banking sector of Sindh. The participants who responded came from a variety of age groupings. The majority of responders (43.9%) were between the ages of 31 and 40. Those aged 30 and under accounted for 41.6% of all responses. Those aged 41 to 50 and 51 and above accounted for 11.6% and 2.9% of all responses, respectively. The participants who responded came from a variety of age groupings. The majority of responders (43.9%) were between the ages of 31 and 40 years. Those aged 30 and under accounted for 41.6% of all responses. Those aged 41 to 50 and 51 and above accounted for 11.6% and 2.9% of all responses, respectively.

Furthermore, when it came to the marital status of the respondents, the majority of them (75.2%) were married. Twenty-four percent of those who responded were single, with just 0.3% being widows or widowers. In terms of education, 54.5% of those polled held a master's degree, the highest proportion. A graduate degree was held by 38.3% of those who responded the instrument. Other titles, such as an M. Phil (3.9%), an HSC (2.0%), a Ph.D. (0.7%), or an SSC (0.7%), received lower percentages. When asked what their highest degree was, 73.1% stated it was in Business Studies. 5.1% of those who responded had a humanities degree, whereas 21.9% had a scientific discipline degree. Finally, when it came to duration of employment, 44.1% of those who responded had been working for six years or more. Following that, 29.3% had served between 0 and 2 years, and 26.5% had served between 3 and 5 years. (Take a look at Table 1).

**Table 1: Respondent’s Profile**

<b>Bank</b>	<b>Frequency</b>	<b>Percent</b>
Habib Bank Limited	148	19.7
MCB Limited	158	21.1
Allied Bank Limited	145	19.3
United Bank Limited	149	19.9
Bank Alfalah Limited	150	20.0
<b>Total</b>	<b>750</b>	<b>100.0</b>
<b>Region of Sindh</b>		
Hyderabad	441	58.8
Sukkur	309	41.2
<b>Total</b>	<b>750</b>	<b>100.0</b>
<b>Gender</b>		
Male	645	86.0
Female	105	14.0
<b>Total</b>	<b>750</b>	<b>100.0</b>
<b>Age</b>		
30 and below	312	41.6
31-40	329	43.9
41-50	87	11.6
51 and above	22	2.9
<b>Total</b>	<b>750</b>	<b>100.0</b>
<b>Marital Status</b>		
Married	564	75.2
Un-married	184	24.5
Widow/Widower	2	.3
<b>Total</b>	<b>750</b>	<b>100.0</b>
<b>Qualification</b>		
SSC	5	.7
HSC	15	2.0
Graduate	287	38.3
Masters	409	54.5
M. Phil	29	3.9
Ph. D	5	.7
<b>Total</b>	<b>750</b>	<b>100.0</b>
<b>Highest degree</b>		
Business Studies	548	73.1
Humanities	38	5.1
Science	164	21.9
<b>Total</b>	<b>750</b>	<b>100.0</b>

Length of service		
0-2 Years	220	29.3
3-5 Years	199	26.5
6 Years and above	331	44.1
<b>Total</b>	<b>750</b>	<b>100.0</b>

Researchers can check how stable and consistent the data they had got from the poll are using reliability analysis (Sileyew, 2019). It helps ensure that the items on the questionnaire regularly and accurately measure what they are supposed to measure. If the items in the poll do not accurately measure the construct, then checking the hypothesis using those measurements might give you wrong or false results. Reliability analysis, like using Cronbach's alpha and composite reliability to check for internal consistency through Cronbach's alpha, helps find questions in the form that need to be fixed (Hayes and Coutts, 2020). Items that have a limited number of item-total relationships or internal consistency may cause measurement errors or not be valid for the concept. If experts find and deal with these problems early on, they can change or eliminate things that are not working well to improve the questionnaire and hypothesis testing (Döringer, 2021). Researchers ensure that the measuring tool is trustworthy, reliable, and can give consistent and exact readings by checking its dependability before trying the theory. It helps build a strong base for trying hypotheses later on, improves the quality of the study results, and boosts trust in the results (Arghashi and Yuksel, 2022).

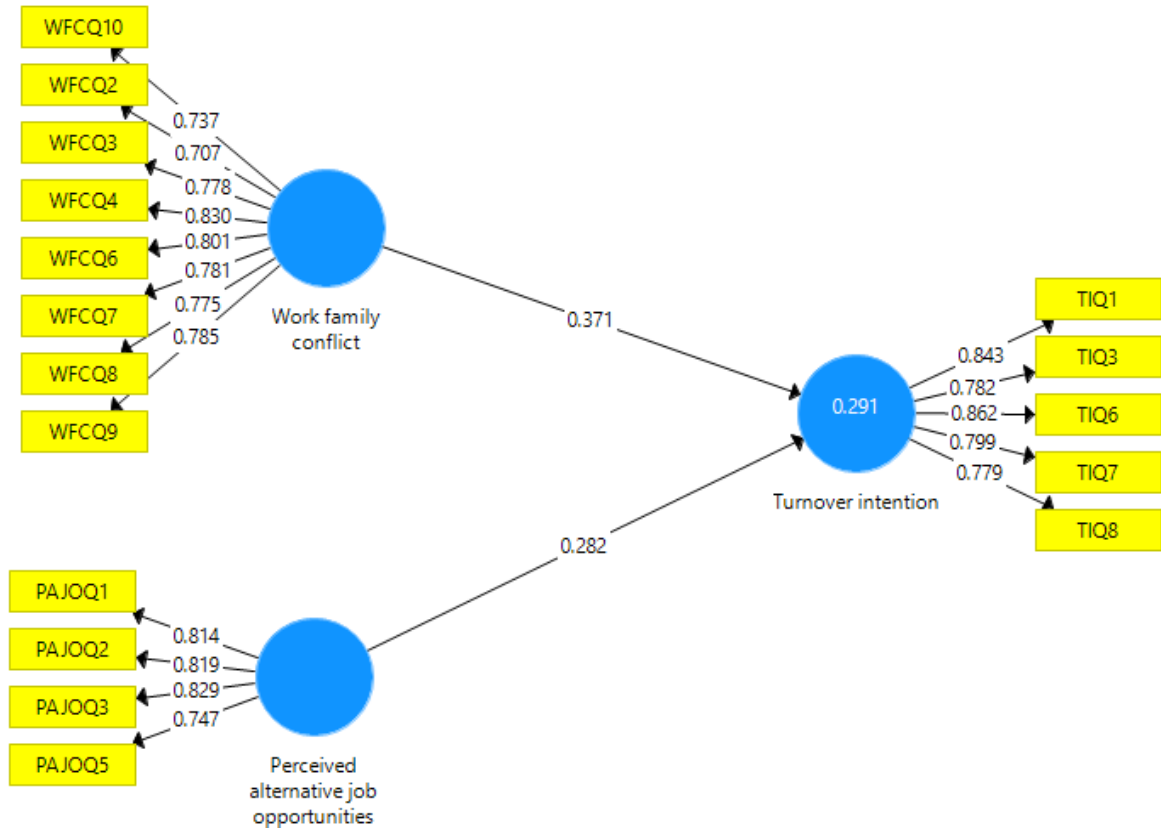
There is no set level of an accepted Cronbach's alpha number because it's changes based on the study setting and the tested construct type (Hayes and Coutts, 2020). A Cronbach's alpha of 0.70 or higher is usually considered a good indicator of internal stability. This is just a suggestion, in any case. Other things that should be considered include the scale's goal, the study setting, and what will happen if there are measurement mistakes. Researchers may delete troublesome items with low item-total correlations or cause the general alpha value to drop if Cronbach's alpha value is below the desired level. However, deleting an item should be done carefully, considering how relevant the idea is and how actual the content is.

The work-family conflict measure has a Cronbach's alpha score of 0.905. It means that the things on the scale are very consistent with each other, also known as reliable. Most of the time, a Cronbach's alpha number above 0.70 is good enough for study reasons. In this case, the alpha number of 0.905 shows a high level of internal consistency and having composite reliability for the work-family conflict is equal to 0.923, which means that the items on the work-family conflict scale are firmly connected and constantly measure the same underlying construct. The different available job chances measure has a Cronbach's alpha value of 0.818, and it's composite reliability equals to 0.879. It means that the things on the scale are moderately consistent with each other, also known as reliable. With a Cronbach's alpha value of 0.818, and composite reliability equals to 0.879, the perceived alternative job possibilities scale items are somewhat linked and measure the same central idea with reasonable consistency. This number is higher than the commonly accepted level of 0.70 for good internal consistency, but it is still within a range that means it is somewhat stable. Finally, the turnover purpose measure has a Cronbach's alpha value of 0.872 and composite reliability equals to 0.907. This means that the things on the scale are very consistent and reliable. The high alpha number of 0.872 gives people trust in the scale's dependability. The scale has nine items. The items do an excellent job of gathering the idea of turnover purpose and that the scale is reliable for measuring employees' plans for leaving their present jobs. Furthermore, it can be noticed that composite reliability values are greater than suggested 0.70. Lastly, average variance extract is also greater than 0.50. Hence, reliability and validity of present study is achieved and hypothesis testing can be performed now. (See the Table 2).

**Table 2: Reliability and Validity**

Name of variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	No. of items before reliability analysis	No. of items after reliability analysis
Work family conflict	0.905	0.923	0.601	10	8
Perceived alternative job opportunities	0.818	0.879	0.645	5	4
Turnover intention	0.872	0.907	0.662	9	5

**Figure 1: Model Fitness**



The beta value for the link between stressful circumstances at work and planning to leave your job is 0.379 and the p-value is 0.000. It is said that the theory H1 is true. Based on how these results are interpreted, the beta value of 0.379 shows a link between work-family conflict and the desire to leave the job. In other words, there is a higher chance of wanting to leave if there is more conflict between job and family care. The beta coefficient's value of 0.379 shows that this link has a modest effect size. Based on how the results were interpreted, hypothesis H1 is backed. The results show a positive and statistically significant link between work-family conflict and change of the desire. This means that subordinate employees' with more work-family conflict are likelier to say that they wanted to leave their present job.

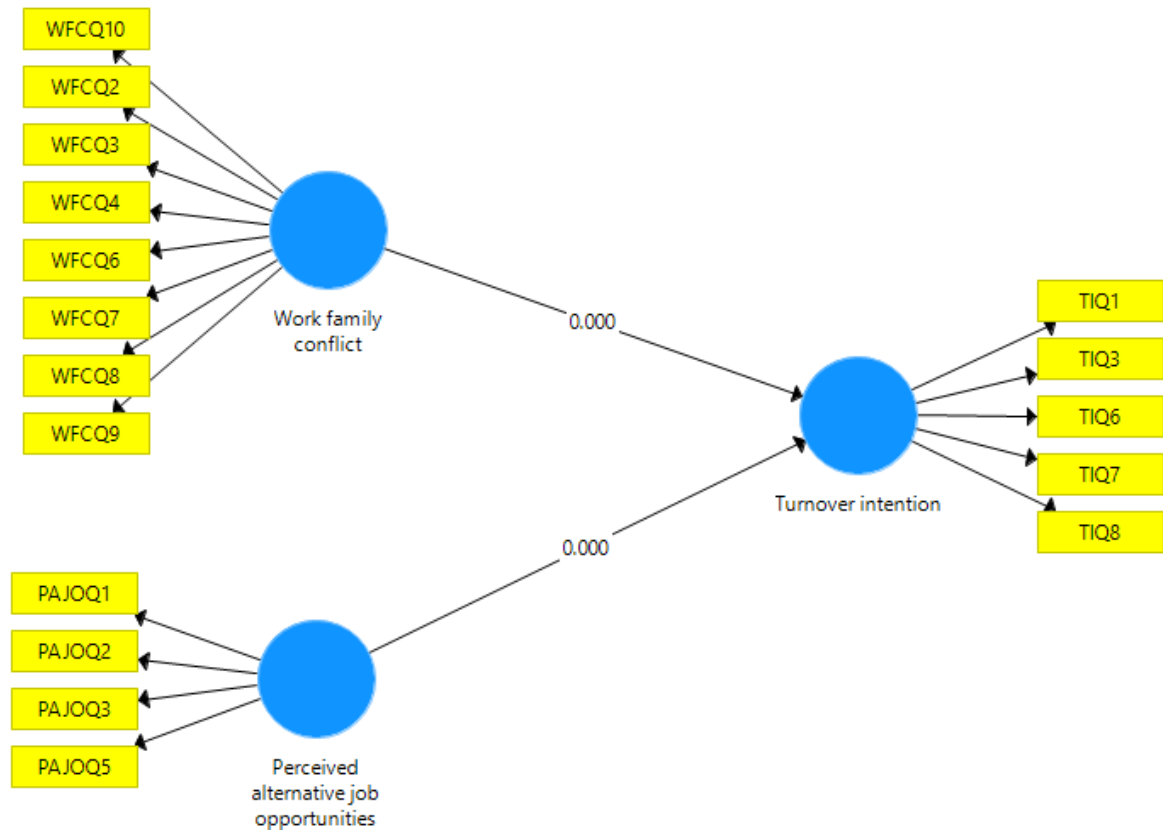
The link between thinking about other job possibilities and planning to leave is shown by a beta value of 0.281 and a p-value of 0.000. It is said that the theory H2 is valid. There is a statistically significant link between thinking about other job possibilities and planning to leave your current job (p-value = 0.000). A p-value less than a certain amount of significance, usually 0.05, is statistically significant, which means that the connection seen is not likely to have happened by chance. In this case, the p-value of 0.000 strongly supports the theory H2, which says there is a link between thinking about other job possibilities and planning to leave your current job. Based on how the results were interpreted, hypothesis H2 is backed. The results show a positive and statistically significant link between the number of perceived alternative job opportunities and the desire to leave one's current job. This means that subordinate employees' seeking alternative job opportunities are likelier to say they want to leave their current job.

Table 3: Hypothesis Testing

Dependent variable	Independent variable	Value of beta (standard coefficient)	Significance Value	Results
Turnover Intention	Work family conflict	0.371	0.000	Supported
	Perceived alternative job opportunities	0.281	0.000	Supported

Figure 2: Structural equation modeling





**Discussion on Results**

H1, the positive beta number of 0.371 says that subordinate employees’ are likelier to leave their jobs when they have more problems between work and family responsibilities. This result aligns with other studies showing that work-family Conflict negatively affects many work-related outcomes, such as the desire to leave the job. People may feel less fulfilled or satisfied with their current job if their personal and professional tasks clash (Goetz and Wald, 2022). This can make them more likely to want to leave the company. Conflicts between work and family can lead to stress, burnout, and unhappiness. These bad situations can make employees less engaged and committed to the company, which makes them more likely to want to leave. Businesses that do not deal with work-family Conflict may find it hard to keep workers, especially those who value a good work-family balance (Allen and French, 2023). These results show how important it is to make helpful workplaces, put work-family balance first, and give workers the tools and rules they need to handle their work and personal tasks well. Work-family Conflict and the desire to leave were found to have a strong link (Treuren, 2019). This means that companies should solve work-family balance problems to keep employees and keep them happy. Organizations can create a helpful workplace that lowers employee loss, improves employee health, and helps the company’s general success by understanding and meeting the work-family goals of their workers (Rasool et al., 2021).

H2, the positive beta number of 0.281 shows that subordinate employees’ are likelier to leave their jobs when they see more different work possibilities. This result fits the idea that workers may be more likely to think about leaving their current job when they think there are more attractive job opportunities outside their current company. Seeing other job prospects can boost confidence and make people think that moving jobs would be a good idea, which can change their decision to leave their current job (Mindell and Reynolds, 2022). The importance of seeing other job possibilities shows how outside factors, like the job market, can affect a person’s decision to leave their current job (Ali and Anwar, 2021). People may feel more comfortable looking at other job choices and changing jobs when they think the job market is strong and there are many possibilities. If the job market is not as good and there are fewer chances, on the other hand, workers may be more likely to stay in their current job, even if they are unhappy or having problems at work (Gupta et al., 2023). The finding that thinking about other job chances is linked to wanting to leave a job shows how important it is for companies to have strategies to make themselves appealing and keep employees. Companies should improve the things that make them a good workplace, like paying their employees well, giving them chances to learn and grow, encouraging a good work-family balance, and creating a positive

workplace atmosphere (Stone et al., 2020). By actively meeting the wants and goals of employees, companies can make them less interested in other job options and keep more of their current employees (Möhlmann et al., 2021).

### **Theoretical contribution**

This study examines how work-family conflict and the perception of other job possibilities affect subordinate employees' turnover intention in the banking sector in Sindh, Pakistan. The study looks at things from two different academic points of view: the Conservation Theory of Resources and the Social Exchange Theory. They give a complete picture of how and why turnover intention is affected.

The Conservation Theory of Resources adds to this study's knowledge by explaining how work-family conflict affects the desire to leave a job. This shows that when workers have many problems balancing their work and personal lives, their resources get low, which makes them dislike their job and want to look for another one. In particular, people having trouble balancing their work and personal lives may see other job options as a way to get their resources back in balance and ease the stress that work-family conflict causes. Therefore, the Conservation Theory of Resources allows us to think about how work-family friction affects the desire to leave a job.

Social Exchange Theory adds to this study's body of research by looking at how people see other job chances as a factor that affects their desire to leave their current job. As workers look at other job openings, they consider the pros and cons of leaving their company. Suppose workers think that the benefits of other jobs are better than the benefits and perks they get from their current job. In that case, they may feel unfairly treated and lose motivation to stay with the company, eventually making them more likely to quit.

Social trade Theory also helps us understand the importance of corporate support and the quality of the social trade partnership. When workers think their company does not help them deal with work-family conflicts, they might think it is not doing its part in the social exchange. This can make them even less committed, which makes it more likely that they will want to leave. So, Social Exchange Theory helps us understand how seeing other job opportunities affects our desire to leave by looking at how social exchange works and what part imagined organizational support plays.

This study adds to the body of research by using the Conservation Theory of Resources and the Social Exchange Theory to examine how work-family conflict, the perception of other job possibilities, and the desire to leave a job in Sindh, Pakistan's banking sector are related. The Conservation Theory of Resources helps us understand how resources are used and restored. It also shows how work-family conflict affects subordinate employees' plans to leave their jobs. On the other hand, Social Exchange Theory explains how new job possibilities and how people interact affect people's plans to leave their jobs. When these theories are put together, the study gives us a better idea of what makes subordinate employees' wanted to leave their jobs when they have problems at work and home and when they think there are better job chances other than, the banking sector of Sindh, Pakistan.

### **Managerial Implications**

This study examined how work-family conflict and the chance of other jobs affect subordinate employees' turnover intention in the banking sector of Sindh, Pakistan. The results have several implications for managers. Understanding these effects can help companies develop plans and actions to keep employees and lower the likelihood that they will leave. First, because work-family conflict has a significant effect on subordinate employees' plans to leave their jobs, banking companies should make work-family balance programs a top priority. Some of these programs may include flexible work plans, like working from home or setting their hours, that help workers better balance their work and personal obligations. Supporting workers' well-being with fitness programs or therapy services can also help lessen the harmful effects of work-family conflict. By actively encouraging work-family balance, companies can make their workers happier with their jobs, lower their chances of leaving, and create a good work atmosphere. Second, organizational support is a critical factor in reducing the destructive effects of work-family conflict on the desire to leave. Leaders and managers should support workers who are having trouble balancing work and family by being understanding and flexible and giving them the tools, they need to do their jobs well. This includes advising on how to handle work, encouraging open conversation, and ensuring that everyone on the team does an equal amount of work. By creating a helpful work culture, companies can improve how their workers see their support, lower their plans to leave and increase their trust. Lastly, companies should plan succession and engagement tactics to keep their best employees. This means finding workers with much promise and giving them chances to grow, training programs, and custom job routes within the company. Companies can show they care about their workers' long-term job goals and lower the chance they will leave by spending on talent development and succession planning.

### **Conclusion and Future Research Directions**

This study looked at how work-family conflict and the idea of other job options affected subordinate employees' turnover intention in Sindh, Pakistan's banking industry. The study's results showed that work-family conflict significantly affects subordinate employees' plans to leave their jobs. Workers with problems balancing work and personal lives are more likely to consider leaving their jobs. Conflicts between work and personal family drain workers' resources, make them unhappy at work and make other jobs more appealing. The study also found a link between thinking about other job possibilities and planning to leave your current job. Subordinate employees' are more likely to want to leave their current job when they think there are more attractive job opportunities outside their company. This shows that how workers feel about other job chances significantly impacts their plans to leave their current jobs. This study adds to what has already been written by showing how work-family conflict and the chance to find other jobs affect subordinate employees' turnover intention in Sindh, Pakistan's banking industry. The results show how important it is to deal with work-family conflicts, encourage corporate support, and make the workplace enjoyable to keep employees and them from leaving. More studies can look into these connections in different fields and places in the future. It can also look into other things that affect the desire to turn over in the banking industry of Sindh, Pakistan.

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