

EFFECT OF WORK LIFE BALANCE ON EMPLOYEE TURNOVER INTENTION IN SELECTED INSURANCE FIRMS IN LAGOS STATE, NIGERIA

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Abstract

This study examines the effect of work-life balance on employee turnover intention in selected insurance firms in Lagos State. The survey research design method was adopted. The population comprises all the employees of the insurance firms in Lagos and this study used survey research design. Taro Yammane formula was used to determining the sample size of 267 for this study. Primary source of data collection was used using 5-point Likert scale questionnaire. Data were analyzed using Partial Least Squares Structural Equation Model (PLS-SEM). The study revealed flexible work arrangement has positive and significant effect on employee turnover intention in selected insurance firms while Work-Family Conflict has positive and significant effect on employee turnover intention in selected insurance firms in Lagos State. The study recommended that insurance firms should train managers on how to support and manage employees working under FWAs. This includes setting clear expectations and maintaining engagement with remote or flexible workers. Also, they should regularly review and update company policies to ensure they are supportive of employees' family commitments and do not inadvertently contribute to work-family conflict.

Keywords: *Work-life balance, Work-Family Conflict, Flexible Work Arrangement and employee turnover intention.*

INTRODUCTION

Globally, the key to delivering high-quality products and services lies in having a skilled, dedicated, and driven workforce (Lee & Cugin 2022). Hence, organizations strive to attract, cultivate, and retain a skilled, dedicated, and driven workforce. According to Arasanmi and Krishna (2019), the ability of an organization to attract and retain human capital is indicative of its sustained competitive advantage. Considering heightened competition and the growing number of human capital development strategies, organizations are actively striving to enhance employee retention and empowerment. A strong organizational brand and positive reputation not only attracts top talent but also fosters a sense of pride and commitment among employees, thereby enhancing their willingness to stay with the organization for the long term (Azhar *et al.*, 2023; Almeida, & Coelho 2019).

In Nigeria, like most emerging countries, organizations are facing the difficulty of adapting to the evolving nature of paid employment. The task of effectively managing work and other non-work obligations among employees remains a persistent concern, with significant potential implications (Adisa *et al.*, 2021). The concept of Work-Life Balance (WLB), which involves managing work demands and non-work responsibilities, is a subject of ongoing research and debate among academics and policymakers. The aim is to develop effective WLB policies that can enhance employees' well-being. Many organizations have implemented various work-life balance policies in response to the evident need for workplace flexibility, which benefits both employers and employees by allowing employees to choose when, how, and where to complete work (Lee and Sirgy, 2024).

Flexible work arrangement also workplace flexibility is considered an important organizational practice that helps employees effectively manage their work demands and family responsibilities (Allen *et al.*, 2013). Flextime is a working arrangement between employer and employee in which both agree to schedule the work flexibly, aiming to gain benefits to both parties. In flexible work arrangement, the employer provides alternative time for employees to determine their start and end time for their working day with certain numbers of hours the employees are required to work. Flexible work arrangements influence employees' turnover intent as they work to satisfy both the organization's personal and family needs within the remaining hours of the day to attain to other problems outside the organization work

environment. Here, employees put more effort into completing the daily tasks to enable them to leave before or after the rush hour to attain their individual and family obligations (Haines, Guerrero & Marchand, 2024). The level of commitment is often high in the sense that the starting and ending times will lead to completion of the work stipulated for the day. Flexi-time schedule enables employers to provide a conducive work atmosphere where employees can demonstrate full commitment to higher performance thereby increasing their satisfaction and wellbeing and invariably reduce the rate of turnover intention in the organization (Wheatley, 2016). For employees, flexible working arrangements can facilitate the reconciliation of work and family needs and allow individuals to balance both responsibilities and thereby achieve quality of life. Therefore, it is believed that employees are more likely to stay in the organization where they adopted a flexible work schedule.

Work-family conflict is a type of inter-role conflict that emerges from conflicting work-life and family-life demands (Ajaz *et al.*, 2015). Handelzalts *et al.*, (2024) stated that work-family conflicts occur when contribution in work role creates problems in contribution of family role. Furthermore, work-family conflicts are borne out from situations of tough time demands and stress, which can be traced back in a particular role that spilled-over to other role, which results in the disturbance of the quality of life, and behaviours that were suitable in one domain (such as work) but are seen as inappropriate in other domain (such as in the home) when demands from family and work were equally mismatched and meeting demands of one field created difficulties in meeting demands of other field, it led to work-family conflict (Handelzalts *et al.*, 2024). Conflict in the work family can result in the form of absenteeism, tension and intent to leave. There are two dimensions of work-family conflict; family-work conflict and work-family conflict. Both are inter-role conflicts that suggest that one role's pressures and demands restrict an individual's ability to participate in another (Silva, 2023).

Management Support in every organization is vital as it is important for employees to know in certain situations that they have their manager's backing. It is the responsibility of every manager to monitor their subordinates and teams for professional development. A reasonable percentage of employees decide to leave their organization because of conflicts with their immediate manager (Muteswa & Ortlepp, 2011). Blake (2006) made a statement to the effect that "people leave managers, not organizations". It has also been observed that employee engagement in an organization is diminished because of a lack of help from supervisors or managers, and such workers may not use the organization's family-friendly schemes (Blair-Loy & Wharton 2002).

Statement of the Problem

The current global economy is very complex that demands productivity and high efficiency from the employees. This high pressure and complexity have led to a reduction in employees work life balance which in turn has reduced job satisfaction and an increase in turnover intention. There was also a time when boundaries between work and family were clear. However, in today's contemporary work environment, maintaining work life balance is not a simple task and work is likely to occupy our personal life. The new trends in the workplace have been developing tension, responsibilities to the family, work related pressures, lack of social support and insufficient rewards and benefits makes an individual's life difficult to find a balance between work and family life. Insurance companies are one of the rising sectors now where long working hours and increase workload are common practices. Employees working with private insurance firms in Lagos State Metropolis are mostly faced with long hour culture coupled with high workload for employees. This Lack of work flexibility, high work pressure and longer working hours are stressing out many these workers, thereby increasing the rate of turnover among them.

Despite the prominence of the insurance industry in Lagos and its significant impact on the local economy, limited attention has been given to understanding how work-life balance influences employee turnover intention within this sector. Existing studies primarily concentrate on industries such as manufacturing, construction, and technology, with little emphasis on the unique challenges faced by insurance firms in Lagos State. Furthermore, the cultural and socio-economic dynamics in Nigeria,

particularly in Lagos, may introduce distinct factors influencing work-life balance perceptions and turnover intentions that differ from those observed in other regions. Therefore, there is a critical need for empirical research that delves into the specific context of insurance firms in Lagos State to identify the enablers and barriers of work-life balance practices and their impact on employee turnover intention, ultimately contributing to the development of targeted retention strategies and organizational effectiveness within this sector.

Every organization should give high priority to keep their employees satisfied by providing several facilities such as by providing rewards and benefits and better working conditions which improves satisfaction, reduces turnover and helps in attaining work life balance. Many studies have been demonstrated on work life balance, and turnover intention of employees.

Objective of the study

The main objective of the study is to examine the effect of work-life balance on employee turnover intention in selected insurance firms in Lagos State. While the specific objective is to:

- i. Examine the effect of Flexible Work Arrangement on employee turnover intention in selected insurance firms in Lagos State, Nigeria.
- ii. Investigate the effect of Work-Family Conflict on employee turnover intention in selected insurance firms in Lagos State, Nigeria.

LITERATURE REVIEW

Flexible Work Arrangements

Flexible work arrangements (FWAs) have gained prominence as a strategic approach for organizations to adapt to changing workforce dynamics and meet the diverse needs of employees. This section aims to explore the concept of flexible work arrangements, including its various forms, benefits, challenges, and implications for both individuals and organizations. Flexible work arrangement as defined by is 'the ability of employees to have greater control over when, where, and how they work (Austin-Egole *et al.*, 2020). They explain further that it is a multi-faceted concept that includes discretion over where work is performed (e.g. telecommuting), the duration of individual and collective sessions of work-related tasks (e.g. part-time employment), as well as options for multiple points of entry and departure from paid work, for example, career flexibility (Austin-Egole *et al.*, 2020; Fransman 2015).

Flexi-time schedule enables employers to provide a conducive work atmosphere where employees can demonstrate full commitment to higher performance thereby increasing their satisfaction and wellbeing and invariably reduce the rate of turnover intention in the organization (Wheatley, 2016). Although flexi-time schedule can generate to economic loss as employees are not often rewarded financially for the entire job achieved daily (Nijp, 2012) but employees enhance their work-life balance. Flexitime helps to improve firm's competition between recruitment level and workload or customer service demands, which influence the firm to open for longer hours thereby increasing the staff availability (Austin-Egole *et al.*, 2020). Employees' level of confidence is always high when working under flexi-time schedule as it reduces the level of work stress and improves the employees' physical and mental balance to the perception that they work efficiently and effectively with high level of coordination and determination in the firm.

Work-Family Conflict

Work-Family Conflict (WFC) is a widely researched phenomenon that examines the interplay between work and family domains and the resulting strain experienced by individuals. The concept emerged from societal shifts towards dual-earner households and increased female participation in the workforce, which led to challenges in balancing work and family responsibilities (Silva, 2023). Work-family conflict is typically conceptualized as a form of inter-role conflict, wherein demands from the work domain interfere with family responsibilities, or vice (De Laat, 2023). This conflict can manifest in different forms: time-based conflict, where time devoted to one role interferes with fulfilling obligations in the

other role; strain-based conflict, where stressors in one role spill over into the other role, causing strain; and behavior-based conflict, where behaviors required in one role are incompatible with behaviors required in the other role (De Laat, 2023).

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Work–family conflict is a form of inter-role conflict in which work, and family demands are mutually incompatible, meeting demands of both the domains is difficult (Higgins *et al.*, 2007). Work-family conflict is a one-dimensional construct even though the definitions suggest work affects family and family affects work implies a bi-directional relationship (Jain & Skariah, 2022). The work-family conflict is a form of inter-role conflict occurring because of general demands and strain, created by the job interfering with one's ability to perform family related responsibilities (Jain & Skariah, 2022).

Flexible Work Arrangement and Employee Turnover Intention

Haines et al. (2024) investigates the relationship between flexible work arrangements (FWAs) and turnover intentions by examining four distinct perspectives and their corresponding subprocesses. Utilizing multilevel structural equation modeling (MSEM) and data from 1,505 employees across 64 work units, the study analyzes the direct, indirect, and total effects of flextime, telecommuting, and overall flexibility on turnover intentions. Results indicate that FWAs are associated with increased job control and work engagement, which in turn are linked to lower turnover intentions, supporting the pathways of job control and work engagement as significant subprocesses. However, the study also reveals that telecommuting is correlated with higher levels of work-to-family conflict, indirectly leading to elevated turnover intentions, raising questions about the overall net effects of flexibility. While the study provides valuable insights into the relationship between flexible work arrangements and turnover intentions, the reliance on cross-sectional data and limited exploration of alternative forms of flexibility may constrain the study's generalizability and depth.

Gašić and Berber (2023) conducted a study to explore the interplay between flexible working arrangements (FWA), employee engagement (EE), and turnover intentions (TI) among highly educated employees in the service sector of the Republic of Serbia. The findings reveal that flexible work arrangements have a direct positive effect on reducing turnover intentions, indicating that when employees are provided with more flexibility, their desire to leave the organization decreases. Additionally, employee engagement was found to play a significant mediating role in this relationship, further reducing turnover intentions when employees are more engaged at work. The study highlights that employee engagement has both a direct positive effect on turnover intentions and an indirect effect through its mediation between flexible work arrangements and turnover intentions. This suggests that flexible work arrangements can be an effective strategy for retaining highly educated employees, particularly when such arrangements also enhance their engagement levels at work. The research underscores the importance of designing flexible work policies that foster employee engagement to mitigate turnover intentions effectively.

Work-Family Conflict and Employee Turnover Intention

Rasheed *et al.*, (2018) investigated the relationship between work-family conflict (WFC) and female employees' turnover intentions, with a focus on the influences of informal organizational and family support. The study utilized a questionnaire distributed among female employees in the service sector in Lahore, Pakistan, employing a convenience-sampling technique. Data analysis was conducted using structural equation modeling (SEM) with AMOS software. The results revealed that informal organizational and family support did not significantly mitigate WFC issues arising from female family members working. Additionally, the study found a positive association between WFC and employee turnover intentions among female employees. The study provides valuable insights into the relationship between informal organizational and family support, work-family conflict, and turnover intentions among female employees in the service sector, enhancing understanding of these dynamics in the context of Pakistan.

Tripathi and Pandey (2017) conducted a study aiming to investigate the relationship between work-family conflict, job satisfaction, and turnover intention within Manufacturing Organizations in India. With a sample size of 128 participants, the study revealed a negative correlation between work-family conflict and job satisfaction, indicating that higher levels of conflict led to decreased job satisfaction. Additionally, the research found a positive association between work-family conflict and turnover intention, suggesting that increased conflict was linked to a higher likelihood of employees intending to leave their jobs. While the study acknowledges its limitations, particularly regarding sample size, it underscores the significance of its findings for managers, offering insights into strategies to enhance job satisfaction and mitigate turnover intentions among employees facing work-family conflict.

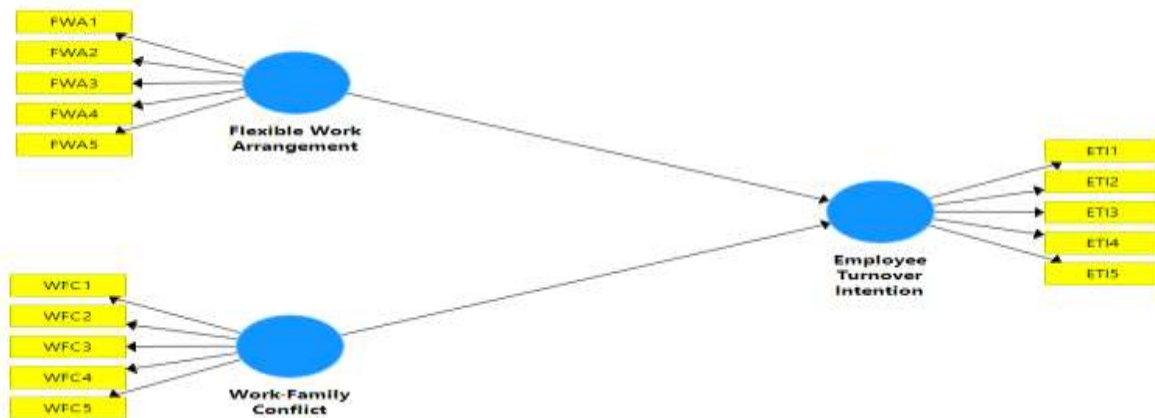
Social Exchange Theory

The theory was propounded by George Homans, a sociologist in (1958). It has been observed that relationships at work evolve into reliable and mutual obligation when all parties involved operate by repayment rules. If employees feel supported by their organization, receive an attractive salary, appreciation for the work they do, and training and development opportunities, they are more willing to pay it all back to the organization (Schaufeli, 2013). Social Exchange Theory (SET) provides a framework for understanding the dynamics of social relationships, including those within the workplace, and their impact on work-life balance. According to SET, individuals engage in social exchanges with the expectation of receiving rewards or benefits in return for their contributions (Blau, 1964). In the context of the Nigerian insurance industry, SET suggests that employees seek a balance between their work and personal lives based on the perceived benefits they receive from their organization.

METHODOLOGY

The study adopted a survey research design. The population of the study comprise of all employees of registered general insurance companies operating in Lagos state. The sample size was determined using the Taro Yammane sample size determination formula, and 267 respondents were purposively selected as the sample size. The study used primary data. Data were collected using structured questionnaire. The data collected was analyzed using smart-PLS SEM. The model for the analysis is specified thus

Model Specification



Source: SMART-PLS Output, 2025

Figure1: Model Specification

RESULTS AND DISCUSSION

Out of the two hundred and seventy-six (267) distributed questionnaires, 264 were properly filled and returned giving a response rate of 96%. Subsequently, all further analyses were done using 264 responses data.

Assessment of Measurement Model

In assessing the measurement model, the researcher began by assessing the item outer loadings. As a rule, loadings above 0.708 are recommended, as they indicate that the construct explains more than 50 percent of the indicator's variance, thus providing acceptable item reliability (Hair *et al.*, 2019). However, Hair *et al.*, (2019) posited that low but significant indicator loading of 0.50 can be included hence justifying why indicators with loadings less than 0.708 and above 0.50 were not deleted from the model as seen in figure 2 below.

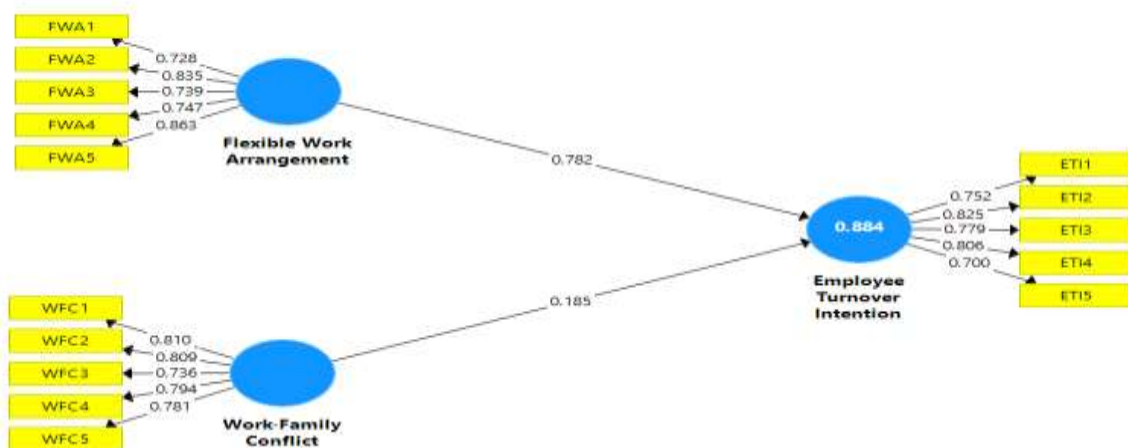


Fig 2: Indicator Loadings.

Source: SMART, PLS Output, 2025

Table 2: Reliability of study scale

S/N	Variables	Factor Loadings	Cronbach Alpha	Composite Reliability	Average Variance Extracted (AVE)	No of Items
1	Flexible Work Arrangement (FWA)	FWA1 0.728 FWA2 0.835 FWA3 0.739 FWA4 0.747 FWA5 0.863	0.848	0.890	0.618	5
2	Work-Family Conflict (WFC)	WFC1 0.810 WFC2 0.809 WFC3 0.736 WFC4 0.794 WFC5 0.781	0.842	0.888	0.615	5
3	Employee Turnover Intention (ETI)	ETI1 0.752 ETI2 0.825 ETI3 0.779 ETI4 0.806 ETI5 0.700	0.833	0.881	0.598	5

Source: SmartPLS Output, 2025

Composite reliability of Jöreskog's (1971) was applied to test for internal consistency of the study. All the values fall within the Hair *et al.*, (2019) rating of good consistency. The Cronbach alpha value was above 0.60 which is the minimum threshold as recommended by Sekaran (2010). To test for the convergent validity, the average variance extracted (AVE) was used. All the latent variables showed values greater than 0.50 which indicates that the constructs explain at least 50 percent of the variance of its items. According to Henseler *et al.*, (2015) the Fornell-Larcker criterion does not perform well when explaining discriminant validity, particularly when the indicator loadings on a construct differ only slightly. As a replacement, they proposed the Heterotrait-Monotrait (HTMT) ratio of the correlations which is the mean value of the item correlations across constructs relative to the (geometric) mean of the average correlations for the items measuring the same construct (Voorhees *et al.*, 2016). Discriminant validity problems are present when HTMT values are high than 0.90 for structural models (Henseler *et al.*, 2015).

Table 3: Heterotrait-Monotrait Ratio (HTMT)

	Flexible Work Arrangement	Work-Family Conflict	Employee Turnover Intention
Flexible Work Arrangement	1.000		
Work-Family Conflict	0.548	1.000	
Employee Turnover Intention	0.654	0.652	1.000

Source: SmartPLS Output, 2025

The variance inflation factor (VIF) was used to evaluate collinearity of the formative indicators. All the VIF values were less than 5 indicate the absence of critical collinearity issues among the indicators of formatively measured constructs (Hair *et al.*, 2019).

Model Goodness of Fit (GoF)

Sequel to the need to validate the PLS model, there is a need to assess the goodness of fit of the model as Hair *et al.*, (2017) suggested. This study used the standardised root mean square residual's (SRMR). The choice of this index was based on the fact that the SRMR provides the absolute fit measure where a value of zero indicates a perfect fit. The study adopted Hu and Bentler (1998) suggestion that a value

of less than 0.08 represents a good fit while applying SRMR for model goodness of fit. The study result indicates an SRMR value of 0.030. This indicates the model is fit.

Assessing the Structural Model

Having satisfied the measurement model assessment, the next step in evaluating PLS-SEM results is to assess the structural model. Standard assessment criteria, which was considered include the path coefficient, t-values, p-values and coefficient of determination (R^2). The bootstrapping procedure was conducted using a resample of 5000.

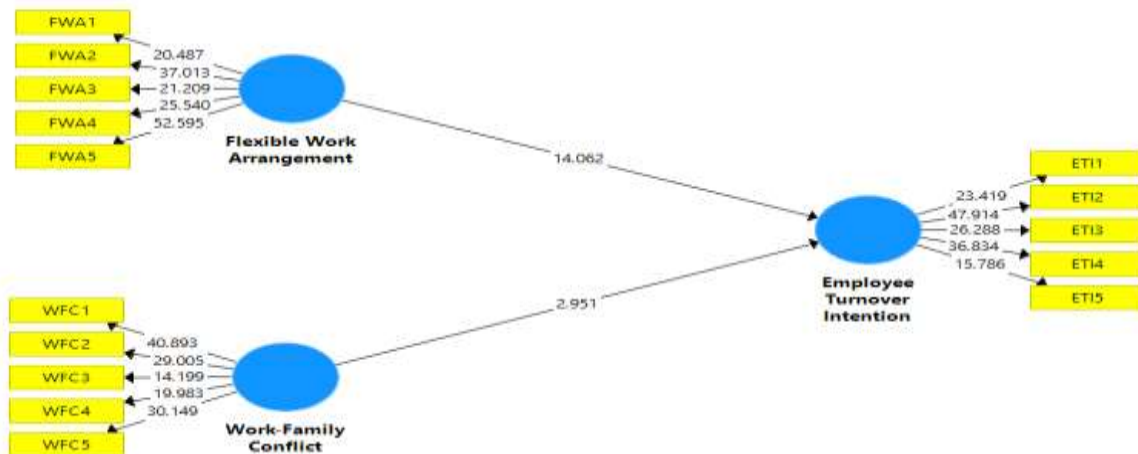


Fig. 3: Path Coefficients of the Regression Model.

Source: SMART, PLS Output, 2025

Table 4: R^2 and predictive Relevance of the Model

	R Square	Q^2 (=1- SSE/SSO)	P val.
Employee Turnover Intention	0.884	0.876	

Source: SmartPLS Output, 2025

The R-square value stood at 88.4% indicating that work-life balance proxied by Flexible Work Arrangement and Work-Family Conflict are responsible for 88% variation in employee turnover intention. The remaining 12% variation could be explained by other factors not included in the study. Based on Hair *et al.*, (2019), the r-square is considered substantial. The result of the path analysis is presented in the table below:

Table 5: Path Coefficients

Variable	Path Coefficient ***(Beta)	t-value	p-value	Findings
Flexible Work Arrangement -> Employee Turnover Intention	0.782	14.062	0.000	Rejected
Work-Family Conflict -> Employee Turnover Intention	0.782	1.373	0.000	Rejected

Source: SmartPLS Output, 2025

The result from the analysis indicates that Flexible Work Arrangement has positive and significant employee turnover intention in selected insurance firms in Lagos State. The decision was reached based on the t-value of 14.062 which is greater than 1.964 and a beta value of 0.782 with a p-value of 0.000. The positive effect implies that while FWAs may offer employees more flexibility in managing their work-life balance, they may also inadvertently lead to increased turnover intentions. This finding is in

agreement with that of Gašić and Berber (2023) who found that Flexible Work Arrangement has positive and significant effect on turnover intentions among highly educated employees in the service sector of the Republic of Serbia.

The result from the analysis indicates that Work-Family Conflict has positive and significant effect on employee turnover intention in selected insurance firms in Lagos State. The decision was reached based on the t-value of 1.373 which is less than 1.964 and a beta value of 0.782 with a p-value of 0.000. This implies that When employees struggle to balance work and family responsibilities, their overall satisfaction with their job may decrease, leading to higher turnover intentions. This finding agrees with that of Tripathi and Pandey (2017) who made similar findings about Work-Family Conflict and turnover intention within Manufacturing Organizations in India.

CONCLUSION AND RECOMMENDATIONS

The study concluded that work-life balance has significant effect employee turnover intention in selected insurance firms in Lagos State. Based on the study's findings,

- i. Insurance companies should train managers on how to support and manage employees working under FWAs. This includes setting clear expectations and maintaining engagement with remote or flexible workers. They should regularly assess the effectiveness of existing flexible work arrangements to ensure they meet employee needs and preferences. Gather employee feedback to identify areas for improvement.
- ii. Insurance companies should develop support programs that address both work and family needs, such as counseling services, childcare facilities, or family leave policies. Also they should regularly review and update company policies to ensure they are supportive of employees' family commitments and do not inadvertently contribute to work-family conflict.

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Questionnaire

	FLEXIBLE WORK ARRANGEMENT	SA	A	SD	D	U
FWA1	My organization provides adequate support for telecommuting					
FWA2	Working from home can help me balance my work and personal life.					
FWA3	Telecommuting reduces my stress levels related to commuting					
FWA4	My organization encourages the use of flexible working hours.					

FWA5 Flexitime allows me to manage my work and personal commitments better.

WORK FAMILY CONFLICTS

WFC1 My work schedule often conflicts with my family responsibilities.

WFC2 I have to missed family activities due to the amount of time I must spend on work responsibilities.

WFC3 My family life suffers because I spend too much time on work-related activities.

WFC4 I am often too stressed from work to enjoy my family or personal life.

WFC5 The stress I experience at work makes it difficult to fulfill my family duties.

EMPLOYEE TURNOVER INTENTION

ETI1 I am less likely to leave my job because of the flexible work arrangements available to me.

ETI2 The availability of options like telecommuting and flexitime reduces my intention to quit.

ETI3 High levels of work-family conflict increase my thoughts about leaving the organization.

ETI4 I consider leaving my job because it interferes too much with my family responsibilities.

ETI5 Strong support from management makes me less inclined to leave the organization.