

THE RELATIONSHIP BETWEEN WORK-LIFE BALANCE AND
TURNOVER INTENTION AMONG BANK EMPLOYEES IN
SULAYMANIYAH

MOHAMMED QUDSI FUAD ABUBAKER

QAIWAN INTERNATIONAL UNIVERSITY

UNIVERSITI TEKNOLOGI MALAYSIA

DECLARATION OF THESIS / UNDERGRADUATE PROJECT REPORT AND COPYRIGHT

Author's full name : MOHAMMED QUDSI FUAD ABUBAKER

Date of Birth : 15/6/2000

Title : THE RELATIONSHIP BETWEEN WORK-LIFE BALANCE
AND TURNOVER INTENTION AMONG BANK
EMPLOYEES IN SULAYMANIYAH

Academic Session :

I declare that this thesis is classified as:

☐

CONFIDENTIAL

(Contains confidential information
under the Official Secret Act 1972)*

☐

RESTRICTED

(Contains restricted information as
specified by the organization where
research was done)*

☒

OPEN ACCESS

I agree that my thesis to be published
as online open access (full text)

1. I acknowledged that Universiti Teknologi Malaysia reserves the right as follows:
2. The thesis is the property of Universiti Teknologi Malaysia
3. The Library of Universiti Teknologi Malaysia has the right to make copies for the purpose of research only.
4. The Library has the right to make copies of the thesis for academic exchange.

Certified by:

**SIGNATURE OF
STUDENT**

QU192SHAR007

MATRIX NUMBER

Date: 15 JUNE 2023

**SIGNATURE OF
SUPERVISOR**

DR WAN ZHALKIATUL AIDA

NAME OF SUPERVISOR

Date: 15 JUNE 2023

NOTES : If the thesis is CONFIDENTIAL or RESTRICTED, please attach with the letter from the organization with period and reasons for confidentiality or restriction

“I hereby declare that we have read this thesis and in my
opinion this thesis is sufficient in term of scope and quality for the
award of the degree of Bachelor of Science (Human Resource Development)”

Signature : _____
Name of Supervisor : DR WAN ZHALKIATUL AIDA BT
Date : 15 JUNE 2023

THE RELATIONSHIP BETWEEN WORK-LIFE BALANCE AND
TURNOVER INTENTION EMPLOYEE AMONG EMPLOYEES
BANK AT SULAYMANIYAH

MUHAMMAD-QUDSI FUAD ABUBAKER

A thesis submitted in fulfilment of the
requirements for the award of the degree of
Bachelor of Science (Human Resource Development)

Department of Human Resource Development
Faculty of Management and Social Science
Qaiwan International University

JUNE 2023

DECLARATION

I declare that this thesis entitled “*The Relationship Between the Work-Life Balance And Turnover Intention Among Employees Bank At Sulaymaniyah*” is the result of my own research except as cited in the references. The thesis has not been accepted for any degree and is not concurrently submitted in candidature of any other degree.

Signature :
Name : MUHAMMAD-QUDSI FUAD ABUBAKER
Date : 15 JUNE 2023

DEDICATION

This thesis is dedicated to my father, who instilled in me the value of persevering through adversity since it ultimately determines who one ends up being. It is also dedicated to my mother, who taught me the value of persistence and the realization that success is attainable through hard work. Both of these lessons were implanted in me by her.

ACKNOWLEDGEMENT

While I was working on my proposal, I had conversations with a number of different people, including academics, researchers, and practitioners. They have improved both my knowledge and the ways in which my brain works. I would want to express my gratitude to Allah for enabling me to finish my thesis within the allotted time.

I would like to express my gratitude to the primary thesis supervisor, Dr. Wan Zhalkiatul Aida, for the support and direction that she provided throughout the process, by guiding me to complete the proposal successfully. Throughout the entirety of the process of writing the proposal, Dr. Wan was an outstanding source of assistance. She had been an enormous assistance by providing both intensive and critical comments. Without her persistent aid and careful attention, this proposal never would have reached its full potential.

In addition, I would want to recognize the unwavering emotional support provided by my family. I'd want to express my gratitude to my parents for being understanding throughout the period that I was unable to spend much time with them at home. I'd want to express my gratitude to my mum for supplying me with food as I worked on my thesis. I would want to extend my gratitude to my wife, Banw Jamal, for all of her assistance and direction with the thesis. I feel a deep sense of gratitude for each and every member of my family.

Thus, I'd want to express my gratitude to the SHAR coworkers who were there for each other when we needed some moral support. Despite the fact that we are geographically separated by hundreds of miles, I want to thank you for making me laugh.

ABSTRACT

WLB has effect on TI, which worries employees, especially bank employees. WLB use outside of work may affect turnover intention due to its widespread use at work. This paper examines bank employees' TI and WLB. 101 bank employees in Sulaymaniyah were polled using sampling and questionnaire distribution for Pearson n Correlation analysis. WLB after work can improve workplace outcome. The link is weak. Bank employees choose turnover intention above work-life balance.

Table of Contents

	TITLE	PAGE
	DECLARATION	II
	DEDICATION	III
	ACKNOWLEDGEMENT	IV
	ABSTRACT	V
	LIST OF TABLES	VIII
	LIST OF FIGURES	IX
	LIST OF ABBREVIATIONS	X
	LIST OF APPENDIX	XI
CHAPTER 1	INTRODUCTION	1
	1.1 INTRODUCTION	1
	1.2 BACKGROUND STUDY	1
	1.3 PROBLEM STATEMENT	3
	1.4 RESEARCH OBJECTIVES	6
	1.5 RESEARCH QUESTIONS	6
	1.6 PROJECT IMPORTANCE	7
	1.7 SIGNIFICANT OF THE STUDY	7
	1.8 CONCEPTUAL DEFINITION	8
	1.9 OPERATIONAL DEFINITION	8
	1.10 SUMMARY	8
CHAPTER 2	LITERATURE REVIEW	9
	2.1 INTRODUCTION	9
	2.2 TURNOVER INTENTION	9
	2.3 WORK-LIFE BALANCE	11
	2.4 RELATIONSHIP BETWEEN WORK-LIFE BALANCE AND TURNOVER INTENTION	13
	2.5 THEORY OF PLANNED BEHAVIOR	15
	2.6 RESEARCH FRAMWOK	17

2.7	SUMMARY	17
CHAPTER 3	RESEARCH METHODOLOGY	18
3.1	INTRODUCTION	18
3.2	RESEARCH DESIGN	18
3.3	POPULATION AND SAMPLING	19
3.4	DATA COLLECTION PROCEDURES	20
3.5	RESEARCH INSTRUMENT	20
3.6	PILOT STUDY	22
3.7	DATA ANALYSIS METHOD	23
	3.7.1 DESCRIPTIVE ANALYSIS	23
	3.7.2 CORRELATION ANALYSIS	24
3.9	CHAPTER SUMMARY	26
CHAPTER 4	DATA ANALYSIS	27
4.1	INTRODUCTION	27
4.2	RESPONDENT'S RATE	27
4.3	RELIABILITY ANALYSIS	28
	4.4.1 GENDER	29
	4.4.2 AGE	29
	4.4.5 YEARS OF EXPERIENCE	31
4.5	INFERENTIAL ANALYSIS	32
	4.5.1 RO 1: TO DETERMINE THE LEVEL OF PERCEIVED WLB AMONG BANK EMPLOYEES IN SULAYMANIAH.	32
	4.5.2 RO2: TO DETERMINE THE LEVEL OF TURNOVER INTENTION AMONG BANK EMPLOYEES IN SULAYMANIAH.	34
	4.5.3 RO 3: TO EXAMINE THE RELATIONSHIP BETWEEN WLB AND TURNOVER INTENTION AMONG BANK EMPLOYEES IN SULAYMANIAH.	35
4.6	CHAPTER SUMMARY	36
CHAPTER 5	DISCUSSION, RECOMMENDATION, AND CONCLUSION	37
5.1	INTRODUCTION	37
5.2	DISCUSSION	37
	5.2.1 OBJECTIVE 1: TO DETERMINE THE LEVEL OF PERCEIVED WLB AMONG BANK EMPLOYEES IN SULAYMANIAH.	38
	5.2.2 OBJECTIVE 2: TO DETERMINE THE LEVEL OF TURNOVER INTENTION AMONG BANK EMPLOYEES IN SULAYMANIAH.	39
	5.2.3 OBJECTIVE 3: TO EXAMINE THE RELATIONSHIP BETWEEN WLB AND TURNOVER INTENTION AMONG BANK EMPLOYEES IN SULAYMANIAH.	41
5.3	RECOMMENDATION	42
	5.3.1 RECOMMENDATION FOR BANKS	42
	5.3.2 RECOMMENDATION FOR FUTURE STUDIES	42
5.4	CONCLUSION	43
REFERENCES		44

LIST OF TABLES

TABLE NO.	TITLE	PAGE
TABLE 3.1	NO OF BANK EMPLOYEES IN SULAYMANIYAH	19
TABLE 3.2	ADAPTED INSTRUMENTATION	21
TABLE 3.3	FREQUENCY MEAN ANALYSIS	23
TABLE 3.4	INTERPRETATION OF STRENGTH (CORRELATION)	24
TABLE 4.1	CRONBACH'S ALPHA	28
TABLE 4.2	GENDER	29
TABLE 4.3	AGE	30
TABLE 4.4	MARITAL STATUS	30
TABLE 4.5	EDUCATIONAL LEVEL	31
TABLE 4.6	YEARS OF EXPERIENCE	31
TABLE 4.7	MEAN SCORE 1	32
TABLE 4.8	MEAN SCORE 2	34
TABLE 4.9	CORRELATIONS	35
TABLE 4.10	SUMMARY	36

LIST OF FIGURES

FIGURE NO.	TITLE	PAGE
FIGURE 2.1	CONCEPTUAL FRAMEWORK	17

LIST OF ABBREVIATIONS

WLB	-	WORK-LIFE BALANCE
TI	-	TURNOVER INTENTION
TPB	-	THEORY OF PLANNED BEHAVIOR
TRA	-	THEORY OF REASONED ACTION
PBC	-	PERCEIVED BEHAVIORAL CONTROL

LIST OF APPENDIX

APPENDIX	TITLE	PAGE
APPENDIX A	THE RELATIONSHIP BETWEEN WORK-LIFE BALANCE AND TURNOVER INTENTION AMONG BANK EMPLOYEES IN SULAYMANIYAH	55
APPENDIX B	ORIGINALITY REPORT	63
APPENDIX C	THESIS SUBMISSION FORM	65

CHAPTER 1

INTRODUCTION

1.1 Introduction

The purpose of this study is to examine the relationship between work-life balance and turnover intention among bank employees in Sulaymaniyah. This chapter discusses the study's background, problem statement, research objectives, research questions, scope and significance of research.

1.2 Background Study

Turnover, like a shadow tormenting senior management, has become a key issue in the context of labor insufficiency during the previous few decades (Gharbi, Aliane, Al Falah & Sobaih, 2022). Most employees believe that work-life balance is much more important to them than their jobs. Employees are inclining triggered by the desire to quit their job (Aryani, Widodo, & Chandrawaty, 2021).

The employee gives priority to their life because of that they might face some problems or even quit their jobs. Furthermore, if employees have a work-life balance, they will provide all their abilities at work, which could increase the organization's productivity. Early in 2020, COVID-19 began to spread worldwide, jolting the global economy and causing a societal upheaval that would revolutionize how people live and work, as well as how corporations and other organizations operate. COVID-19 had an effect on employee turnover too, during the pandemic employees started their job at home.

Relatively, in this situation, employees could manage their personal life and work in a balanced way. Also, it was more comfortable for them to manage their task at home and more relaxed for them to do it. Teleworking telecommuting, or the policy of working from home across vocations, is one of the most visible shifts as a result of the COVID-19 epidemic (Kramer & Kramer, 2020). After the pandemic employee went back to their previous life working at the office. It was difficult for some of them to handle it again because working at home was a habit for them. The turnover intention occurs the employees because they want to work at home, they prefer to be more comfortable and balance their work life with their personal life. Due to the changes, employees especially in the service industry faced fluctuations in the work schedule which relatively affected their work-life balance.

The intention of an employee to quit both their present business and their current position is known as "turnover intention," a term used by human resource professionals. In light of the fact that it has the ability to have an effect on an organization's performance as a whole, employee turnover has emerged as one of the most important concerns for the vast majority of organizations over the course of the previous decade. Companies are forced to put their employees through more stressful work environments in order to keep the talent they have on staff and to achieve the lofty goals and targets they have set for themselves. When a person is in a condition of equilibrium in which their personal and professional responsibilities are given equal weight, they are said to have achieved work-life balance. Some of the most prevalent reasons why people have trouble striking a healthy balance between their professional and personal lives are there has been a rise in the amount of demand placed on workers. raising the total number of hours that are worked. Employees who feel they have a greater feeling of control over their working lives and who are able to properly manage both their personal and professional lives may see a rise in their overall productivity. a workforce that is less stressed, more content, and suffers fewer instances of illness and absence as a result of these factors.

1.3 Problem Statement

According to (Wan,2020) Industries around the world are now facing one of the most challenging facets. In today's world, organizations perceive worker turnover as an inevitable factor; succession planning is such a proactive approach that ensures that turnover does not exert detrimental to organizations (Ali & Mehreen, 2018). Turnover is one of the main issues that nowadays organization face, especially after the pandemic.(Nurul Ezali Alias, Nurrul Hazieqah Rohmanan,etc., 2018).

Turnover intention is a phenomenon that occurs when some poorly designed work-life policies and role conflicts arise, resulting in the least amount of encouragement, effectiveness, advancement, and composition at work, disrupting the work breakdown structure, and pressuring employees to leave the organization (Mitchell et al., 2001). When human thought about something if it is small in his mind but will be grown when several times his mind repeats it. In this situation, employees might go to a decision that in the end, it does not have any advantages for an organization. The plan to leave his position, which would lead to a turnover, is extremely destructive to the organization (Rana, Yaqub et al.,2021).

The turnover rate among millennials is increasing, whereby 38% of employees in the Asia region are actively looking for a new job and 42% are open to new opportunities (CNBC, 2018). When employees are not satisfied with their jobs, they think about new work opportunities or leave their job. During this endemic of Covid-19, there is an increase of financial institution establishment in Iraq as a whole (from 53 to 74), thus increasing the opportunity for bank employees to switch their work preference that are based on flexibility and workload perception (Setiadi & Arieftiara, 2022). Relatively, despite the more financial institutions opening in Iraq in the endemic of COVID-19, the competition in hiring new and experienced employees has led the organizations to offer the better opportunities and facilities such as working hours and orientation (work from home) flexibility, hence, led to the high turnover rate in existing financial institutions.

Reflection of pandemic era of Covid-19, and comparing with the endemic of Covid-19, the changes in the work culture have resulted in heavy workloads and burnout among employees, especially employees in the service industry (Falatah, 2021). Employees at banks serve the customers when they did during a pandemic it was much easier for them than working at the office. The difficulty of managing employees in the banking business during the COVID-19 pandemic is that a variety of circumstances, including job flexibility in the new normal age, might trigger employee turnover intent (Setiadi & Arieftiara, 2022).

Work-Life Balance has been viewed as one of the most significant factors on turnover intention (Ahsani, Indriastuti, Sunarso & Mega, 2021). When employees don't satisfy with their job and think they lose their work-life balance, they will leave work. In the middle east context, the pandemic and endemic of Covid-19 has tremendously created confusion among bank employees, especially in Iraq, due to the fact that the financial institutions in Iraq still have a long way to grow (Algabry, 2020).

This study discusses how work-life balance affects employees from the organization and oversees employee emotions at work. The changes in the work schedule have resulted in employee sees need to jeopardize their personal life (Algarby, 2020). This is caused by the work culture previously, the bank employees do not really expose to a heavy workload, compared to now, specifically in covid-19 (Algarby, 2020) Thus, this causes them to have the intention to leave, and choose another profession or stay at home (for women employees). Employees could not use all their performance for the organization when they are not satisfied or nervous about changing jobs. The connection between the WLB and turnover intention need to be rigorously explored as to prevent the rebehavioral turnover from happening, which can lead to more cost incurred (Cura, 2021).

As a result, the changes at the workplace structure affects the employee's habits a lot, when they did the tasks at home, they were not facing the difficulty as much as work at the office. The changes in the work layout, during and after Covid-19 has shown that service employees currently facing difficulties in adapting to the new changes made, especially those occupations that require human interaction such as bank employees (Setiadi & Arieftiara, 2022).

Specifically, in the middle east and the whole Islamic countries, the role towards a family is “sacred” and those who work to provide for the family still juggling to balance between family and work (Chemali, Ezzeddine, Gelaye, Dossett, Salameh, Bizri, M., & Fricchione, 2019), regardless man or woman. The bond in the family is consider more than anything, thus if working condition not really providing the exact balance to the family, middle east workers will keep on looking for new opportunity that match the need.

When it comes to the service sector, which is full of unpredictability, commotion, and arduous labor, every firm must consider the desires of its employees, particularly the issue of work-life balance (Rana, Yaqub et al., 2021). How the job has an effect to a person to be successful and satisfied as a person, personal life has even more effect on it. Work-life balance (WLB) acts as a balance between the world of work and non-work life (Nurdin & Rohaeni, 2020).

Work-life balance is a priority that organizations have to give to employees and provide their rights to them. Work-life balance (WLB) is viewed as a factor or catalyst that has the ability to facilitate sustainable organizational success (Jaharuddin & Zainol, 2019). Additionally, the distinction between work and life has recently piqued the curiosity of academics and practitioners (Adnan, 2019), besides work-life Balance has emerged as a fundamental priority for individuals seeking a high quality of life (Soomro, Breitenecker & Shah, 2018).

Therefore, the imbalance between work and home life results in increased stress, which might increase the incidence of TI among employees. The issue is after COVID-19 employees want to get a more comfortable job to handle their work-life balance if not they turn into a turnover.

1.4 Research Objectives

The following research objective is developed for this research.

- RO1: To determine the level of perceived WLB among bank employees in Sulaymaniyah.
- RO2: To determine the level of turnover intention among bank employees in Sulaymaniyah.
- RO3: To examine the relationship between WLB and turnover intention among bank employees in Sulaymaniyah.

1.5 Research Questions

The following research questions are developed for this research.

- RQ1: What is the level of perceived work-life balance among bank employees in Sulaymaniyah?
- RQ2: What is the level of turnover intention among bank employees in Sulaymaniyah?
- RQ3: What is the relationship between perceived work-life balance and turnover intention among bank employees in Sulaymaniyah?

1.6 Project Importance

The purpose of the study is to examine the relationships that exist between the independent variable (work life balance) and dependent variable (turnover intention) among bank employees in Sulaymaniyah. Theory of Planned Behavior (TPB) will underpin the understanding relies upon the established framework. Besides, this is a quantitative and cross-sectional study that will be conducted through the analysis of primary data, where the questionnaire will be distributed to the respected respondents (bank employees).

1.7 Significant of the Study

As this research will be conducted upon the bank employees in Sulaymaniyah, with a focus on the workers, and it was concluded that the involvement of the employees may be beneficial. In addition, they have high hopes that this particular aspect of the research would assist employees in gaining a deeper understanding of themselves, such as how well they manage their time between work and their other duties. Individuals are given the opportunity to do this type of study on themselves, despite the fact that there is a possibility that they will ignore something about themselves that they are unaware of.

However, workers of banks will gain something from this study since it will help them to assess the degree to which they now maintain a work-life balance and determine whether they are interested in making a career switch. This work can also be of use to future researchers who seek to carry out more in-depth investigations of the connections that exist between the WLB and the TI. By following the paradigm that was described in this study, other researchers will be able to conduct their own investigations in a setting that is comparable to that of this study. As a result, the findings of this study will provide the banking sector in Sulaymaniyah with essential knowledge on the importance of having a comprehensive awareness of the objectives of workers and the elements related with WLB.

Theoretically, this research will provide an additional insight for the turnover intention literature, especially in Iraq, besides, motivating the future research to take place by the exploration of more potential variables.

1.8 Conceptual Definition

- Turnover Intention: The probability of an individual leaving the organization (Hendrix, Nestor and Troxler, 1985).
- Work-life Balance: Work-life Balance is defined as individual who is equally engaged in and equally satisfied with his or her work and family role (Greenhaus, Collins & Shaw, 2003).

1.9 Operational Definition

- Turnover Intention: The extent to which employees are inclined to leave the jobs (Jacobs & Roodt, 2008)
- Work-life Balance: The extent to which an individual is equally engaged in and equally satisfied with his/her work and family role (Hayman, 2005)

1.10 Summary

According to the relationship between work-life balance and turnover intention employees who lost their work-life balance, they going to quit or changing job thinking. Determining the variables that controlled its evolution was the aim of this study as a consequence. This paper discusses IV and DV in this chapter. Additionally, we identified the issues with work-life balance and turnover intention. Additionally, after the pandemic employee turnover increased in the world and Middle east also Sulaymaniyah is involved too.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter analyzed past research and selected literatures that are important to the study's linked variables, which include work-life balance and turnover intention. A literature evaluation will lead to a better understanding of the topic (Sekaran & Bougie, 2013), and a research framework will be constructed and presented based on the review. Additionally, the underpinning theory which is Theory of Planned Behavior also will be further discussed.

2.2 Turnover Intention

Turnover intention is the likelihood that workers will change jobs or leave their jobs. Turnover Intention refers to “the probability of an individual leaving the organization” (Hendrix, Nestor and Troxler, 1985). An excellent work enthusiasm and structure can improve job satisfaction, employee performance, organizational performance, initiative, employee welfare, organizational commitment, and career while minimizing work weariness, conflict, stress, and desire to leave (Birkeland & Buch, 2015; Burke et al., 2015; Spehar et al., 2016).

According to Shaw, Delery, Jenkins and Gupta (1998), turnover can be distinguished into voluntary and non-voluntary turnover. The authors further explained that nonvoluntary turnover is when the organization or the employers requested the employees to leave the position within the organization as due to many possible reasons such as poor performance; meanwhile the voluntary turnover is when the employees deliberately or intentionally leave the organization. Some of the research focused on the turnover behavior and its prior process which is known as turnover intention as it is also a part of the contribution towards the voluntary turnover (Shaw et al., 1998; Price, 2001). Davidson (1963) defined intention as a reductive theory of 'syncategorematic': the phrase does not refer to an event or state of the agent, but is a way of redescribing what individual is doing in terms of a primary reason, where this is understood as a pro-attitude towards actions, along with the belief that the original action has that feature (Davidson 1963, pp. 5–8).

Throughout the years, quite many scholars chose to focus on the employee turnover intention due to few reasons; such as availability of employee's data (Price, 2001) and due to the reason that intention to leave has been recognized as the best predictor of employee's actual turnover and behavior (Lee & Bruvold, 2003). Furthermore, it is believed that the decision to quit will take place if there is an inclination in the intention level of the employees (Mobley, 1977; Mobley, Horner & Hollingsworth, 1978). Besides, intention to leave also been recognized as the final cognitive variable that provide immediate causal effect on turnover (Bedeian, Kemery & Pizzolatto, 1991). However, the intention within an individual about leaving the organization sometimes just a psychological cognition where an individual not necessarily will leave the company, some of them remain with the organization even the intention is existing (Tett & Meyer, 1993; Schwepker, 2001).

According to the previous studies employee turnover still is the issue that the organization faced each month. Also, unfortunately after the COVID-19 pandemic this percentages got more increase. Employees' intentions towards turnover reflect their perceptions of the organization for which they work. When a work environment satisfies an employee's demands, he or she tends to report greater levels of job satisfaction and less plans to quit (Malik et al., 2010). In other word, when employee work for the organization that they feel respected and valued to them also help them to meet their goals, those employees do not think about leave they're and this intention will be prevent.

The churn among the organization's key staff will result in increased replacement costs and have an impact on the organization's overall operations (Price, 2001). Understanding the idea of turnover in detail, such as from the intention level, will assist an organization in minimizing its negative impact on overall organizational performance. This is one of the reasons why researchers prefer to focus more on people departing the company than joining it (Price, 2001). This that means for this purpose we need more research about all the factors that could affect it, maybe this study not be enough to touch scare but will be effective for middle east culture because of the different cultures at here, and few research about this.

2.3 Work-life Balance

Employee work-life balance management has been identified as one of the major factors to be handled by the business in order to protect human resources (Au & Ahmed, 2014). Work-life balance is a balance between two wholly independent tasks performed by a person, notably the roles of work and the roles of family, and both offer happiness to the bearer of the positions (Shaffer et al., 2016).

The balance between employee personal life and work makes the employees to be more productive and useful for the organization to achieve the organization goals. Work-life balance is striking a balance between family or personal life and work for employees (Jyothi & Jyothi, 2012). Purpose of the work-life balance is when employees have this balance, they could be more prepared to the problem solving and flexible because they have support from their personal life, and they are satisfied at their job.

The notion of work-life balance is based on the belief that a person's personal and professional lives complement each other to create a great existence. In addition, men and women utilize flexible working in different ways, resulting in disparate well-being and work-life balance results (Chung & Van, 2020; López-Igual & Rodríguez-Morán, 2020). Organization has to see the employees needs as their needs because they key of successful organization are their employees, when they in the process to get their goals will motivate them to increase organization productivity.

Work-life balance affects workers' attitudes, actions, and well-being, as well as the organization's productivity (Au & Ahmed, 2014). As a result, businesses must include new management methods that give social and supervisory assistance. Superiors' assessments of their workers' work-life conflict also heavily influence employees' career advancement (Au and Ahmed, 2014). Employment-life balance has been intensively analyzed in recent years, notably in terms of enhancing the flexibility of paid work and improving working conditions. Physical and mental stress have been claimed to be caused by a lack of work-life balance within the service industry, which has led in an inclined intention to leave (Adnan, 2019).

An imbalance between work and home life can result in low productivity and performance, as well as other negative workplace outcomes such as intention to leave the organization (Konrad & Mangel 2000; Cohen & Liani 2009). For instance, many married employees make up the current workforce, thus finding a balance between work and family has been a problem for many (Divya and Suryanarayana, 2017). To substantiate this, a study by Ghislieri et al. (2017) has also noted that when women began to enter the workforce, people began to perceive this issue more. As a result, it is clear from this that the issue that arises from this is a severe one that requires attention.

2.4 Relationship between work-life Balance and Turnover Intention

According to DWenno (2018), Amla and Malhotra (2019), and Nurhasanah et al. (2019), there is a significant positive correlation between having a healthy work-life balance and feeling content in one's employment. According to the findings of this study, a healthy work-life balance (WLB) is associated with high levels of job satisfaction. This demonstrates that when employees have a well-balanced WLB, they will experience happiness at work, which will contribute to increased productivity for the company. Their thoughts and feelings for the company for which they now work is reflected in their decisions to leave the company. Employees report higher levels of job satisfaction and are less likely to consider quitting their employment when the work environment promotes their capacity to meet positional requirements.

Relatively, this is because employees are more likely to feel that their needs are being met in the workplace (Malik et al., 2010). The increase in employee productivity that results from a business's incorporation of a healthy work-life balance into its policy and the subsequent implementation of that policy at the workplace to promote employee happiness will, in turn, result in employees who are more productive and efficient for the firm. Besides, a good work-life balance had a positive influence on the employees' intention to leave their current place of employment. (Zainol and Jaharuddin) (2019). The findings of this study suggest that there is a positive association between the two ideas since there is no employee turnover among individuals who have a healthy work-life balance.

Nevertheless, a number of studies have shown that maintaining a decent work-life balance has a negative impact on the likelihood that individuals would leave their current jobs (Bintang & Astiti, 2016; Suifan et al., 2016; Laksono & Wardoyo, 2019). In other words, when there is an imbalance between the workers' personal and professional life, WLB may have an influence on their desire to leave the business, which in turn may have a bad effect on the organization. As a consequence of this, there is a mismatch between work and family life, which results in greater stress and may increase employees' intents to look for work elsewhere. Nor Siah and Liyana Nadia (2019). In addition, if an employee is unable to strike a healthy balance between their personal and professional lives, they will almost certainly consider leaving their current place of employment at some point. It will be the employee's explanation for determining in the future whether or not to quit from their position. According to the findings of the study, there is a significant link between WLB and one's level of pleasure at work, as well as a significant correlation between WLB and one's level of desire to leave their present place of employment. (Farhad & Marjan, 2015). The findings of this study also revealed that the absence of WLB had a detrimental impact on the TI.

Additionally, work life policies, which are described as an organization's basic intensity indicators, are one of the most important variables affecting its performance. Employees who prioritize work over family, and hence family over work, may develop physical and mental imbalances. Giving equal time to each task based on demand and choice will benefit both employees and the company (Thompson, Andreassi, & Prottas, 2005). The major goal of such work life policies is to provide flexible work hours and to reduce the number of employees who leave the workplace (Noor, 2009). Also, it has been discussed that female employees in their job tenure are supplied with pleasant work life rules, resulting in a substantially lower percentage of turnover intention.

Furthermore, the establishment of work-life balance regulations will be able to minimize employee turnover (Moore, 2000). According to (Peterson, 2004), this is similar to a two-way communication in which organizations will provide the best friendly and autonomous environment, and employees will be more productive and loyal to their jobs, enhancing their job satisfaction because the threat of workload will have already been removed, and thus the more perfect work and job done will be the fruit of organizational effort in providing such friendly environment.

2.5 Theory of Planned Behavior

Regulating behavior may have an effect on how one's actions are seen by others. The third criterion for determining whether or not a predictive model has predictive validity is the extent to which an individual believes they have complete control over their behavior. The research that has been published on a variety of aspects of Ajzen's theory of planned behavior is discussed (Ajzen, 1985, 1987), and some lingering questions are investigated. It is possible that a measurement of perceived behavioral control will not add very much to the accuracy of behavioral prediction under these circumstances.

The correctness of the perceptions will determine whether a measure of perceived behavioral control may take the place of a measure of actual behavioral control. This viewpoint is unmistakably connected to the idea of perceived behavioral control, particularly in the sense that, as opposed to concentrating on a more general disposition, it places more of an emphasis on a particular behavioral context. Assuming that the purpose stays the same, we may expect that the amount of effort required to successfully execute a sequence of acts will rise in proportion to the perceived level of behavioral control that is being exerted. The concept of planned behaviour is predicated on the notion of perceived behavioral control as its foundation. According to the findings of this research, an individual's conduct is significantly influenced by the degree to which they believe they are capable of achieving their objectives.

In point of fact, the theory of reasoned action and the idea of planned behavior may be differentiated from one another due to the fact that the theory of planned behavior takes into consideration observable behavioral control. According to the theory of planned behavior, factors such as perceived behavioral control and behavioral intention may be used directly to make predictions about future behavioral performance. Because of the connection that exists between perceived behavioral control and behavioral intention, this is something that may be the case. The theory of planned behavior, often known as TPB, has shown to be a useful tool for describing and predicting behavior across a broad variety of behavioral domains. This can be seen via the fact that TPB is typically referred to by its acronym (Ajzen, 2020).

According to the TPB, the immediate antecedent of behavior is the desire to execute the action at hand; the stronger the intention, the higher the possibility that the action will be completed. The TPB is an extension of the theory of reasoned action (TRA), and it incorporates personal as well as social forecasting models. In addition to this, it defines a limited number of psychological qualities that may have an effect on a behavior. These characteristics are as follows: 1) goal, 2) attitude, 3) subjective norm (SN), and 4) perceived behavioral control (PBC) (Ajzen, 1991). Ajzen (1991) contributed to the knowledge of how human perception leads to an awareness of the perceived work-life balance and turnover intention among bank workers by developing the concept of perceived behavioral control, also known as PBC. It is possible to make accurate predictions of behavior by substituting perceived behavioral control for other measures (Ajzen, 2020).

The TPB posits that a person's intention to engage in a certain voluntary deliberative activity is the immediate antecedent, whereas intention derives from the person's attitudes, subjective norm, and perceived behavioral control (PBC), which are the immediate antecedents of a behavior intent (Ajzen, 1987). The author further asserted that the stronger the person's intention to undertake the activity in issue, the more favorable the attitude and subjective norm, and the bigger the PBC. Finally, people are expected to follow out their goals when given a sufficient degree of actual control over their actions (Ajzen, 2006). Through the in depth understanding of perceived behavioral control, it is well established that towards looking on the intention, TPB can be a reliable model in understanding human intention behavior.

2.6 Research Framwok

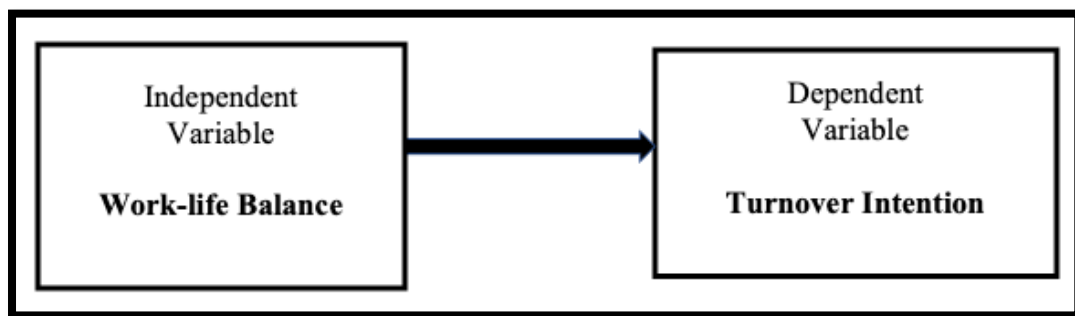


Figure 2.1 Conceptual Framework

In this particular research, the concept of work-life balance served as the independent variable for the investigation, whereas turnover intention was the subject of the investigation and served as the dependent variable.

2.7 Summary

From the review from the previous studies, this research aim to examine the correlation between work life balance and turnover intention among bank employees in Sulaymaniyah. Chapter 3 will further discuss on the methodologies that planned for this study.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter will go through the methods used to conduct this study, including the research design, population, sampling, research instrument, data collecting method, and data analysis.

3.2 Research Design

The research design refers to the overall research plan that defines how the research questions will be addressed. This research is quantitative and cross-sectional design which is one of the most common and well-known research types. This strategy is commonly used to make conclusions about possible correlations or to collect preliminary data for future research and experimentation (Cherry, 2022). The study will be carried out quantitatively, yielding primary data from the target population in line with the subject matter.

3.3 Population and Sampling

This research will be conducted upon bank employees in Sulaymaniyah, Kurdistan. The reason for choosing the bank employee in Sulaymaniyah due to the facts that bank employees in Middle East is current facing the difficulties after Covid-19, where they need to cope with different work layout and load, especially after few years working from home. The population of bank employees in Sulaymaniyah as in Table 1.

Table 3.1 No of Bank Employees in Sulaymaniyah

LIST OF BANKS	NO OF EMPLOYEES
Erbil Bank	17
RT Bank	11
BBAC	20
Cihan Bank	16
Iraqi Islamic Bank	11
North Bank	12
Byblos Bank	14
TOTAL	101

From the total population of 101 bank employees, this study has taken all population as the sample since the responses from the respondent is very difficult to obtained, and researcher tried to avoid any lack of data problem for data analysis process. Thus, this study has applied the convenient sampling method due to easy accessibility in approaching the respondents (Etikan, Musa & Alkassim, 2016).

3.4 Data Collection Procedures

Data collection is the technique of gathering information or resources in preparation for future studies. This research will use quantitative data collection methods, with quantitative data acquired through the distribution of questionnaires. As a result, questionnaires will be employed to obtain primary data for answering the research questions relevant to this study.

This purpose necessitates a process, which begins with the preparation of a validated questionnaire, followed by the acquisition of data collection permission from QIU and related banks. Once approved, the questionnaires will be distributed via email or face-to-face or email based on the banks' approval, and all answers will be collected after 1 or 2 weeks, depending on the availability of bank employees, and the entire answers will be treated as private and combinational. Besides, the questionnaire will be written in English with Kurdish translation so that the employees that cannot understand English can also understand the questions.

3.5 Research Instrument

The instrumentation for work life balance and turnover intention will be adapted from Hayman (2005) and Jacob and Roodt (2008). Questionnaire that will be prepared will be using the Five (5) Likert Scale (from 1; strongly disagree, 3; neutral and 5; strongly agree) which is reliable to be adapted as it is not too short and too long to be implemented (Leung, 2011).

According to Jacobs and Roodts (2008), the reliability value (Cronbach alpha) obtained for this instrument is 0.913, and this item successfully measured turnover intention with more than three (3) items that have been classified as reliable, as it is greater than 0.7 (Sekaran & Bougie, 2016), compared to the other instrument where mostly turnover intention is measured by one item, resulting in unknown validity (Sager, Griffeth & Hom, 1998).

Additionally, for the work life balance items, the reliability reported to be 0.79. which also indicates that the questions are reliable to be used in this study. Table 3.2 below presented the questionnaire structure and the item that will be adapted in this study:

Table 3.2 Adapted Instrumentation

Variable	No of Items	Cronbach's Alpha	Source:
Section A: Demographic Questions	5 Questions: 1) Gender 2) Age 3) Marital Status 4) Education Level 5) Years of Experience	Nil	Self-Developed
Section B: Work-Life Balance	16 Questions: 1) Job makes personal life difficult. 2) Neglect personal needs because of work. 3) Put personal life on hold for work. 4) Miss personal activities because of work. 5) Struggle to juggle work and non-work. 6) Personal life drains me of energy for work. 7) Too tired to be effective at work. 8) Hard to work because of personal matters. 9) Personal life gives me energy for my job. 10) Job gives me energy to pursue personal activities. 11) Better mood at work because of personal life. 12) Better mood because of my job. 13) I am ok with how much my work life carries over into my home/family life. 14) I am ok with how much my home/family life carries over into my work life.	0.79	Hayman, (2005).

	15) My family [or spouse] is supportive of my choice of work. 16) My work has had a positive impact on my home/family life.		
Section C: Turnover Intention	4 Questions: 1) I often thinking about leaving your current job 2) I often search for a new job 3) I often daydreaming about a different job that will suit my personal needs. 4) I often think that there is a big possibility that I will leave my job.	0.913	Jacobs and Roodt (2008)

3.6 Pilot Study

Besides the reliability value that obtained from the previous research, the pilot study is being conducted in ensuring that the questions that will used for the research is well comprehended and checking again the reliability of the instrumentation. The pilot study has been conducted upon 10 Administrative Executives in Qaiwan Group which the job characteristic is the same as bank employees in Sulaymaniyah.

The result showed that Cronbach alpha for both instrumentations (work life balance and turnover intention) are above 0.7 thus indicates that the adapted instrumentations are reliable to be used. (Sekaran & Bougie, 2016).

3.7 Data Analysis Method

As to organize and assess the collected raw data in order to respond to the predetermined study questions, SPSS is utilized. Descriptive analysis and Pearson's correlation will be utilized to investigate and evaluate the relationship between work life balance and turnover intention.

3.7.1 Descriptive Analysis

In fulfilling research objective 1 and 2, mean score analysis will be deployed. Descriptive analysis assisted in characterizing the attributes of individuals, events, or circumstances, as well as allowing the researcher to have a better understanding of the variables and features included in the study (Sekaran & Bougie, 2016). Table 3.3 indicates the mean level based on the score obtained from the descriptive analysis, where a score of 1.00 to 2.33 is regarded low, a score of 2.34 to 3.67 is considered moderate, and a score of 3.68 to 5.00 is considered high.

Table 3.3 Frequency Mean Analysis

Mean Score	Level
1.00 – 2.33	Low/Weak
2.34 – 3.67	Moderate
3.68 – 5.00	High

Source: Zikmund, Babin, Carr & Griffin (2010)

3.7.2 Correlation Analysis

In fulfilling the research objective 3 and answering research question 3, correlation analysis will be deployed in determining the relationship between work life balance and turnover intention. Correlation approaches aid in determining the significance, consistency, and direction of the independent variables (work life balance) and dependent variable (turnover intention).

Correlation coefficients can vary from -1.00 to 1.00, with 0 indicating that there is no link between the variables. The correlation value of 1.0 indicated that the link had an ideal positive correlation, whilst the correlation value of -1.0 indicated that the connection had an optimal negative correlation. Correlations of 0.01 to 0.09 indicate extremely low correlation, 0.10 to 0.29 indicate low correlation, 0.30 to 0.49 suggest moderate correlation, 0.50 to 0.69 indicated good correlation, and 0.70 or 1.00 indicated very high correlation.

Table 3.4 Interpretation of Strength (Correlation)

Correlation Value (r)	Strength of Relationship
± 0.70 or higher	Very High
± 0.50 to ± 0.69	High
± 0.30 to ± 0.49	Moderate
± 0.10 to ± 0.29	Low
± 0.01 to ± 0.09	Very Low
0.00	No Relationship

Source: Pallant (2013).

Summary of data analysis as follow:

Table 3.5 Summary of data analysis

ANALYSIS	FOCUS
Reliability Analysis	Pilot Test & Instrumentation Reliability
Mean Score Analysis	RO1 & RO2
Correlation Analysis	RO3

3.8 Research Ethics

Research conduct requires a researcher to follow correct research ethics. As a result, when conducting these studies, the researcher must follow accepted research ethics. For instance, the respondents will be informed about the research by being presented with a letter of consent from the university before the distribution of the questionnaire. In addition, the researcher must make sure that the respondents who will participate in this study are not harmed.

In addition, based on the data supplied, the researcher must maintain the respondent's confidentiality. In this study, respondents will be given priority. The information provided by the responder will be kept completely confidential and used exclusively for data analysis. Finally, there is no right or wrong answer among the responses acquired for this study.

3.9 Chapter Summary

Numerous important components of the strategy that will be employed for this research have been covered in detail in this chapter. It covered in great detail the methodology and data collection techniques that would be used in this study. A description of the research designs had also been provided for the study's quantitative research approach.

CHAPTER 4

DATA ANALYSIS

4.1 Introduction

This chapter is to discuss the result of the research that has been analyzed by using Statistical Package for Science Social (SPSS). The questionnaires from bank employees in Sulaymaniyah. The researcher analyzed the demographic using descriptive analysis, the use of WLB, and the Turnover Intention by using mean and the relationship of the use of WLB and the TI using Spearman correlation. The analysis will be inclusive of respondents' frequency analysis, descriptive analysis, reliability test, Pearson's correlation analysis and multiple regressions analysis. The analysis had been done according to the objectives that have been stated in Chapter 1.

4.2 Respondent's Rate

Frequency analysis has been performed in order to analyze the demographic information of the selected respondents. The population is 101, because of the short number of employees the whole population is treated as a sample. From the 101 questionnaires that have been distributed, there are only 85 answered questionnaires that have been returned back and only 80 answered are fully answered by the respondents which shows only 80% of the completed answered questionnaires that are available for the analysis process.

4.3 Reliability Analysis

Cronbach's Alpha or Coefficient Alpha has been used in order to analyze the reliability of the questionnaire used for this research purpose. Details and values of Cronbach's alpha for iv and dv used in the questionnaire are shown in Table 4.1 below.

The result of the reliability analysis showed that both dependent and independent variables instruments relied on the range of „very good“ level of reliability as the values of Cronbach's alpha for both are above 0.8. The Cronbach's alpha value among the independent variables' work-life balance is 0.824, Cronbach's alpha for the dependent variable, the turnover intention is 0.805.

Table 4.1 Cronbach's Alpha

Section	Dimension	No of Questions	Cronbach's Alpha	Section
B	Work-life Balance	16	0.824	B
C	Turnover Intention	4	0.805	C

4.4 Frequency Analysis for Demographic Data

This research's data consists of 80 bank employees in Sulaymaniyah. Based on Part A in the questionnaire, the demographic data consists of gender, age, marital status, educational level, and work experiences.

4.4.1 Gender

Table 4.2 show the frequency of respondents' gender in Sulaymaniyah. There are two categories of gender which are female and male. The number of female bank employees is 47 employees (58.8) while the number of male bank employees is 33 (41.3).

Table 4.2 Gender

Gender	Frequency	Percentage
Female	47	58.8
Male	33	41.3
Total	80	100%

4.4.2 Age

Table 4.3 shows the frequency of respondents' age in the Bank of Sulaymaniyah. In bank employees of Sulaymaniyah, most respondents are at aged 24-26 and 27-29 which are 12 for each and (15%) also. Followed by respondents at the age 30-32 which is 11 employees (13.75%). While the respondents at the ages 33-35 and 39-41 are 10 employees for each and the percentage for both (12.50). Also, the respondents the 42-age which is 8 employees (10%). Then the respondents at the age 36-38 which is 6 employees (7.50%). And the respondents at age 45-47 are 5 employees (6.25%). However, the respondents at the age 21-23 are 4 employees (5.00%). Finally, the respondents at the age of 47 and above are 2 employees (2.50%).

Table 4.3 Age

Age	Frequency	Percentage
21-23	4	5.0
24-26	12	15.0
27-29	12	15.0
30-32	11	13.8
33-35	10	12.5
36-38	6	7.5
39-41	10	12.5
42-44	8	10.0
45-47	5	6.3
Above 47	2	2.5
Total	80	100%

4.4.3 Marital Status

Table 4.4 shows the frequency of the respondents' marital status. In this research, there are three types of marital status which are single, married, and divorced. The single respondents are 24 (30.0%) and the married employees are 52 (65.0%) then divorced are 4 (5.0%).

Table 4.4 Marital Status

Marital Status	Frequency	Percentage
Single	24	30.0
Married	52	65.0
Divorced	4	5.0
Total	80	100

4.4.4 Educational Level

Table 4.5 shows the frequency of the respondents' educational levels. In this research, there are four types of educational levels which are Bachelor's, Master, Ph.D. and others. The employees with bachelor's are 48 (60.0%) and master is 13(16.3%) then with PHD degree are 3 (3.8%) also others are 16 (20.0).

Table 4.5 Educational Level

Educational Level	Frequency	Percentage
Bachelor's	48	60.0
Master	13	16.3
PHD	3	3.8
Others	16	20.0
Total	80	100

4.4.5 Years of Experience

Table 4.6 shows the frequency of the respondents' work experiences with bank employees of Sulaymaniyah. This research shows that most respondents have one to three years of experience 35(43.8%) followed by four to six years of experience 34 employees (42.5%) then more than six years 11 employees (13.8).

Table 4.6 Years of Experience

Years of Experience	Frequency	Percentage
One to three years	35	43.8
Four to six years	34	42.5
More than six years	11	13.8
Total	80	100

4.5 Inferential analysis

4.5.1 RO 1: To determine the level of perceived WLB among bank employees in Sulaymaniyah.

Descriptive analysis has been used in order to explore the data that have been collected, thus assisting in summarizing and describing those data. As shown in table 4.7 the means score of work-life balance is 3.12 which is moderate. The level of perceived work-life balance among bank employees in Sulaymaniyah is moderate. Also, the lowest mean score is 2.77 which is moderate and the highest mean score is 3.60 which is high.

Table 4.7 Mean score 1

Question	SD F (%)	D F (%)	N F (%)	A F (%)	SA F (%)	Mean	SD	Level
Job makes personal life difficult	15 (18.8)	13 (16.3)	23 (28.7)	21 (26.3)	8 (10.0)	2.93	1.261	moderate
Neglect personal needs because of work.	8 (10.0)	26 (32.5)	24 (30.)	20 (25.0)	2 (2.5)	2.78	1.018	moderate
Put personal life on hold for work.	9 (11.3)	20 (25.0)	21 (26.3)	22 (27.5)	8 (10.0)	3.0	1.180	moderate
Miss personal activities because of work.	9 (11.3)	24 (30.0)	28 (35.0)	14 (17.5)	5 (6.3)	2.78	1.067	moderate
Struggle to juggle work and non-work	13 (16.3)	14 (17.5)	26 (32.5)	22 (27.5)	5 (6.3)	2.90	1.165	moderate
Hard to work because of personal matters	9 (11.3)	24 (30.0)	25 (31.3)	15 (18.8)	7 (8.8)	2.84	1.130	moderate

Too tired to be effective at work	7 (8.8)	16 (20.0)	21 (26.3)	25 (31.3)	11 (13.8)	3.21	1.177	moderate
Hard to work because of personal matters	11 (13.8)	18 (22.5)	18 (22.5)	28 (35.0)	5 (6.3)	2.98	1.180	moderate
Personal life gives me energy for my job.	7 (8.8)	10 (12.5)	23 (28.7)	32 (40.0)	8 (10.0)	3.30	1.095	moderate
Job gives me energy to pursue personal activities.	7 (8.8)	11 (13.8)	19 (23.8)	27 (33.8)	16 (20.0)	3.43	1.209	moderate
Better mood at work because of personal life.	6 (7.5)	10 (12.5)	20 (25.5)	34 (42.50)	10 (12.5)	3.40	1.098	moderate
Better mood because of my job.	8 (10.0)	12 (15.0)	28 (35.0)	23 (28.7)	9 (11.3)	3.16	1.130	moderate
I am ok with how much my work life carries over into my home/family life	7 (8.8)	17 (21.63)	26 (32.5)	24 (30.0)	6 (7.5)	3.06	1.083	moderate
I am ok with how much my home/family life carries over into my work life.	11 (13.8)	10 (12.5)	27 (33.8)	25 (31.3)	7 (8.8)	3.09	1.160	moderate
My family [or spouse] is supportive of my choice of work	3 (3.8)	10 (12.5)	23 (28.7)	24 (30.0)	20 (25.0)	3.60	1.109	High
My work has had a positive impact on my home/family life.	5 (6.3)	9 (11.3)	25 (31.3)	30 (37.5)	11 (13.8)	3.41	1.064	moderate
Total						3.12	.59452	Moderate

4.5.2 RO2: To determine the level of turnover intention among bank employees in Sulaymaniyah.

Descriptive analysis has been used in order to explore the data that have been collected, thus assisting in summarizing and describing those data. As shown in Table 4.8 the means score of turnover intention is 3.05 which is moderate. The level of perceived turnover intention among bank employees in Sulaymaniyah is moderate. Also, the lowest mean score is 2.87 which is moderate and the highest mean score is 3.18 which is high.

Table 4.8 Mean Score 2

Question	SD F (%)	S F (%)	N F (%)	A F (%)	SA F (%)	Mean	SD	Level
I often thinking about leaving your current job	10 (12.5)	19 (23.8)	29 (36.3)	15 (18.8)	7 (8.8)	2.88	1.129	moderate
I often search for a new job	9 (11.3)	20 (25.0)	23 (28.7)	19 (23.8)	9 (11.3)	2.99	1.185	moderate
I often daydreaming about a different job that will suit my personal needs.	10 (12.5)	14 (17.5)	19 (23.8)	28 (35.0)	9 (11.3)	3.15	1.213	moderate
I often think that there is a big possibility that I will leave my job.	14 (17.5)	10 (12.50)	21 (26.3)	18 (22.5)	17 (21.3)	3.18	1.376	moderate
Total						3.05	.97524	Moderate

4.5.3 RO 3: To examine the relationship between WLB and turnover intention among bank employees in Sulaymaniyah.

Pearson Correlation analysis has been conducted in order to examine the correlation among the variables which are work-life balance and turnover intention. The findings from the analysis help to fulfill the research objectives of the research results obtained for the correlation analysis have been shown in Table 4.8.

Table 4.9 Correlations

Correlations			
		Mean_WLB	Mean_TI
Mean_WLB	Pearson Correlation	1	.483**
	Sig. (2-tailed)		.000
	N	80	80
Mean_TI	Pearson Correlation	.483**	1
	Sig. (2-tailed)	.000	
	N	80	80
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the correlation result in Table 4.8, it can be seen that there is a positive moderate correlation between the work-life balance and turnover intention among bank employees in Sulaymaniyah ($r = 0.483$, $p < 0.05$ (0.00)) which indicates that there is a significant relationship between these two variables. However, according to the correlation table by Pallant (2013), the relationship is categorized as moderate as the value of 0.483 is between the ranges of ± 0.30 to ± 0.49 .

4.6 Chapter Summary

This chapter presented the findings based on the statistical analysis that has been conducted. The analyses that have been conducted are descriptive analysis, reliability test, Pearson's correlation analysis, and multiple regressions analysis. The summary of findings, discussions, limitations, recommendations, and conclusion are presented in the following chapter.

Table 4.10 Summary

RESEARCH OBJECTIVES	RESULT	INTERPRETATION
1) To determine the level of perceived WLB among bank employees in Sulaymaniyah.	3.12 (Moderate)	The level of perceived work-life balance among bank employees in Sulaymaniyah is moderate.
2) To determine the level of turnover intention among bank employees in Sulaymaniyah.	3.05 (Moderate)	The level of turnover intention among bank employees in Sulaymaniyah is moderate.
3) To examine the relationship between WLB and turnover intention among bank employees in Sulaymaniyah.	r:0.483 P<0.05 (Moderate)	There is a moderate significant correlation/relationship between Work-life Balance and Turnover Intention among bank employees in Sulaymaniyah (p<0.05 (0.00))

CHAPTER 5

DISCUSSION, RECOMMENDATION, AND CONCLUSION

5.1 Introduction

This chapter's objective is to explain the findings of the study and offer suggestions for more research. The outcomes of the data analysis will be thoroughly discussed. Limitations and recommendations are given in order to enhance future research.

5.2 Discussion

This chapter went into extensive detail on the study's results, which were based on its objectives and backed by the underlying traits and theories from the literature review. This chapter's presentation of the data analysis is broken down into three research objectives: determining the amount of WLB and turnover intention, as well as figuring out how WLB and turnover intention relate to one another.

5.2.1 Objective 1: To determine the level of perceived WLB among bank employees in Sulaymaniyah.

The results showed that Sulaymaniyah's bank employees had a moderate level of work-life balance.

This can be proved through the evaluation of mean score of each question asked to the respondent where most of the questions such as “my job makes my life difficult”, “I neglect personal needs because of work”, showed high and moderate level. This indicates they had a lot of trouble juggling their obligations at home and at work. This result was also supported by (Crespo & Harper, 2020) who found that employees are more likely to struggle in balancing their work and life needs which eventually resulted in stress, anxiety, and depression than other professionals.

Besides, bank employees in Sulaymaniyah having a moderate WLB is probably because most of them married woman who juggling in balancing between home and work responsibilities. This is supported by Chung and Van (2020) where the author also asserted that Middle East career woman is having more challenging task in achieving work life balance due to the cultural practice that home is a full responsibility of a woman, which required their effort, energy, and time.

Additionally, the arisen of woman empowerment in Iraq especially in Kurdistan region also led to the moderate level of work life balance (Nussain, 2022). The establishment of more woman organization, the involvement of woman in country's upper management, and the voice of woman is career justice has been evolved day by day in Kurdistan, has create a sensational movement among woman that encourage them to have their own career and to focus on self-development (Nussain, 2022; Alizadeh, Kohlbacher, Mohammed & Vaisi, 2022). All these changes and evolution has led woman in Kurdistan to put their aim in crafting their future, however affecting their work life balance.

The results show that the values dimension has a high level as well. This demonstrates that bank workers experience a better work-life balance when they believe their labor is valuable to the organization. Additionally, forgetting personal needs because of work is low level, and those are the reasons why it is moderate. According to the results, a high level of work-life balance would exist if people had their personal needs jobs. According to a study by Barber, Conlin, and Santuzzi (2018), people may feel stressed and dissatisfied with their work-life balance since they have less control over their free time.

While the workload dimension applies to the lowest staff. This may suggest that bank workers sense less balance between their job and personal lives the more work they are given. These results show that the majority of bank workers have adequate time to complete their tasks and a manageable workload. According to De Wet and Koekemoer (2016), as the workload grows, employees would continue working after hours. The workload appears to be manageable based on the study's findings.

5.2.2 Objective 2: To determine the level of turnover intention among bank employees in Sulaymaniyah.

According to the results, bank employees in Sulaymaniyah have a moderate level of turnover intention. The high level is the evidence of why it is moderate because it is show that there is a big chance of employees leaving their job. Turnover intentions refer to employees' intentions to quit their jobs (Kim and Jogarantam. 2010). Furthermore, the low-level show that they are not started thinking about leaving their job because by any chance they might leave their banks. Employees quit their jobs for many reasons (Serhan et al. 2016). There had been few contributions to the study's findings. First, the research findings showed that when age, length of service, and job history grow, the demographic background-mediated turnover intention will decrease. Employees will perform and enjoy their jobs more as their experience and expertise grow.

Otherwise, leaving the job is not an easy option for bank employees nowadays because after the Covid-19 employee's number is downsized there are not too many options to change the job. Based on that employees should stay at their job and at the same time look for other opportunities for that purpose they have to be aware to not lose their job too. In questions "I often search for a new job" and "I often daydream about a different job that will suit my personal needs." According to the finding, more than half of the employees search for better opportunities but this might not be available for all of them. The COVID-19 pandemic has hit the economy and workers in many industries, and the hotel industry has been among the most hit businesses (Sobaih et al. 2021). This study attempts to understand the high turnover rate in the hotel industry amid the COVID-19 pandemic.

As a result, they will be more dedicated to the company. The study also discovered that individual wants might predict the state of independence and reliance in an organization. In order to achieve the intended result, banks can increase organizational loyalty and work satisfaction among employees by taking personal demands into account. Therefore, the human resources department should give staff bonuses and allowances for their performance.

In order to boost their organizational commitments and work satisfaction, policymakers should address this issue by offering training, real-world experience, rewards, and motivation. Organizations should arrange for counseling and motivational techniques, as well as rewards like yearly getaways, to lessen their work-related stress. Additionally, increased empowerment might boost job satisfaction.

5.2.3 Objective 3: To examine the relationship between WLB and turnover intention among bank employees in Sulaymaniyah.

Examining the relationship between WLB and Sulaymaniyah Bank employees' turnover intention is the third objective. The results show that WLB and turnover intention are somewhat and significantly moderate. This moderately significant relationship between WLB and turnover intention demonstrates that when WLB is implemented to cultivate and recruit qualified people, turnover intention rises. In this research, WLB and turnover intention has a direct effect. When the WLB level is high the turnover intention becomes decreased but when WLB is low another one will increase because employees start to think about other probabilities.

They have their family support to choose where to work for but they consider the risk too about neglecting their personal needs. Even the high level of probability of leaving their job will justify the reason why this relationship is moderate. The moderate relationship also indicates that despite the low or moderate work life balance experience by the employees, they still need to secure their current employment, thus they are trying to motivate themselves to stay in the job (Mulang, 2022).

Furthermore, the moderate relationship further explained by the difficulties in finding jobs after the pandemic Covid-19 (Xie Ifie & Gruber, 2022) where the employees need to find new momentum in coping with new work nature after pandemic, where the structure are all changed, and the work life balance seems to be difficult to be achieved, also at the same time, the employment option is not as much available in Kurdistan after the pandemic Lafta, & Mawlood, 2023). Thus, this further asserted that, employees in banking sector in Sulaymaniyah is surviving despite all the difficulties that explained the moderate relationship that exist between work life balance and turnover intention.

5.3 Recommendation

The recommendations for further research in the areas of WLB and turnover intention, as well as recommendations for the banks in Sulaymaniyah, will be covered in this part of the article.

5.3.1 Recommendation for Banks

Turnover intention is an issue that underlying around the world, Sulaymaniyah as well. Also, it has a direct relation with work-life balance. To that purpose, Sulaymaniyah banks should consider that hazard. Furthermore, to decrease the level of turnover intention among their employees have to take their employee's personal life and work lives necessary to enhance them to be more satisfied and loyal to their job and banks.

5.3.2 Recommendation for Future Studies

The results show a moderately significant positive relation between turnover intention and work-life balance. However, the results of this study are limited to Sulaymaniyah's private bank employees, and the sample size used in this study is also rather small. As a consequence, it is possible to apply the same research frameworks throughout Iraq with a broader scope and more resources in order to get results that are more accurate. Second, because working at a bank is a common career start for Millennials and Generation Z, future studies can look at parallels between the needs and expectations of the various generations in the workplace. Third, the turnover intention questionnaire was short compared to the WLB, thus it is advised that future research broaden the scope of questions pertaining to turnover intention.

5.4 Conclusion

This study set out to determine the level of WLB and the level of turnover intention among private bank employees in the city of Sulaymaniyah. It also aimed to look at the link between WLB and turnover intention. The results showed that bank employees in Sulaymaniyah had a moderate level of WLB and a moderate level of turnover intention. The results showed that WLB and turnover intention had a moderately significant association. More research on the factors in Iraq is required because there are relatively few studies on WLB and turnover intention, particularly in the Middle East. In conclusion, among the Sulaymaniyah private bank employees, there is a moderate and significant relationship between WLB and turnover intention.

REFERENCES

- Adnan Bataineh, K. (2019). Impact of work-life balance, happiness at work, on employee performance. *International Business Research*, 12(2), 99-112.
- Ahsani, R., Sunarso, S. and Indriastuti, D.R. (1970) *Work overload, turn over intention, Dan Work Family conflicts Pada Pegawai Perbankan di Surakarta, Semantic Scholar*. Available at: <https://www.semanticscholar.org/paper/WORK-OVERLOAD%2C-TURN-OVER-INTENTION%2C-DAN-WORK-FAMILY-Ahsani-Sunarso/8643340743f46d61fe2042053845e7c0ae2af59e>
- Ajzen 1991 PDF (no date) Scribd. Scribd. Available at: <https://www.scribd.com/doc/179689754/Ajzen-1991-pdf>
- Ajzen, I. (1985). *from intentions to actions a theory of planned behavior*. in J. Kuhl, & J. Beckman (eds.), *action control from cognition to behavior* (pp. 11-39). Heidelberg Springer. - references - scientific research publishing. Available at: [https://www.scirp.org/\(S\(i43dyn45teexjx455qlt3d2q\)\)/reference/ReferencesPapers.aspx?ReferenceID=940613](https://www.scirp.org/(S(i43dyn45teexjx455qlt3d2q))/reference/ReferencesPapers.aspx?ReferenceID=940613)
- Ajzen, I. (2006). Constructing a theory of planned behavior questionnaire.
- Algebra 2020 (no date) *Algebra 2020-2021 - Central High School*. Available at: https://chs.d51schools.org/departments/mathematics/john_sidanycz/Algebra_1/algebra_2020-2021
- Ali, Z. and Mehreen, A. (2018) *Understanding succession planning as a combating strategy for turnover intentions, Journal of Advances in Management Research*. Emerald Publishing Limited. Available at: <https://www.emerald.com/insight/content/doi/10.1108/JAMR-09-2018-0076/full/html>

Alias, N.E. *et al.* (no date) *Factors influencing turnover intention in a Malaysian Manufacturing Company*, *KnE Social Sciences*. Available at: <https://knepublishing.com/index.php/Kne-Social/article/view/3171>

An examination of perceived behavioral control: Internal and external ... (no date). Available at: https://www.researchgate.net/publication/229808608_An_Examination_of_Perceived_Behavioral_Control_Internal_and_External_Influences_on_Intention

Analyzing the effect of antecedents of turnover intention according to ... (no date). Available at: https://www.researchgate.net/publication/330685507_Analyzing_The_Effect_Of_Antecedents_Of_Turnover_Intention_According_To_Generations

Aslani, F. and Fayyazi, M. (1970) *The impact of work-life balance on employees' job satisfaction and turnover intention: The moderating role of Continuance Commitment*, *International Letters of Social and Humanistic Sciences*. CHE. Available at: <https://www.ssoar.info/ssoar/handle/document/57323>

Assessing the effect of grit and employability on organizational ... (no date). Available at: https://www.researchgate.net/publication/340468705_Assessing_the_effect_of_grit_and_employability_on_organizational_commitment_mediating_by_job_involvement

Au, W. C., & Ahmed, P. K. (2014). Sustainable people management through work-life balance: a study of the Malaysian Chinese context. *Asia-Pacific Journal of Business Administration*.

Bedeian, A. G., Kemery, E. R., & Pizzolatto, A. B. (1991). Career commitment and expected utility of present job as predictors of turnover intentions and turnover behavior. *Journal of Vocational Behavior*, 39(3), 331–343. [https://doi.org/10.1016/0001-8791\(91\)90042-K](https://doi.org/10.1016/0001-8791(91)90042-K)

Burke *et al*, 2016 (no date) *Fully Informed*. Available at: <https://fullyinformed.nz/docs/literature/burke-et-al-jpn-2016/>

Chan Yin-Fah, Laily, P., Jariah, M., & Tengku, A.H. (2010). The Future of the Malaysian Older Employees: An Exploratory Study. *International Journal of Business and Management*, Vol. 5, No. 4; 125-132

Chemali Z;Ezzeddine FL;Gelaye B;Dossett ML;Salameh J;Bizri M;Dubale B;Fricchione G; (no date) *Burnout among healthcare providers in the complex environment of the Middle East: A systematic review*, *BMC public health*. U.S. National Library of Medicine. Available at: <https://pubmed.ncbi.nlm.nih.gov/31640650/>

Cherry, K. (2022) *What is a cross-sectional study?*, *Verywell Mind*. Verywell Mind. Available at: <https://www.verywellmind.com/what-is-a-cross-sectional-study-2794978>

Davidson, D. (1963) *Donald Davidson, actions, reasons, and causes*, *PhilPapers*. Available at: <https://philpapers.org/rec/DAVARA-6>

De Wet, W., & Koekemoer, E. (2016). The increased use of information and communication technology (ICT) among employees: Implications for work-life interaction. *South African Journal of economic and management sciences*, 19(2), 264-281.

Divya Suryanarayana - West Godavari, Andhra Pradesh, India ... (no date). Available at: <https://in.linkedin.com/in/divya-suryanarayana-253549203>

Download as .RIS

Etikan, I., Musa, S. A., & Alkassim, R. S. (2016). Comparison of convenience sampling and purposive sampling. *American journal of theoretical and applied statistics*, 5(1), 1-4.

Falatah, R. (2021) *The impact of the coronavirus disease (covid-19) pandemic on Nurses' Turnover intention: An integrative review*, *MDPI*. Multidisciplinary Digital Publishing Institute. Available at: <https://www.mdpi.com/2039-4403/11/4/75>

Gharbi H;Aliane N;Al Falah KA;Sobaih AEE; (no date) *You really affect me: The role of social influence in the relationship between Procedural Justice and turnover intention*, *International journal of environmental research and public health*. U.S. National Library of Medicine. Available at: <https://pubmed.ncbi.nlm.nih.gov/35564571/>

Gharbi H;Aliane N;Al Falah KA;Sobaih AEE; (no date) *You really affect me: The role of social influence in the relationship between Procedural Justice and turnover intention*, *International journal of environmental research and public health*. U.S. National Library of Medicine. Available at: <https://pubmed.ncbi.nlm.nih.gov/35564571/>

Greenhaus, J. H., Collins, K. M., & Shaw, J. D. (2003). The relation between work-family balance and quality of life. *Journal of Vocational Behavior*, 63(3), 510–531. [https://doi.org/10.1016/S0001-8791\(02\)00042-8](https://doi.org/10.1016/S0001-8791(02)00042-8)

Hendrix, W. H., Ovalle, N. K., & Troxler, R. G. (1985). Behavioral and physiological consequences of stress and its antecedent factors. *Journal of Applied Psychology*, 70(1), 188–201. <https://doi.org/10.1037/0021-9010.70.1.188>

Hendrix, W. H., Ovalle, N. K., & Troxler, R. G. (1985). Behavioral and physiological consequences of stress and its antecedent factors. *Journal of Applied Psychology*, 70(1), 188–201. <https://doi.org/10.1037/0021-9010.70.1.188>

Interpretation of work life balance scale by J Hayman(2005) all discussions (list) (no date) *CiteHR*. Available at: <https://www.citehr.com/605764-interpretation-work-life-balance-scale-j-hayman.html>

Irawanto, D.W., Novianti, K.R. and Roz, K. (2021) *Work from home: Measuring satisfaction between work-life balance and work stress during the COVID-19 pandemic in Indonesia*, MDPI. Multidisciplinary Digital Publishing Institute. Available at: <https://www.mdpi.com/2227-7099/9/3/96>

Jacobs, E. & Roodt, G. (2007). *the development of a knowledge sharing ...* (no date). Available at: https://www.researchgate.net/publication/258727083_JACOBS_E_ROODT_G

_2007_The_development_of_a_knowledge_sharing_construct_to_predict_turn
over_intentions_Aslib_Proceedings_593_229-248

Jaharuddin, N.S. and Zainol, L.N. (no date) *The impact of work-life balance on job engagement and turnover intention*, *UI Scholars Hub*. Available at: <https://scholarhub.ui.ac.id/seam/vol13/iss1/7/>

Job satisfaction and organizational commitment of university teachers ... (no date). Available at: https://www.researchgate.net/publication/43968940_Job_Satisfaction_and_Organizational_Commitment_of_University_Teachers_in_Public_Sector_of_Pakistan

JyothiSree, V. and Jyothi, P. (1970) *Assessing work-life balance: From emotional intelligence and role efficacy of career women: Semantic scholar*, *Advances in Management*. Available at: <https://www.semanticscholar.org/paper/Assessing-Work-Life-Balance%3A-From-Emotional-and-of-JyothiSree-Jyothi/7202d20ea6e371da2727a496690374b42fd0c08d>

Kavallines, G. (2021) *Meet the 2018 CNBC Disruptor 50 companies*, *CNBC*. Available at: <https://www.cnbc.com/2018/05/22/meet-the-2018-cnbc-disruptor-50-companies.html>

Kenpro (2016) *Sample size determination using Krejcie and Morgan Table*, *KENPRO*. Available at: <http://www.kenpro.org/sample-size-determination-using-krejcie-and-morgan-table/>

Kim, k. and Jogaratnam, G. (2010), "Effects of individual and organisational factors on job satisfaction and intent to stay in the hotel and restaurant industry", *Journal of Human Resources in Hospitality and Tourism*, Vol. 9, pp. 318-339, doi

Krejcie and Morgan Table (no date) *Scribd*. Available at: <https://www.scribd.com/document/456436907/Krejcie-and-Morgan-Table>

Lafta, R. K., & Mawlood, N. A. (2023). Mental and social burden of COVID-19 on the Iraqi people. *International Journal of Social Psychiatry*, 69(1), 200-207.

Lee, C. H., & Bruvold, N. T. (2003). Creating value for employees: Investment in employee development. *The International Journal of Human Resource Management*, 14(6), 981–1000. <https://doi.org/10.1080/0958519032000106173>

Leung, S. O. (2011). A comparison of psychometric properties and normality in 4-, 5-, 6-, and 11-point Likert scales. *Journal of social service research*, 37(4), 412-421.

Likert, R. (1932). *A technique for measurement of attitudes*. *Archives of Psychology*, 140, 5-55. - references - scientific research publishing. Available at: [https://www.scirp.org/\(S\(lz5mqp453edsnp55rrgjt55\)\)/reference/ReferencesPapers.aspx?ReferenceID=534541](https://www.scirp.org/(S(lz5mqp453edsnp55rrgjt55))/reference/ReferencesPapers.aspx?ReferenceID=534541)

López-Igual, P.; Rodríguez-Modroño, P. Who is Teleworking and Where from? Exploring the Main Determinants of Telework in Europe. *Sustainability* 2020, 12, 8797. <https://doi.org/10.3390/su12218797>

Ltd., I.C.B.- I.C.B. (1970) *Mediating role of job satisfaction in the effect of work-life balance and work passion on turnover intention*, *Junior Scientific Researcher*. Research Publishing SRL. Available at: <https://www.cceol.com/search/article-detail?id=955714>

Malhotra, R., et al. (2018) *protein intake and long-term change in glomerular filtration rate in the Jackson Heart Study*. *Journal of Renal Nutrition*, 28, 245-250. - references - scientific research publishing. Available at: [https://www.scirp.org/\(S\(351jmbntvnsjt1aadkposzje\)\)/reference/referencespapers.aspx?referenceid=2374538](https://www.scirp.org/(S(351jmbntvnsjt1aadkposzje))/reference/referencespapers.aspx?referenceid=2374538)

Mediation role of Organizational Citizenship Behavior Work-Life Bal ... (no date). Available at: <https://journal.stebilampung.ac.id/index.php/ibarj/article/view/230>

Methods. Canada: South-Western Cengage Learning

- Miller, H. E., Katerberg, R., & Hulin, C. L. (1979). Evaluation of the Mobley, Horner, and Hollingsworth model of employee turnover. *Journal of Applied Psychology*, 64(5), 509–517. <https://doi.org/10.1037/0021-9010.64.5.509>
- Mitchell, T.R., Holtom, B.C., Lee, T.W., et al. (2001) *why people stay using job embeddedness to predict voluntary turnover. Academy of Management Journal*, 44, 1102-1121. - references - scientific research publishing. Available at: <https://scirp.org/reference/referencespapers.aspx?referenceid=1506892>
- Moore, J. E. (2000). One road to turnover: An examination of work exhaustion in technology professionals. *MIS quarterly*, 141-168.
- Mulang, H. (2022). Analysis of The Effect of Organizational Justice, Worklife Balance on Employee Engagement and Turnover Intention. *Golden Ratio of Human Resource Management*, 2(2), 86-97.
- New Technologies Smart, or harm work-family boundaries management ...* (no date). Available at: https://www.researchgate.net/publication/318109008_New_Technologies_Smart_or_Harm_Work-Family_Boundaries_Management_Gender_Differences_in_Conflict_and_Enrichment_Using_the_JD-R_Theory
- Nurdin, S. and Rohaeni, H. (no date) *Work-life balance and its impact on turnover intention in the millennium: The mediation role of job satisfaction, JKBM (JURNAL KONSEP BISNIS DAN MANAJEMEN)*. Available at: <https://ojs.uma.ac.id/index.php/bisman/article/view/3523>
- Pallant, J. (2013). *SPSS Survival Manual*. 5th editio. uk.
- (PDF) how adversity quotient and organizational justice reduce turnover ...* (no date). Available at: https://www.researchgate.net/publication/365098066_How_Adversity_Quotient

_and_Organizational_Justice_Reduce_Turnover_Intention_Empirical_Evidence
_from_Indonesia

(PDF) the impact of ethical leadership on employees turnover intention ... (no date).

Available at:

https://www.researchgate.net/publication/358265450_The_Impact_of_Ethical_Leadership_on_Employees_Turnover_Intention_An_Empirical_Study_of_the_Banking_Sector_in_Malaysia 10.1080/15332845.2010.487043.

Pengaruh Keadilan organisasional, Kesempatan promosi, Lingkungan Kerja ... (no date). Available at:

https://www.researchgate.net/publication/354071510_PENGARUH_KEADILAN_ORGANISASIONAL_KESEMPATAN_PROMOSI_LINGKUNGAN_KERJA_DAN_JOB_EMBEDDEDNESS_TERHADAP_TURNOVER_INTENTIONS_KARYAWAN_MILLENNIAL

Perceived behavioral control, self-efficacy, locus of control, and the ... (no date).

Available at: <https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1559-1816.2002.tb00236.x>

Price, J.L. (2001), "Reflections on the determinants of voluntary turnover", *International Journal of Manpower*, Vol. 22 No. 7, pp. 600-624. <https://doi.org/10.1108/EUM00000000006233>

R;, F. (no date) *The impact of the coronavirus disease (covid-19) pandemic on Nurses'*

Turnover intention: An integrative review, Nursing reports (Pavia, Italy). U.S.

National Library of Medicine. Available at:

<https://pubmed.ncbi.nlm.nih.gov/34968269/>

Sager, J. K., Griffeth, R. W., & Hom, P. W. (1998). A comparison of structural models representing turnover cognitions. *Journal of vocational behavior*, 53(2), 254-273.

Schwartz, S. P., Adair, K. C., Bae, J., Rehder, K. J., Shanafelt, T. D., Profit, J., & Sexton, J. B. (2018). Work-life balance behaviours cluster in work settings and relate to burnout and safety culture: a cross-sectional survey analysis.

BMJ Quality & Safety, 1–9.

Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill building approach*. John Wiley & sons.

Serhan, C., Tsangari, H., Sanchez Bengoa, D. and Mekdessi, S. (2016), "Fresh graduates' retention: a review of literature", *IOSR Journal of Business and Management*, Vol. 18 No. 2, pp. 51-64.

Setiadi, I.K. and Ariefiara, D. (no date) *Mediation role of Organizational Citizenship Behavior Work-Life Balance, job embeddedness, and turnover intention in Islamic banking*, *International Business and Accounting Research Journal*. Available at: <https://journal.stebilampung.ac.id/index.php/ibarj/article/view/230>

Setiadi, I.K. and Ariefiara, D. (no date) *Mediation role of Organizational Citizenship Behavior Work-Life Balance, job embeddedness, and turnover intention in Islamic banking*, *International Business and Accounting Research Journal*. Available at: <https://journal.stebilampung.ac.id/index.php/ibarj/article/view/230>

Setiadi, I.K. and Ariefiara, D. (no date) *Mediation role of Organizational Citizenship Behavior Work-Life Balance, job embeddedness, and turnover intention in Islamic banking*, *International Business and Accounting Research Journal*. Available at: <https://journal.stebilampung.ac.id/index.php/ibarj/article/view/230>

Shaffer, M. A., Sebastian Reiche, B., Dimitrova, M., Lazarova, M., Chen, S., Westman, M., & Wurtz, O. (2016). Work-and family-role adjustment of different types of global professionals: Scale development and validation. *Journal of International Business Studies*, 47(2), 113-139.

Shaw, J. D., Delery, J. E., Jenkins, G. D., Jr., & Gupta, N. (1998). An organization-level analysis of voluntary and involuntary turnover. *Academy of Management Journal*, 41(5), 511–525. <https://doi.org/10.2307/256939>

Sobaih, Abu Elnasr E. Ibrahim Elshaer, Ahmed Hasanein, and Ahmed Shaker Abdelaziz. 2021. Responses to COVID-19: The role of performance in the

relationship between small hospitality enterprises' resilience and sustainable tourism development. *International journal of Hospitality Management* 94: 102824.

Soomro, A. A., Breitenecker, R. J., & Shah, S. A. M. (2018). Relation of work-life balance, work-family conflict, and family-work conflict with the employee performance-moderating role of job satisfaction. *South Asian Journal of Business Studies*, 7(1), 129-146.

Sportstar, T. (2022) *Vijay Hazare Trophy 2022 group E: Jaiswal's century in vain as Maharashtra prevails over Mumbai by 21 runs, Return to frontpage*. Available at: <https://sportstar.thehindu.com/cricket/domestic/vijay-hazare-trophy-2022-group-e-jaiswal-century-vain-maharashtra-mumbai-tripathi/article66148838.ece>

The effect of work environment, stress, and job satisfaction on ... (no date). Available at: https://www.researchgate.net/publication/331827884_The_effect_of_work_environment_stress_and_job_satisfaction_on_employee_turnover_intention

The impact of work-life balance on job engagement and turnover intention (no date). Available at: https://www.researchgate.net/publication/336377335_The_Impact_of_Work-Life_Balance_on_Job_Engagement_and_Turnover_Intention

The theory of planned behavior: Frequently asked questions - researchgate (no date). Available at: https://www.researchgate.net/publication/342077056_The_theory_of_planned_behavior_Frequently_asked_questions

Theory of planned behavior (no date) *Theory of Planned Behavior - an overview | ScienceDirect Topics*. Available at: <https://www.sciencedirect.com/topics/psychology/theory-of-planned-behavior>

Thompson, C. A., & Prottas, D. J. (2005). Work-family culture: key to reducing workforce-workplace mismatch?

To buy or not to buy? consumers' purchase intention toward suboptimal ... (no date).

Available at:

https://www.researchgate.net/publication/361107895_TO_BUY_OR_NOT_TO_BUY_CONSUMERS%27_PURCHASE_INTENTION_TOWARD_SUBOPTIMAL_FOOD_IN_PAKISTAN

To buy or not to buy? consumers' purchase intention toward suboptimal ... (no date).

Available at:

https://www.researchgate.net/publication/361107895_TO_BUY_OR_NOT_TO_BUY_CONSUMERS%27_PURCHASE_INTENTION_TOWARD_SUBOPTIMAL_FOOD_IN_PAKISTAN

Understanding succession planning as a combating strategy for turnover ... (no date).

Available at:

https://www.researchgate.net/publication/328402413_Understanding_Succession_Planning_as_a_Combating_Strategy_for_Turnover_Intentions

Wan (no date) *IBM Security Report: Attacks on industries supporting COVID-19 response efforts double, IBM Newsroom.* Available at:

<https://newsroom.ibm.com/2021-02-24-IBM-Security-Report-Attacks-on-Industries-Supporting-COVID-19-Response-Efforts-Double>

Work-family conflict among female employees in Israeli hospitals (no date). Available

at: https://www.researchgate.net/publication/228663666_Work-family_conflict_among_female_employees_in_Israeli_hospitals

Work-life balance (no date) *IONOS Startup Guide.* Available at:

<https://www.ionos.com/startupguide/productivity/work-life-balance/>

Xie, J., Ifie, K., & Gruber, T. (2022). The dual threat of COVID-19 to health and job security—Exploring the role of mindfulness in sustaining frontline employee-related outcomes. *Journal of Business Research*, 146, 216-227.

Zikmund, W. G., Babin, B. J., Carr, J. C. & Griffin, M. (2010). *Business Research*

Appendix A
The Relationship Between Work-life Balance and Turnover
Intention Among Bank Employees in Sulaymaniyah



The Relationship Between Work-life Balance and Turnover Intention Among Bank Employees in Sulaymaniyah

The purpose of this study is to fulfill the requirements for the Final Year Project of Bachelor of Human Resource Development.

مه بهست لهه توتيزينه وهيه ئه وهيه كه پيداويستيه كاني پرژهه كوتا سالي بو بروانامهه به كالوريوس له گه شه پيداني سه رچاوه مرويه كان جيبه جي بكريت.

This research entitled "Work Life Balance and Turnover Intention" and your cooperation to answer the following questions and providing feedback is highly appreciated.

ئهم توتيزينه وهيه به ناو نيشاني "هاوسهنگي ژياني كار و مه بهستي سه رمايه" و هاوكاري ئيوه بو وه لامدانه وهه. ئهم پرسيارانهه خواره وه و پيشكه شكردي كردانه وه زور بهرز دهنرخينيت.

If you have any questions, do not hesitate to contact me,
Your participation in this research process is highly appreciated.
ئه گهر هيچ پرسياركت ههيه، دوودل مه كه له پهيوهندي كردنتان پيمانه وه،
به شداريتان لهه پرؤسهه توتيزينه وهه دا به بهرزي دهنرخينين.

Best Regards.

Mohamed Qudsi Fuad Abubaker

Bachelors of Human Resource Development,
Faculty of Management & Social Sciences

SECTION A: Demographic Information

Directions: Please read each statement carefully and tick (✓) your answer.

1. Gender/ ڕەگەز
- ☐ Female/م
- ☐ Male/نێر
2. Age/ تەمەن
- ☐ 18-20/ years old/ 18-20 سەل
- ☐ 21-23 years old/ 21-23 سەل
- ☐ 24-26 years old/ 24-26 سەل
- ☐ 27-29 years old/ 27-29 سەل
- ☐ 30-32 years old/ 30-32 سەل
- ☐ 33-35 years old/ 33-35 سەل
- ☐ 36-38 years old/ 36-38 سەل
- ☐ 39-41 years old/ 39-41 سەل
- ☐ 42-44 years old/ 42-44 سەل
- ☐ 45-47 years old/ 45-47 سەل
- ☐ Above 47 years old/ 47 سەروو سەل
3. Marital Status/ باری هاوسەنگیری
- ☐ Single/ سەمەنت
- ☐ Married/ خێزاندەر
4. Education Level/ ئاستی خوێندن
- ☐ Bachelor's/ بەکالۆریۆس
- ☐ Master/ ماستەر
- ☐ PHD/ دکتۆرا
- ☐ Others/ ھێتەر..
5. /Years of Experience/ سەلانی ئەزموون
- ☐ One to three years
- ☐ Four to six years
- ☐ More than six years

SECTION B: Work life-balance / هاوسهنگی ژيانی کار

Instruction for validator: Please choose between 'suitable' or 'not suitable' for each item in the table below

رینمایی بو دروستکمر: تکایه له نیوان 'گونجاو' یان 'گونجاو نیه' هملیزیره بو هر برگیهک له خشتهی خوارمه

Please use the following rating scale to indicate the extent to which you agree with the following statements. Please mark on the answer sheet the number corresponding to your answer.

تکایه پیومری پلمبندی خوارمه بهکارینه بو ناماژمدان به رادهی رازی بوونت لهگهل هم لیدوانانهی خوارمه. تکایه نیشانه بکه لهسر چوارگوشهی وهلامهکه ژمارهی هاوچشن بو وهلامهکمت

1	2	3	4	5
Strongly Disagree/ زور نارازیم	Disagree/ نارازیم	Neutral/ مامناومند	Agree/ رازیم	Strongly Agree/ زور رازیم

Questions/ پرسیارمکان	1	2	3	4	5
1. Job makes personal life difficult. کار وا له ژيانی تاییهتی دهکات قورستر بیت					
2. Neglect personal needs because of work. فهراموش کردنی پیداوستییه کهسییهکان به هوی کارمه					
3. Put personal life on hold for work. ژيانی تاییهتی بخمره سر کار					
4. Miss personal activities because of work. فهراموش کردنی ژيانی تاییهتی بههوی کارمه					
5. Struggle to juggle work and non-work خهبات بو رهوشی کار و کارنهکردن					
6. Personal life drains me of energy for work. ژيانی تاییهتی هیزم پیناهیلئت بو کار					
7. Too tired to be effective at work زور ماندوو تعبیت تاومکو کاریگمر بیت له کاردا					
8. Hard to work because of personal matters قورسه کار بکهی بههوی مهسهلهی شهخسییهمه					

9. Personal life gives me energy for my job. ژیانی تاییهتی وزم ددهاتی بو کارهکم					
10. Job gives me energy to pursue personal activities. کارهکم هیزم پیده به خشی بو نهوهی دواي چالاکیه کهسیاکانم بکهوم					
11. Better mood at work because of personal life. مهزاجیکی باشتر له ئیشدا به هوی ژیانی شهخسییهوه					
12. Better mood because of my job. له مهزاجیکی باشتردام به هوی کارهکهمهوه					
13. I am ok with how much my work life carries over into my home/family life من باشم له گهڵ نهوهی که ژیانی کارم تا چهنده دیت بو ناو مالهکم/ژیانی خیزانهکم					
14. I am ok with how much my home/family life carries over into my work life. من باشم له گهڵ نهوهی که ژیانی مالم و خیزانم تا چهنده دیت بو ناوژیانی کارم					
15. My family [or spouse] is supportive of my choice of work خیزانهکم (یان هاوسهرهکم) پشتگیری له ههلبژاردنی کارهکم دهکهن					
16. My work has had a positive impact on my home/family life. کارهکم کاریگهري ئهري له سههه ژياني مال و خيزانم هه بووه					

SECTION C: Turnover Intention/ مەبەستى سەرمایە

Please use the following rating scale to indicate the extent to which you agree with the following statements. Please mark on the answer sheet the number corresponding to your answer.

تەكايە پىئومرى پلەبەندى خوارمە بەكاربىنە بۆ ئامازەدان بە رادەي رازى بوونت لەگەل ئەم لىدوانانەي خوارمە.
تەكايە نىشانە بکە لەسەر چوارگۆشەي وەلامەکە ژمارەي ھاوچەشن بۆ وەلامەکەت

1	2	3	4	5
Strongly Disagree/ زۆر نارازىم	Disagree/ نارازىم	Neutral/ مامناومەند	Agree/ رازىم	Strongly Agree/ زۆر رازىم

Questions/ پرسیارەکان	1	2	3	4	5
1. I often thinking about leaving your current job زۆر جار بىر لەو دەکەمەوێ کە کارى ئىستات بەجى بهێلم					
2. I often search for a new job من زۆر جار بەدوای کارىکى نوێدا دەگەڕێم					
3. I often daydreaming about a different job that will suit my personal needs. من زۆر بەي کات رۆژانە دەربارەي کارىکى جیاواز کە گونجاوێ لەگەل پىداوێستى تەبىئەتەکانم					
4. I often think that there is a big possibility that I will leave my job. من زۆر جار وا بىر دەکەمەوێ کە ئەگەرێکى گەورە هەيە کە کارمەم بەجى بهێلم					

Thank you for completing this questionnaire.
Your cooperation is highly appreciated.

زۆر سوپاس بۆ جواوبەندەوێ پرسیارەکان
وەلام دانەواکانت زۆر بەرز دەنرخێدریت



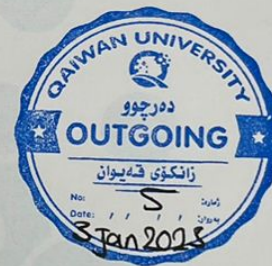
**Erbil Bank, Bank Audi, BBAC Bank,
Cihan Bank, Baxan Bank, Iraqi Bank,
Ashty Bank, North Bank, Byblos Bank**
*Iraq, Sulaymaneyah,
Support Letter,*

Letter NO.: REG23-008
Date: 3rd January 2023

Dear Sir / Madam,

This is to confirm that the aforementioned student is a full-time student at Qaiwan International University's Faculty of Management and Social Science (Human Resource Development), he is visiting your bank in order to collect data for a university assignment, and your cooperation will be appreciated in advance.

Student Name : Mohammed-Qudsi Fuad Ababakr
Student ID : QIU19-0039
Academic Status : Year 3 Semester 6 / Active



Please do not hesitate to contact us if you have any inquiries.

The confirmation is issued on his demand.

Thank you.

Kanar Roshin Tariq
Director of Admission and Registration
Qaiwan International University
+964 772 141 1414
kanar.tariq@uniq.edu.iq

Copy to:

- Archive
- Outgoing Dossier





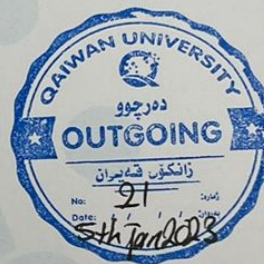
**Trade Bank of Iraq – TBI Bank, RT Bank,
First Iraqi Bank, Iraqi Islamic Bank**
*Iraq, Sulaymaneyah,
Support Letter,*

Letter NO.: REG23-024
Date: 5th January 2023

Dear Sir / Madam,

This is to confirm that the aforementioned student is a full-time student at Qaiwan International University's Faculty of Management and Social Science (Human Resource Development), he is visiting your bank in order to collect data for a university assignment, and your cooperation will be appreciated in advance.

Student Name : Mohammed-Qudsi Fuad Ababakr
Student ID : QIU19-0039
Academic Status : Year 3 Semester 6 / Active



Please do not hesitate to contact us if you have any inquiries.

The confirmation is issued on his demand.

Thank you.

Kanar Roshin Tariq
*Director of Admission and Registration
Qaiwan International University
+964 772 141 1414
kanar.tariq@uniq.edu.iq*

Copy to:

- Archive
- Outgoing Dossier



Appendix B

Originality Report

M.QUDSI (1ST CHECK)

ORIGINALITY REPORT

13%

SIMILARITY INDEX

11%

INTERNET SOURCES

2%

PUBLICATIONS

9%

STUDENT PAPERS

PRIMARY SOURCES

1

etd.uum.edu.my

Internet Source

5%

2

Submitted to Universiti Teknologi Malaysia

Student Paper

1%

3

www.researchgate.net

Internet Source

1%

4

pdfs.semanticscholar.org

Internet Source

<1%

5

discol.umk.edu.my

Internet Source

<1%

6

Submitted to Liberty University

Student Paper

<1%

7

download.garuda.kemdikbud.go.id

Internet Source

<1%

8

Submitted to ESC Rennes

Student Paper

<1%

9

Submitted to BRAC University

Student Paper

<1%

Appendix C
THESIS SUBMISSION FORM



QAIWAN INTERNATIONAL UNIVERSITY

FINAL THESIS SUBMISSION FORM

Form No.:LIB003

Edition: 01

Effective Date: 01/ 06/ 2024

Page (s): 03

Section 1 (To be completed by Student)
(Please tick (✓) where applicable)

Library
Qaiwan International University

Submission of Final Copies of Thesis

I Mahammed Gudsir Fuad Abubakar (name) hereby submit:
the final copies of my thesis for the degree of ☒ Bachelor / ☐ Master / ☐ Doctor of Philosophy

The title of the thesis is:

The Relationship Between Work-Life Balance And
Turnover Intention Among Bank Employees In
Sulaymaniyah

Hence, I declare that:

- ☒ i) My thesis has been reviewed by my Main Supervisor / HoD / Dean / Faculty
- ☒ ii) I had submitted the CD of my softcopy of the thesis (the contents are similar with the hardcopy of the thesis) in a single PDF file.
- ☒ iii) I had submitted the Degree Scroll Information Form.

Student Name: Mahammed Gudsir Fuad Abubakar

Department: Human Resource Development

Signature: [Signature]

Date: 18 July 2024

ENDORSEMENT BY MAIN SUPERVISOR

Section 2 (To be completed by Main Supervisor)

Supervisor's Name: DR WAN SHALEATUL AIDA

Department: HRD

I have examined the thesis of Mr. /Mrs. /Ms.: MOHAMMAD GUDU

I hereby confirm that all corrections and amendments made to the thesis have been rectified by the candidate.



(Main Supervisor's Signature & Stamp)

18/7/2024

(Date)

ENDORSEMENT BY Librarian

Section 3 (To be completed by Librarian)

Librarian's Name:



Approved



Not Approved

I hereby confirm that all corrections and amendments made to the thesis have been rectified by the candidate.



(Librarian's Signature & Stamp)

18/7/2024

(Date)

STUDENT'S DECLARATION

Section 4 (To be completed by Student)

Student Thesis's Copyright and University's Intellectual Property

"The copyright to a thesis belongs to the student. However, as a condition of being awarded the degree, the student hereby grants to the University, a free, ongoing, non-exclusive right to use the relevant work and/or thesis for the University's teaching, research and promotional purposes as well as free and the non-exclusive right to retain, reproduce, display and distribute a limited number of copies of the thesis, together with the right to require its publication for further research and archival use."

I declare that the contents presented in this thesis are my own which was done at Qaiwan International University unless stated otherwise. The thesis has not been previously submitted for any other degree.

I also declare that my thesis has been reviewed by the Main Supervisor / HoD / Dean / Faculty the comments are as stated in Section 2 (page 2).

Name of Student: Mohammed qadsi Faad Ababakr

Signature of Student: [Signature]

IC. No. / Passport No.: A 16587254

Date: 18, July, 2024