



WORK-FAMILY, FAMILY WORK CONFLICT AND TURNOVER INTENTIONS AMONG THE REPRESENTATIVES OF INSURANCE AGENCIES

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Keywords:

Work Family Conflict,
Family Work Conflict,
Turnover Intentions,
Insurance Agencies

ABSTRACT

WFC occurs when work pressures interfere with the quality of family life, whereas FWC occurs when family pressures interfere with responsibilities at work. On the other hand, turnover is about voluntary or involuntary act of leaving an organization. The purpose of the study is to examine within 95 representatives of insurance agencies the effects of work-family conflict (WFC) and family-work conflict (FWC) on turnover intentions. The main hypothesis reflects that employees experiencing high levels of WFC and FWC are likely to quit the job.

Data were collected using a 18-item questionnaire via e-mail containing a link to the online Internet Survey Instrument to the representatives of insurance agencies. The questionnaire was constructed to assess 3 variables (WFC, FWC and turnover intentions) and demographic characteristics as position, age, gender, total tenure, tenure at current job, marital status, income state of spouse, education level, number and ages of children. Results indicated that especially family work conflict have effect on turnover intentions with the family responsibilities emerging as the stronger predictor of turnover intentions. Our findings suggest that organizations who help their employees, manage the effects of WIF and FIW to reduce the turnover rate in insurance sector. In order to minimize turnover intentions, it is particularly needed to encourage employees by providing managerial and family support.

1. INTRODUCTION

The issue of work-family conflict (WFC) has been noted as a particular concern for today's businesses (Grandey, Cordeiro and Crouter, 2005). The topic of work-family conflict (also referred to as work-family stress, work-family balance) has so become an area of high interest, both in the research and practice literature (Piotrowski and Vodanovich, 2006). Work-family conflict which is bidirectional, such that work can interfere with family and family can interfere with work, defined generally as a type of stress which occurs when demands from the work and family domains are in conflict (Porter, Ayman, 2010).

In general, work-family conflict or family-work conflict is often associated with negative consequences both in organization and family. One of the main results of balancing work and family responsibilities is intention to leave the organization. Intention to quit is commonly studied job-related outcome in work-family conflict literature (Porter and Ayman, 2010). To understand the potential stress factors of turnover intention (from work to family or family to work), we try to examine the effects on WFC and FWC on turnover intentions. Especially in insurance sector, employees may have more trouble to balance work and family life because of work and family roles.

2. LITERATURE REVIEW

2.1. Work-Family Conflict and Family-Work Conflict

Conflict between work and family occurs when individuals have to perform multiple roles: worker, spouse, and parent. Each of these roles requires time and energy if it is to be performed adequately. Consequently, individuals are overwhelmed and experience interference from work to family or from family to work (Senecal, Vallerand and Guay, 2001).

Work-family conflict is a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect (Posig and Kickul, 2004). Prior researchs has identified two dominant types of work-family conflict: time based conflict and strain based conflict. Time based conflict is experienced when the time devoted to one role makes it difficult to fulfill the requirements of another role. Strain-based conflict is experienced when the strain generated in one role spills over or intrudes into the other role (Parasuraman and Simmers, 2001). Greenhaus and Beutell identified three types of work-family conflict, added third dimension of conflict as behavior-based conflict which refers to incompatibility between the behavior patterns that are desirable in the two domains (Yang, et.al, 2000).

Work-family conflict can occur in two directions: work interference with family and family interference with work. It is important to look at both directions of work family conflict to see if different antecedents and outcomes may be associated with each other (Posig and Kickul, 2004). Researchers and theorists have recently focused on the degree to which participation in the family role is made more difficult from participation in the work role—termed work-to-family conflict (WFC), and the degree to which participation in the work role is made more difficult from participation in the family role—termed family-to-work conflict (FWC) (Michel, et.al, 2011). An example of work interfering with family would be a parent missing a child's soccer game because of a late meeting; whereas an example of family interfering with work would be a parent calling in sick because the babysitter failed to show up (Marchese, Bassham and Ryan, 2002). As a result, from work-family and family-work perspectives, this type of conflict reflects the degree to which role responsibilities from the work and family domains are incompatible (Netemeyer, Boles and McMurrian, 1996, 401). There is a positive relationship between WFC and FWC and in general people report greater WFC than FWC (Lilly, Duffy and Virick, 2006; Carr, et.al, 2008).

Work and family conflict has been associated with a number of undesirable organizational and individual consequences both at work and at home (Thanacoody, Bartram and Casimir, 2009).

Research on work–family conflict has found that this variable influences a number of outcomes including psychological distress, job satisfaction, organization commitment, turnover, life satisfaction, burnout, absenteeism (Carlson, Kacmar and Williams, 2000).

2.2. Effects of WFC and FWC on Turnover Intentions

Turnover, the voluntary or involuntary act of leaving an organization, occurs at a specific time that is marked by the actual separation of the individual from the organization (Heilmann, Bell and McDonald, 2009). Turnover intention, is a persistent problem in organizations, occurs when employees perceive an imbalance between their work demands and family demands (Yin-Fah, 2010). Among the variables consistently found to relate to intention to quit are; experience of job-related stress, lack of commitment to the organization and job dissatisfaction (Firth, et.al, 2004).

It is believed that when employees experience WFC and FWC, they will likely withdraw from work in an attempt to eliminate the conflict (Boyar, et.al, 2003). There are various results between work family conflict, family work conflict and turnover intentions. Some researchers find work-family conflict has an indirect effect on turnover intentions. In this situation work-family conflict first influence job satisfaction which subsequently influences intention to leave. On the other hand, some of them find that WFC but not FWC is related to turnover intentions (Pasewark and Viator, 2006). Frone et.al (1997), find support for the direct relationship between FIW and turnover intentions among employees in a financial firm (Post et.al, 2009). Research demonstrates that when work-family conflict grows too large in the organization, one solution is to leave the workplace. Hence, higher levels of work-family conflict are likely to be associated with higher levels of turnover intentions (Andres, Moelker and Soeters, 2012).

Consequently, a positive relationship is expected between work family conflict and turnover intention.

Hypothesis 1: Work family conflict and family work conflict have positive effect on turnover intention.

3. METHODOLOGY AND DATA

The insurance market of Turkey had an impressive growth during the recent years. Because, economic growth of Turkey has led to rising levels of personal wealth and increased demand for life insurance and pensions. (*Turkey Insurance Market Intelligence Report*). In Turkish insurance market, 16.029 people have been employed by 58 active insurance, reinsurance and pension companies, as of December 31, 2010. Employees may have difficulties about reaching more customers, realizing their responsibilities at the same time, achieving goals. Especially in terms of gender, women employees have more responsibilities in family life than men. They may feel under stress and may choose to leave the organization to cope with these circumstances. Employees in this sector may experience difficulties about reaching more customers to achieve their goals of fulfilling their managers' expectancies. This study makes a significant contribution to the literature on work-family conflict and family-work conflict on turnover intention among the representatives of insurance agencies. It is also important to consider the effects of both dimensions of work-family conflict simultaneously.

The purpose of the study is so to examine within 95 representatives of insurance agencies the effects of work-family conflict (WFC) and family-work conflict (FWC) on turnover intentions. The main hypothesis reflects that employees experiencing high levels of WFC and FWC are likely to quit the job.

Table 1: Demographic statistics of participants

		Frequency	Percent (%)
Age	20-30	22	23,1
	31-40	33	34,7
	41 and above	40	42,1
	Missing	0	-
Gender	Male	52	54,7
	Female	42	44,2
	Missing	1	1,05
Marital Status	Married	66	69,4
	Single	26	27,3
	Missing	3	3,1
Number of children	0	36	37,8
	1	25	26,3
	2	25	26,3
	3	7	7,3
	Missing	2	2,1
Income state of spouse	Yes	40	42,1
	No	33	34,7
	Missing	22	23,1
Education	High-School	24	25,2
	Vocational High School	17	17,8
	Undergraduate	44	46,3
	Graduate	10	10,5
	Missing	0	-
Total Tenure	1-5 years	11	11,5
	6-10 years	17	17,8
	11-15 years	14	14,7
	16-20 years	22	23,1
	21 and above	28	29,4
	Missing	3	3,1
Tenure at present job	1-5 years	36	37,8
	6-10 years	18	18,9
	11-15 years	18	18,9
	16-20 years	13	13,6
	21 and above	7	7,3
	Missing	3	3,1
Position	Employee	28	29,4
	Manager	66	69,4
	Missing	1	1,05

The study was conducted with 95 representatives of insurance agencies in Insurance sector, Turkey. The majority of the participants are male (%54,7), between 41 and above ages (%42,1), married (%69,4), have mostly one or two children (%52,6). 40 participants' spouses are working in a company. Most of the respondents have undergraduate degree (%46,3). In terms of work experience, 28 of them have 21 and above years of total tenure, 36 of them have 1-5 years tenure at present job. %69,4 of participants have managerial positions.

3.1. Measures

Data were collected using a 18- item questionnaire via e-mail containing a link to the online Internet Survey Instrument to the representatives of insurance agencies. The questionnaire was constructed to assess 3 variables (WFC, FWC and turnover intentions) and demographic characteristics as position, age, gender, total tenure, tenure at current job, marital status, income state of spouse, education level, number and ages of children.

Work-Family Conflict and Family-Work Conflict:

This study examines both WFC and FWC with a general measure of conflict not differentiated by time-based, strain-based or behavior-based conflict. The scale consists of 10 items which was developed by Netemeyer, et. al (2006). Work-family conflict was measured by 5 items (e.g: "The demands of my work interfere with my home and family life") and family-work conflict was measured by 5 items (e.g.: "The demands of my family or spouse /partner interfere with work-related activities"). Responses were given on a scale ranging from 1 (Never agree) to 6 (Completely agree) and negatively items were reversed.

Turnover Intention:

Employees' intention to quit was measured by six items, three of the items were selected from studies of turnover intentions (e.g: "I often think about quitting") such as Amah (2009), Post et.al (2009). Other three items were developed and added by the researchers. Responses were given on a scale ranging from 1 (Never agree) to 6 (Completely agree) and negatively items were reversed.

The data was analyzed in SPSS 18.0. Descriptive statistics (i.e., frequency distributions, means and standard deviations) were used to develop a profile of the respondents and to summarize the variables. Alpha coefficients were also computed to assess the reliability of work-family conflict, family work conflict and turnover intention. To better understand the effects of WFC and FWC on turnover intention, regression analysis was performed. For the demographic variables, t-test and ANOVA were used.

3.2. Results

The results are presented in three sections. Reliability analysis and descriptive statistics are showed in first section. The second section includes the correlation results of variables and multiple and simple regression analysis results. In the last section, differences among variables in terms of demographics were presented.

For the reliability analysis of the scale used in this study, the most frequently used Cronbach alpha coefficient was examined. The Cronbach alpha coefficient of the scale in this study is higher than the commonly accepted .60 as shown in Table 2.

Table 2: Reliability Analysis Scores for Dimensions

Work-Family Conflict	,889
Family-Work Conflict	,862
Turnover Intention	,864

First of all, for the 12 items scale which measures the work-family conflict and family-work conflict, reliability analysis was performed. The cronbach alpha value of work-family conflict was found as ,889 and family-work conflict was found as ,862. For the 6 item scale which measures turnover intention, reliability analysis was performed. The cronbach alpha value was found as 0,864. Two items were omitted from the turnover intention scale, because of low reliability scores.

Table 3: Descriptive Statistics

	Mean	Std. Deviation
Work-Family Conflict	3,43	1,17
Family-Work Conflict	2,06	,97
Turnover Intention	1,85	1,23

According to the results of the descriptive statistics, mean and standard deviation for the work-family conflict and family-work conflict variable were found as 3,43 and 1,17; 2,06 and ,97. This result indicates that respondents mostly selected the "little agree" and "rather agree" alternatives for work-family conflict and "more little agree" for family-work conflict. Mean and standard deviation for the turnover intention variable was found as 1,85 and 1,23. Turnover intention is low for participants.

3.3. Test of Hypotheses

Table 4: Correlations Results of Variables

	Work-Family Conflict	Family-Work Conflict	Turnover Intention
Work-Family Conflict	1		
Family-Work Conflict	,508**	1	
Turnover Intention	,284**	,290**	1

The highest correlation can be seen between work-family conflict and family-work conflict ($r=,508$). It is followed by the correlation between family work conflict and turnover intention ($r=,290$). Work-family conflict is also correlated with turnover intention ($r=,284$).

Table 5: Results of Multiple Regression Analysis

	Sum Squares	of Degrees Freedom	of Mean Square	F	Sig.
Regression	15,867	2	7,933	5,663	,005
Residual	128,878	92	1,401		
Total	144,745	94			
r = ,331; R ² : ,110					
Standardized coefficients				T	Sig.
Work-Family Conflict		,184	1,615		,110
Family-Work Conflict		,197	1,724		,088

The results of multiple regression analysis show that both work-family conflict and family-work conflict have no significant effect on turnover intention ($p=,110$ and $p=,088$). H1 hypothesis is rejected. As a simple regression model, family-work conflict and turnover intention have higher correlation result than work-family conflict and turnover intention. Family-work conflict has a significant effect on turnover intention alone ($B=,290$; $p=,000$).

Table 6: t-test and One way ANOVA Results

Turnover Intention	N	Mean	Standart Deviation	t-value	p-value
Man	52	1,58	,81	-2,133	,037
Women	42	2,14	1,56		
Work-Family Conflict	N	Mean	Standart Deviation	F-value	p-value
20-30	22	3,02	1,02	6,536	,002
31-40	33	3,99	1,25		
41 and above	40	3,19	1,03		

The results of t-test demonstrate that p value was found as $0,037 < 0,05$. There were differences among the turnover intentions in terms of their gender. Women representatives have more intention to leave than men ($m=2,14$). According to results of the One-way ANOVA analysis, p value was found as $0,002 < 0,05$. There were differences among work-family conflict in terms of their ages. Scheffe test shows a significant difference among the 31-40 and 20-30 ages; 31-40 and 41 and above ages (20-30: 3,02; 31-40: 3,99; 41 and above: 3,19). Except these demographic variables, there are no differences between variables.

4. CONCLUSION

This study was carried out among 95 representatives of insurance agencies in insurance sector in order to examine the effect of work family and family work conflict on turnover intentions of participants. Work family conflict is related with the imbalance between work and family responsibilities. As a result of conflict between these parts, negative outcomes can occur both in work and family life. Among the undesirable consequences of work-family conflict and family-work conflict, turnover intention is the most discussed and important issue in the organizational behavior literature.

In general, turnover intention is the voluntary or involuntary act of leaving an organization. When employees feel under stress and experience this kind of conflict in work or family life, leaving the organization can be a solution to eliminate the conflict. Work-family conflict and family-work conflict were measured by 12-item scale, Turnover intention was measured by 6-item scale, and two items were omitted, because of low reliability scores.

When means were examined, the highest mean score was found of work-family conflict as 3,46. This mean score of work-family conflict is higher than family-work conflict. This results show that, representatives of insurance agencies experience more responsibilities in work life with the comparison of family life and have more work-family work conflict than family-work conflict. On the other hand, mean score of turnover intention of employees which is 1,85, is lower than expected. They may have other solutions to reduce the effects of work-family conflict or family-work conflict than quitting the job.

When the hypothesis test result is examined, H1 hypothesis as “Work family conflict and family work conflict have positive effect on turnover intention” is not supported. Only family work-conflict has effect on turnover intentions. This finding emphasize that family-friendly policies should be enhanced to balance family and work lives of employees. Based on these results, it can be said that representatives may have work-family conflict than family-work conflict. But they may not prefer to leave the organization. When they have more responsibilities about family and have role conflict as being mother, wife and manager or employee at the same time, they may show withdrawal behaviors to cope with childcare responsibilities, spouse problems and expectations etc. Women participants have also more turnover intention than men participants in this study. They may have more trouble because of these expectations. In spite of the fact that there is a reason to believe that both types of work-family conflict affect employees’ turnover intention based on other studies in work family conflict literature, family-work conflict is the only main predictor of turnover intention in our study.

The findings about the differences of representatives’ work-family conflict in terms of their demographic characteristics demonstrated no significant differences with the exception of age variable. The age group 31-40 has more work-family conflict than the age group 20-30. In the younger age group, work load may not be high pressure on them because of the responsibilities related with the position; on the other hand, older age group may have job demands and responsibilities than younger ones. The findings about the differences of representatives’ family-work conflict in terms of their demographic characteristics demonstrated no significant differences in our study. As it mentioned before, women representatives have more turnover intention than men representatives in this study. There are no differences in terms of demographic characteristics of representatives’ turnover intention with the exception of gender.

5. LIMITATIONS AND RECOMMENDATIONS

There are limitations to consider in our study. First, in the literature, there are several measurements of work family conflict and family work conflict, but we use 12 items for both types of conflict. Second, we focus on representatives of insurance agencies in our study. The insurance sector has growing market share in Turkey.

Axa, Anadolu, Allianz, Aksigorta, Yapı Kredi, Güneş, Groupama, Ergo and Eureko were the insurance companies in Turkey that collected the most premiums last year. The absence of these companies in the content of this research is a limitation. By this way, the number of participants can be increased.

It is particularly needed to manage the effects of WIF and FIW to reduce the turnover rate in insurance sector and encourage employees by providing managerial and family support. Future studies in this area should also examine and include the importance of social support in their research model. The researchers should investigate and approach the family-friendly policies and work-family balance in Turkish organizations. Flexible work hour schedule can be performed for women employees.

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