

Work–Life Balance and Employees’ Turnover Intention: A Study of Private Banks in Sulaymaniyah, Iraq

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Abstract

Work–life balance (WLB) has become a critical concern in contemporary organisations and is widely considered an important antecedent of employees’ turnover intentions. This study examines the level of perceived WLB and turnover intention among private bank employees in Sulaymaniyah, Kurdistan Region of Iraq, and investigates the relationship between these two constructs. A quantitative cross-sectional survey design was employed, and data was collected from 101 bank employees, of which 80 usable responses were analysed. Established scales for WLB and turnover intention were administered, and data were analysed using descriptive statistics and Pearson’s correlation. The findings indicate that employees report a moderate level of WLB and a moderate level of turnover intention. A statistically significant moderate positive correlation ($r = 0.483$, $p < 0.01$) emerged between WLB (measured as work–life conflict) and turnover intention, suggesting that higher levels of work–life imbalance are associated with higher intentions to leave. The results highlight the importance of organisational initiatives that support employees’ WLB to mitigate turnover intention in the banking sector. The study contributes to the limited empirical literature on WLB and turnover intention in Iraq and provides practical implications for human resource management in private banks in Sulaymaniyah.

Keywords: Work–Life Balance, Turnover Intention, Theory of Planned Behaviour, Banking Sector, Sulaymaniyah

Introduction

Employee turnover has become a central concern for organisations globally, particularly in sectors where services are knowledge-intensive and customer-facing, such as banking. High

turnover rates disrupt continuity, increase recruitment and training costs, and can negatively affect customer satisfaction and overall organisational performance. Employee turnover is especially challenging in the context of skill shortages and heightened competition for talent, where retaining experienced staff is critical for sustaining service quality and organisational effectiveness.

In parallel, work–life balance (WLB) has gained prominence as a key factor shaping employees' attitudes and behaviours at work, including job satisfaction, commitment, engagement, and intentions to stay or leave. Work–life balance broadly reflects the extent to which individuals are able to meet both work-related and personal or family-related responsibilities without significant conflict between the two domains (Greenhaus, Collins, & Shaw, 2003). When this equilibrium is disrupted and work roles consistently encroach on non-work life, employees tend to experience strain, dissatisfaction, and, over time, may consider leaving the organisation. A growing body of research across multiple countries and sectors has documented that poor WLB is associated with higher turnover intention, while supportive work–life practices can help retain employees (Jaharuddin & Zainol, 2019; Marta, 2021; Novianti & Fuadiputra, 2021; Maharani, 2024).

The post-pandemic period further intensified attention on work–life balance (WLB), as recent reviews of remote and hybrid work highlight renewed concerns about boundary management, employee well-being and retention in the “new normal” workplace (Shirmohammadi, Au, & Beigi, 2022; Dewan & Seth, 2023; Wells et al., 2023). During the pandemic, many organisations, including those in the financial sector, adopted remote work and hybrid arrangements, which temporarily enabled employees to better integrate work and personal roles (Wells et al., 2023). However, the subsequent transition back to office-based work has been challenging for some employees, especially in sectors with demanding schedules, as post-pandemic evidence points to tensions around hybrid mandates, intensifying workloads and renewed commute-related strain (McPhail et al., 2024; Mohd Ramlee et al., 2025; Rokhim et al., 2025). Post-pandemic studies in the banking and financial services sector report that employees often face increased workloads, heightened stress, and schedule fluctuations, which in turn elevate the risk of work–family conflict and turnover intention (Novianti & Fuadiputra, 2021; Maharani, 2024; Mohd Fuzi, 2025; Sahara, 2025).

Turnover intention is typically defined as an employee's conscious and deliberate intention to leave the organisation in the near future (Hendrix, Ovalle, & Troxler, 1985). It is considered the most immediate cognitive precursor of actual turnover behaviour and is influenced by attitudinal and contextual factors such as job satisfaction, organisational commitment, perceived alternatives, and stress (Price, 2001; Griffeth, Hom, & Gaertner, 2000). The Theory of Planned Behaviour (Ajzen, 1991) posits that behavioural intention is the strongest predictor of behaviour, shaped by attitudes, subjective norms, and perceived behavioural control. Applied to the turnover context, this suggests that employees who hold negative attitudes towards their job, perceive social support for leaving, and believe they can secure alternative employment are more likely to intend to quit. Work–life imbalance may play a central role in this evaluative process by shaping negative attitudes towards the job and increasing the attractiveness of alternative roles that promise better balance.

In Iraq, and particularly in the Kurdistan Region, the concept of work–life balance is relatively recent in organisational discourse. Empirical studies explicitly linking WLB with turnover intention remain scarce, although related work has begun to explore WLB and employee outcomes. A recent study on private banks in Sulaymaniyah found that both WLB and employee productivity were at moderate levels, with WLB significantly associated with productivity (Ameen & Abd Razak, 2023). However, fewer studies have examined the extent to which WLB relates to bank employees' intentions to remain with or leave their organisation. Given the importance of banking in the regional economy and the ongoing pressures faced by bank employees, there is a need for empirical evidence on how WLB influences turnover intentions in this context. Therefore, this study focuses on private bank employees in Sulaymaniyah, Kurdistan Region of Iraq, and seeks to address three research objectives: to determine the level of perceived work–life balance among bank employees in Sulaymaniyah, to determine the level of turnover intention among these employees, and to examine the relationship between work–life balance and turnover intention in this context.

Literature Review

Turnover Intention

Turnover intention refers to an employee's conscious and deliberate intention to leave the organisation within a foreseeable time frame (Hendrix et al., 1985). It is distinct from actual turnover behaviour but has consistently been shown to be its strongest attitudinal predictor (Griffeth et al., 2000). Turnover can be categorised as voluntary or involuntary; in voluntary turnover, the employee initiates separation, whereas in involuntary turnover, the organisation initiates the termination due to reasons such as poor performance or restructuring (Shaw, Delery, Jenkins, & Gupta, 1998). Because voluntary turnover reflects employees' own decisions, it is more directly related to turnover intention.

Previous research indicates that turnover intentions are shaped by multiple factors, including job satisfaction, affective organisational commitment, work stress and burnout, and perceived alternative employment opportunities (Kim & Kim, 2021; Hur & Abner, 2023; Jung et al., 2024; Lin et al., 2024; Singh et al., 2025). Employees with high satisfaction and strong organisational commitment typically report lower turnover intentions, whereas those experiencing high job stress, limited support, or attractive external opportunities often exhibit higher intention to leave (Kim & Kim, 2021; Jung et al., 2024; Lin et al., 2024; Singh et al., 2025). Although demographic characteristics are generally weaker predictors than attitudinal variables, recent reviews still observe that younger and shorter-tenure employees tend to have higher turnover intentions, reflecting greater labour-market mobility and fewer accumulated organisational investments, while older and longer-tenure employees are relatively more embedded and less inclined to quit (Hur & Abner, 2023; Sinisterra et al., 2024).

The Theory of Planned Behaviour by Ajzen (1991) offers a useful lens for understanding turnover intention. In this framework, intentions are influenced by attitudes toward behaviour (e.g., perceived benefits of leaving), subjective norms (perceived expectations of important others), and perceived behavioural control (perceived ease or difficulty of leaving and finding another job). Persistent work–life conflict can contribute to negative attitudes about staying in a job, making quitting appear more attractive. If family and peers encourage leaving an overly demanding job, and if employees believe they can obtain alternative employment, turnover intention is likely to increase.

Work–Life Balance

Work–life balance is commonly conceptualised as the extent to which individuals are equally engaged in, and equally satisfied with, their work and non-work roles (Greenhaus et al., 2003). It reflects a functional equilibrium in which work responsibilities and personal or family responsibilities are managed in a way that minimises role conflict and preserves well-being. When balance is present, participation in one domain does not unduly impede participation in the other. Work–life balance is defined as a subjective sense that work and non-work demands are compatible and appropriately aligned with personal values and priorities (Grzywacz & Carlson, 2007; Clark, 2000).

In practical terms, an employee with good work–life balance can meet job requirements while still having sufficient time and energy for family, social activities, leisure, and self-care. Recent studies consistently show that work–life balance is associated with higher job satisfaction, life satisfaction and overall well-being, and with lower levels of stress, depression, and burnout (Hariri, Othman, Anuar, Lin, & Zainudin, 2024; Thilagavathy & Geetha, 2021; Verma et al., 2024; Gaur & Tarkar, 2025). By contrast, work–life imbalance arises when the demands of work and family or personal life are perceived as mutually incompatible, causing strain in one or both domains (Fehnui, 2024; Reimann, Reimann, & Cebulla, 2022; Abdou et al., 2024). Time-based conflict occurs when long working hours and inflexible schedules limit time for personal and family roles, whereas strain-based conflict arises when stress, exhaustion and fatigue from one domain spill over into the other and impair functioning across roles (Carvalho et al., 2024; Nasharudin et al., 2024).

Organisational practices and culture strongly influence employees' ability to maintain WLB. High workloads, role ambiguity, and expectations of constant availability via digital devices can erode boundaries between work and home. Studies have documented that intensive work-related smartphone use after hours is associated with higher work–home interference, greater emotional exhaustion, and reduced recovery (Derks & Bakker, 2012; Park, Kim, & Ji, 2020). Conversely, family-supportive supervisor behaviours, flexible working arrangements, and clear norms that respect non-work time have been shown to enhance perceived WLB and improve well-being (Thompson & Prottas, 2005; Susanto, Hoque, & Wachter, 2022).

Complementing Theory of Planned Behaviour, Conservation of Resources (COR) theory by Hobfoll (1989, 2011) explains how chronic work–life imbalance can fuel turnover intention through resource loss processes. COR theory proposes that individuals strive to acquire, protect, and retain valued resources such as time, energy, emotional stability, and social support, and experience stress when these resources are threatened or lost (Hobfoll, 1989; Hobfoll, 2011). From this perspective, persistent work–family conflict and poor work–life balance represents ongoing resource depletion that undermines well-being and prompts employees to consider withdrawal or job change to halt losses and regain resources in alternative roles. Recent work–life balance studies using COR theory show that inadequate organisational and personal resources are associated with higher work–family conflict, poorer balance, and stronger turnover-related outcomes (Pensar & Rousi, 2023; Rahman & Hossain, 2025). In combination, Theory of Planned Behaviour and COR suggest that work–life imbalance may play a central role in a process leading to turnover intention, both by shaping negative job attitudes and by triggering resource loss spirals that make exit from the organisation appear more attractive.

Work–Life Balance and Turnover Intention

The relationship between work–life balance and turnover intention has been widely studied in human resource management and organisational behaviour research. In general, evidence points to a negative association between WLB and turnover intention: employees experiencing greater work–family conflict is more likely to consider leaving their job, while those with better balance tend to report stronger intentions to stay (Greenhaus & Allen, 2011; Jaharuddin & Zainol, 2019).

In the banking sector, several studies have found that WLB is a significant predictor of turnover intention. For example, Marta (2021) reported that work–life balance, along with human relations and job satisfaction, had a negative effect on turnover intention among employees of Bank Nagari in Indonesia. Novianti and Fuadiputra (2021) similarly found that WLB significantly influenced turnover intention in the banking sector of Malang City, with work–life balance mediating the relationship between job autonomy and turnover intention. Suifan, Abdallah, and Diab (2016) observed that work–life balance reduced turnover intention in private hospitals, with work–life conflict serving as an important mediating mechanism. More recently, Maharani (2024) highlighted that occupational stress and WLB jointly affected turnover intention among employees in the financial services industry, with WLB emerging as a key factor in reducing intentions to quit.

In the Iraqi context, Ameen and Abd Razak (2023) investigated WLB and productivity among employees of private banks in Sulaymaniyah and reported that both constructs were at moderate levels, with a significant relationship between WLB and employee productivity. This finding suggests that WLB is a relevant concern in Sulaymaniyah’s banking industry and may plausibly influence other outcomes such as turnover intention. However, empirical research explicitly examining WLB as a predictor of turnover intention among Iraqi bank employees remains limited, indicating a clear gap in the literature that the present study seeks to address.

Methodology*Research Design*

This study adopted a quantitative, cross-sectional research design to investigate the relationship between work–life balance and turnover intention among bank employees in Sulaymaniyah. A cross-sectional survey approach was considered appropriate as it allows collection of data from a defined population at a single point in time and enables the assessment of prevailing levels of WLB and turnover intention and the examination of their association. The design is correlational in nature, aiming to determine whether a statistically significant relationship exists between the independent variable (work–life balance) and the dependent variable (turnover intention), rather than to establish causality.

Population and Sampling

The target population comprised employees of private banks in Sulaymaniyah, Kurdistan Region of Iraq. Based on information supplied by participating banks, the total number of employees across selected branches was approximately 101. Due to the relatively small population size and practical feasibility, a near-census strategy was employed where questionnaires were distributed to all 101 bank employees. Out of the 101 questionnaires distributed, 85 were returned, of which 80 were fully completed and usable for data analysis,

yielding an effective response rate of about 80%. Given that the sample represented approximately four-fifths of the population, the sample can be regarded as reasonably representative of private bank employees in Sulaymaniyah. The sampling strategy can thus be described as a combination of census and convenience sampling, contingent on organisational access and employees' willingness to participate.

Instrumentation

The questionnaire consisted of three main sections. The first section gathered demographic information, including gender, age, marital status, educational level, and tenure. The second section measured work–life balance (WLB) using a scale adapted from Hayman's (2005) Work–Life Balance Scale, which assesses perceptions of work–life balance through items reflecting work interference with personal life and, to a lesser extent, personal life interference with work. Example items include "My job makes my personal life difficult" and "I neglect personal needs because of work." Responses were recorded on a five-point Likert scale ranging from 1 ("Strongly disagree") to 5 ("Strongly agree"), with higher scores indicating greater work–life conflict and therefore poorer balance. The third section assessed turnover intention (TI) using a scale adapted from Jacobs and Roodt (2007), comprising four items that capture employees' cognitive and behavioural inclination to leave the organisation, such as "I often think about quitting my job" and "I often search for a new job." The same five-point Likert response format (1 = "Strongly disagree" to 5 = "Strongly agree") was employed for this scale.

Reliability

Internal consistency reliability of the scales was assessed using Cronbach's alpha. The 16-item work–life balance (WLB) scale recorded a Cronbach's alpha of 0.824, indicating very good reliability. The four-item turnover intention (TI) scale yielded a Cronbach's alpha of 0.805, also indicating strong internal consistency. Both coefficients exceed the commonly accepted threshold of 0.70 for research in the social sciences (Sekaran & Bougie, 2016), supporting the conclusion that the instruments used in this study are reliable for measuring the intended constructs in the current context. Table 1 presents the internal consistency reliability coefficients for the two main scales.

Table 1

Internal consistency reliability coefficients

Scale	Number of Items	Cronbach's Alpha	Interpretation
Work–Life Balance (WLB)	16	0.824	Very good reliability
Turnover Intention (TI)	4	0.805	Strong internal consistency

Data Collection Procedures

Data collection was conducted with the permission of the participating banks and under the ethical oversight of the affiliated university. Participation was voluntary, and respondents were informed that their responses would remain confidential and be used only for research purposes. Hard-copy questionnaires were distributed in person during working hours, and some questionnaires were sent via email depending on bank preferences. Respondents were

given approximately one to two weeks to complete the questionnaires. Completed questionnaires were returned in sealed envelopes or via secure electronic submission.

Data Analysis

Data was coded and analysed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics (means, standard deviations, frequencies, and percentages) were used to summarise demographic characteristics and to address RO1 and RO2 by determining the levels of WLB and turnover intention. Composite scores for WLB and TI were calculated as the means of their respective items. To interpret the mean scores, values between 1.00 and 2.33 were categorised as low, 2.34 to 3.67 as moderate, and 3.68 to 5.00 as high (Sekaran & Bougie, 2016). To address RO3, Pearson's product-moment correlation coefficient was computed to examine the relationship between WLB and turnover intention. Correlation strength was interpreted using conventional benchmarks, with coefficients around ± 0.10 considered small, ± 0.30 moderate, and ± 0.50 or higher large in magnitude (Pallant, 2013). The significance level was set at $p < 0.05$ (two-tailed).

Results

Response Overview

From 101 bank employees approached, 85 returned the questionnaire and 80 provided fully complete responses suitable for analysis, resulting in an effective response rate of 80%. This level of participation is considered acceptable for survey research and supports the representativeness of the findings for the target population.

Levels of Work-Life Balance and Turnover Intention

The first research objective was to determine the level of perceived work-life balance among bank employees in Sulaymaniyah. As shown in Table 2, work-life balance is at a moderate level, indicating that employees experience a noticeable, though not extreme, degree of work-life conflict. The second objective of research was to ascertain the level of turnover intention, which is also at a moderate level. This suggests that employees sometimes think about leaving or exploring alternative employment opportunities, but turnover intention is not uniformly high. Table 2 presents the descriptive statistics for work-life balance and turnover intention.

Table 2

Descriptive statistics for work-life balance and turnover intention

Variable	Scale Range	Mean	Level
Work-Life Balance (WLB)	1–5	3.12	Moderate
Turnover Intention (TI)	1–5	3.05	Moderate

Correlation between Work-Life Balance and Turnover Intention

To address the third research objective, Pearson's correlation analysis was conducted. As shown in Table 3, there is a statistically significant, moderate positive relationship between work-life balance (coded such that higher scores indicate greater conflict) and turnover intention ($r = 0.483$, $p < 0.01$). This finding indicates that employees who report higher levels of work-life conflict tend to exhibit stronger intentions to leave their organisation. Work-life balance is therefore meaningfully related to employees' turnover intentions, even though it

is not the sole determinant of whether employees decide to stay or leave. Table 3 shows the Pearson correlation between work–life balance and turnover intention.

Table 3

Pearson correlation between work–life balance and turnover intention

Variables	r	p
Work–Life Balance – Turnover Intention	0.483	< 0.01 **

Discussion

The findings indicate that bank employees in Sulaymaniyah experience a moderate level of work–life balance and a moderate level of turnover intention. This suggests that, although employees are not facing extreme work–life imbalance, they do encounter noticeable difficulties in juggling work and personal responsibilities, and they are somewhat ambivalent about staying or leaving their jobs. Similar patterns of moderate work–life balance and non-trivial turnover intention have been reported in other banking and service sectors, where long hours, customer pressure, and role overload are common (Novianti & Fuadiputra, 2021; Marta, 2021).

The analysis also shows a statistically significant, moderate positive relationship between work–life imbalance and turnover intention. In other words, employees who report poorer balance between work and personal life tend to show stronger intentions to leave their organisation. This is consistent with prior research demonstrating that higher work–family conflict and lower work–life balance is associated with increased turnover intention across different sectors and countries (Jaharuddin & Zainol, 2019; Suifan et al., 2016). It also aligns with evidence from Sulaymaniyah’s own banking context, where work–life balance has been found to be at a moderate level and significantly related to productivity (Ameen & Abd Razak, 2023).

Taken together, these results reinforce the argument that work–life balance is not merely a quality-of-life issue, but a strategic factor affecting retention in the banking sector. When employees feel that work regularly intrudes into their personal lives, their attitudes toward the job become more negative and they are more likely to consider alternative employment, a pattern also highlighted in broader reviews of work–life balance, stress, and turnover intention (Maharani, 2024; Mohd Fuzi, 2025; Jaharuddin & Zainol, 2019). These findings suggest that any effective retention strategy for private banks in Sulaymaniyah should explicitly address work–life balance through supportive policies, manageable workloads, and a culture that respects non-work time, if the goal is to reduce turnover intention and stabilise the workforce.

Implications, Limitations and Future Research

Strengthening work–life balance practices is essential, even in a traditionally office-based sector like banking. Where operationally feasible, measures such as flexible working hours, rotating shifts, and limiting after-hours communication can help employees better coordinate work and family responsibilities and may lower turnover intention (Novianti & Fuadiputra, 2021; Marta, 2021). Beyond formal policies, developing a supportive work–family culture is critical where supervisors and managers shape employees’ daily experiences and signal

whether WLB is genuinely valued. Training supervisors to be sensitive to non-work responsibilities, to avoid unnecessary after-hours demands, and to use family-supportive behaviours can reduce perceived work–family conflict and strengthen retention (Thompson & Prottas, 2005; Susanto et al., 2022). Regular monitoring and adjustment of workload and role demands are also important, as chronic overwork undermines WLB, increases stress and burnout, and ultimately reinforces turnover intentions.

The cross-sectional design precludes causal inference because data were collected at a single point in time; thus, the directionality of the relationship between WLB and turnover intention cannot be firmly established. The focus on private banks in a single city may constrain the generalisability of the findings to public-sector banks or to other regions of Iraq with different economic, cultural, or institutional conditions. Longitudinal designs are recommended to track how changes in work–life balance over time affect turnover intention and actual turnover behaviour, thereby providing stronger evidence on causality. Further studies might also explore mediating and moderating variables in the WLB and turnover relationship, including job satisfaction, organisational commitment, job embeddedness, and perceived organisational support (Marta, 2021; Khoiryah, Soenaria, & Handoyo, 2025). Comparative research across sectors (e.g., healthcare, education, ICT) and across generational cohorts would be valuable to examine whether and how the dynamics between WLB and turnover intention differ under varying organisational and cultural conditions.

Conclusion

This study examined the relationship between work–life balance and turnover intention among private bank employees in Sulaymaniyah, Kurdistan Region of Iraq, and found that employees experience moderate levels of both constructs, with a statistically significant moderate positive correlation indicating that greater work–life conflict is associated with higher turnover intention. These findings align with broader evidence that positions work–life balance as a key antecedent of turnover intention in demanding service sectors and extend existing knowledge by providing context-specific insights from an under-researched Iraqi setting. The results underscore that work–life balance is not only a quality-of-life concern but also a strategic lever for employee retention, suggesting that banks in Sulaymaniyah should prioritise policies and practices that reduce work–life conflict and support employees' non-work responsibilities to curb turnover intention, enhance productivity, and promote sustainable organisational performance, while future research can test additional variables and explore other sectors and regions in Iraq.

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