

**Research Article****Exploring the Relationships between Job Stress, Work-Life Balance, Employee Creativity, and their impact on Turnover Intention****\*<sup>1</sup>Waqas Zaigham | <sup>2</sup>Saqib Yaqoob Malik**

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**ABSTRACT**

The purpose of this study is to investigate the connection between employee creativity, work-life balance, job stress, and intention to leave. This study offered a thorough analysis of the body of research on the subject, looking at how these variables affect employees' intentions to leave their jobs. Additionally, the research addressed the consequences for organizations and offer management strategies for these aspects in order to decrease intention to leave and increase employee retention. Stress among bank workers seems to be a serious problem that affects how well the banking system operates. 384 personnel in the private banking industry provided information via questionnaires. The information was based on work-life balance, employee creativity, job stress, and intention to leave. With SMART-PLS 4.0, structural equation modelling was carried out. The current study offered a new viewpoint for financial institutions that want to manage work-life balance issues, that raise employee happiness, and lower the intention of employees to leave by focusing on stress management at work, and encouraging employee creativity at work. Through scheduled training sessions, organizations may enhance the communication channels and competencies of their middle management and employees as well.

**KEYWORDS**

Job stress, Work life balance, Employee creativity, Turnover Intention, Banking Industry

**1 | INTRODUCTION**

The continuous pace of change is one distinctive feature of the organization of the twenty-first century. Some of the challenges, which most organizations in today's corporate world face, include rapid technological change, global rivalry, workforce diversity, and organizational restructuring (Maryati et al., 2022). Rising expectations, fierce rivalry, and a fast-paced work atmosphere are characteristics of the modern workplace. The banking sector of Pakistan is one of the industries that exhibits positive movements along with the country's economy (Naeem & Khurram, 2020). The banking industry is witnessing high staff turnover as a result of turnover intentions that develops by stress at work (Hakro et al., 2022). Employee well-being and overall job performance may suffer as a result of the high levels of job stress that they frequently encounter. The term "job stress" describes the mental, emotional, and physical strain people endure as a result of pressures and responsibilities at work (Senaratne & Rasagopalasingam, 2016). Heavy workloads, time constraints, a lack of control, interpersonal issues, and insufficient resources are some of the causes. Stress at work has an impact on workers' creativity and job satisfaction in addition to their physical and mental health. Concurrently, as the lines between jobs and personal lives continue to blur, many people are finding it increasingly difficult to achieve a good work-life balance. On the other side, the capacity to successfully manage and integrate the demands of work and personal life is referred to as work-life

balance. Achieving work-life balance is essential for workers' general health, contentment at work, and retention. Employees who struggle to strike a balance between their personal and professional obligations may experience greater levels of stress, burnout, and ultimately, higher turnover intentions. It is critical for organizations to comprehend the connections between work-life balance, employee creativity, job stress, and intention to leave. Employee creativity is hampered by high job stress and a poor work-life balance. Creativity is a prerequisite for innovation, problem-solving, and organizational success (Allen et al., 2021). Furthermore, workers who struggle to maintain a work-life balance and who endure high levels of workplace stress are more likely to intend to leave their jobs, which increases the expense of hiring new staff members and providing training.

## 1.2 | Research Objectives

1. To examine the relationship between job stress and turnover intention.
2. To investigate the impact of work-life balance on turnover intention.
3. To explore the relationship between employee creativity and turnover intention.
4. To provide recommendations for organizations to manage job stress, work-life balance, and employee creativity to reduce turnover intention and enhance employee retention.

## 1.3 | Research Questions

1. What is the relationship between job stress and turnover intention?
2. How does work-life balance influence turnover intention?
3. What is the impact of employee creativity on turnover intention?
4. What strategies can organizations implement to manage job stress, promote work-life balance, and enhance employee creativity to reduce turnover intention and improve employee retention?

Organizations may learn a great deal about the elements that limit work-life balance, exacerbate job stress, and affect employee creativity and turnover intention by researching these variables. This study may assist companies in formulating plans and actions to foster a positive work atmosphere, lessen stress related to the job, encourage work-life balance, and boost employee innovation (Schilling, 2014). In the end, resolving these problems can benefit organizations and people by enhancing worker well-being, raising job satisfaction, and decreasing intention to leave. Furthermore, this study has larger societal consequences. Understanding and resolving job stress and work-life balance can help to improve social well-being because work plays such an important role in people's lives. Organizations may help employees and their families live better lives by creating healthier work environments and encouraging work-life integration. Researching the effects of job stress, work-life balance and employee creativity on intention to leave is critical for organizations and society as a whole. Understanding the link between these variables allows organizations to develop measures for reducing workplace stress, promoting work-life balance, increasing employee creativity, and reducing turnover. This study has the potential to enhance employee well-being, organizational performance, and social welfare. In the model development, this framework is the first investigating job stress, work life balance and employee creativity together with turnover intention from the context of Pakistan that fills the gap exist in literature that has not been addressed yet. Employee creativity has not been explored in banking sector yet (Devi & Indi, 2020). So current study finds this literature gap and covered it by exploring the research variables relationship in this study.

## 2 | LITERATURE REVIEW

### 2.1 | Job stress

Previous researches shows that stress has a negative impact on employees' psychological well-being and job outcomes (Falguera et al., 2020). Stress is typically caused by conditions over which a person has little control. Based on an examination of correctional officers, the causes of activity stress. Have been role troubles, work overload, traumatic social contacts and negative social reputation while the consequences blanketed turnover and

absenteeism, psychosomatic diseases, activity dissatisfaction and burnout (Blake et al., 2016). Job stress turned into pronounced to be a sizeable effect on turnover and high activity pressure predicted turnover purpose among Australian alcohol and different drug employees (Ibragimov et al., 2020). Managers of banks experienced more strain than did managers of other industry (Hodari et al., 2014) banks staff stated notably more stress than personnel working on other organizations. Research indicates a complicated interaction among these elements, with important consequences for retaining employees and the overall efficiency of an organization. In this analysis, we assess the findings of pertinent research, starting with the work of (Xue et al., 2022), who underscores the intricate connection between psychological factors and the intention to leave a job, while also emphasizing the mediating impact of stress related to work

## **2.2 | Work Life Balance**

The capacity to simultaneously manage work and family responsibilities is known as work-life balance (Parkes & Langford, 2008). Work-life balance, in the opinion of (Karthik, 2013), is a balance between positions in working, living, and other lives. Work-life balance is crucial for employee psychological, emotional, and cognitive stability as well as productivity and corporate success, according to (Soomro et al., 2018). Workplace developments including globalization, shifting consumer preferences, and ongoing technology advancements exert stress on workers, causing work-life conflicts and employee attrition (Schilling, 2014). South African university research shows that who have a better work life balance have greater volatility intent (Adriano & Callaghan, 2020). The desire to quit has a significant inverse relationship with work life balance, that was done in Iran (Fayyazi & Aslani, 2015). A linear association between work life balance and turnover intention was also found in another research (Kakar et al., 2022). The study states that the growing disparity between work and personal life is a significant factor contributing to employees' intention to leave their jobs. Research findings suggest that employees are more likely to quit their jobs when they face increased personal and social conflicts, which are worsened by work-related stress. According to the authors, turnover intention reflects a worker's desire to leave their current job, driven by psychosocial challenges such as job difficulties and lack of support. This research emphasizes the importance of mental well-being in the workplace, arguing that environments lacking psychological safety lead to higher rates of burnout and ultimately lead to turnover behavior among employees. The study concludes that organizations need to address psychosocial challenges in order to reduce turnover intentions, particularly by improving and promoting a healthier work-life balance. (Xue et al., 2022)

## **2.3 | Employee Creativity**

The exercising of creativity has been defined because the system of developing new and improved ways of doing matters; creativity and innovation are thought of as elements of the development procedure, the generation and implementation of ideas, respectively (Rahimnia et al., 2019), and their consequences may be cumulative (Barrere, 2013). Creativity defined as “something unique and beneficial-adaptive” (Feist, 1998). Creativity sees as a product, something that could be visible and judged with the aid of others (Runco, 2007). These four techniques are referred to as "Four p": personnel' innovative overall performance should make contributions to organizational effectiveness in numerous ways. Innovative performance of personnel may want to enhance operations, procedures, products, and offerings (Abdullah et al., 2017). Possibilities for innovative paintings may want to purpose personnel to sense greater happy, and employees who're intrinsically prompted cause ordinary worker welfare (Amabile et al., 2004). By incorporating the findings into a larger theoretical framework, we can enhance our comprehension of the impact of employee creativity on turnover intentions. This comprehensive review of literature developed deeper into these linkages, offering a thorough analysis of the present research landscape and pinpointing areas that require additional exploration (Xue et al., 2022)

**2.4 | Turnover Intention**

Turnover intentions are a direct predictor of turnover (Jiang et al., 2012). Psychological distress, employee fit, workplace exclusion, and work values are some of the predictors of intention to leave the banking industry (Gautam & Gautam, 2022). Turnover purposeful alluded to state of mind introduction or cognitive appearances of behavioral choices to stopped (Elangovan, 2001). The turnover deliberate was acknowledged as one of the foremost vital indicators of behavior, specifically the real choice, which was clearing out the company (Yalabik et al., 2017). Three ponders of worker turnover were identified in researches that is based on the work demand-resources (JD-R) (Decuyper et al., 2014), work assets found related to commitment, which decreased deliberate to take off the company. In expansion, the claims appeared with negative relationship between work assets and pressure, which in turn expanded the purposeful to take off the company. Competitive employees still considered as competitive advantage for the company. Workers might show a critical part in guaranteeing trade victory. Hence, it was exceptionally imperative to finds out ways to keep individuals lively and win the competition (Boshoff & Mels, 2000). We may use current theories and empirical data to build a strong theoretical framework that examines the links between job stress, work-life balance, employee creativity, and turnover intention.

**2.5 | Social Exchange Theory**

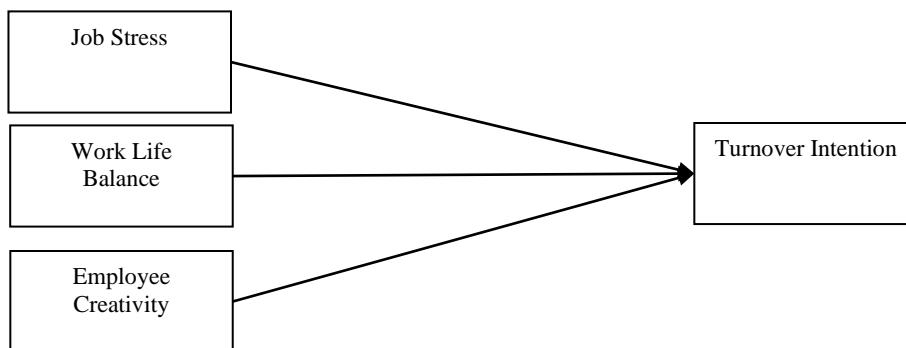
This theory proposes that the connection between employers and employees is built on reciprocal exchange. Employees who experience excessive stress and poor work-life balance may feel unappreciated, leading to increased turnover intentions (Cropanzano & Mitchell, 2005).

**2.6 | Self-determination Theory (SDT)**

SDT emphasizes the importance of meeting psychological demands such as autonomy, competence, and relatedness. Job stress can impede these demands, but a balanced work-life scenario promotes creativity and well-being, resulting in lower turnover (Ryan & Deci, 2017). From the theoretical perspective this study has applied social exchange theory and conservation of resource theory together in respect of Pakistan which has not been integrated yet in the scenario of Pakistani banking sector.

**2.7 | Hypothesis**

- H1:** Job stress is associated with turnover intention.
- H2:** Work life balance is associated with turnover intention
- H3:** There is a significant relationship between employee creativity and turnover intention.



**Figure 1:** Theoretical Model

### 3 | METHODOLOGY

#### 3.1 | Research Design

Elshaer et al. (2018) state that a variety of methods, including surveys, experiments, and observational studies, may be used in quantitative research. The study used a quantitative research design and a cross-sectional survey approach.

#### 3.2 | Population

Population of this study consists of all bank managers working in commercial banks located in Islamabad and Rawalpindi. The present study aims to investigate the potential mitigating effects of workplace stress, work-life balance, and employee creativity on turnover intention.

#### 3.3 | Sample Size and Technique

This study was followed convenience sampling technique is “a type of nonprobability sampling, in which people are sampled simply because they are convenient sources of data for researchers”. Both cities have a diversified population drawn from all throughout the nation. Because these cities provide their residents with a brighter future and a higher quality of life. This aspect gave the current study a better level of possibility of obtaining response from persons from all provinces of the country. The desired percentage of the entire population was selected for the sample is known as the sample size. A sample size ought to be in the middle of the range. Sample determined using a formula this phenomenon is explained by the Cochran formula. It was developed in the mid-1900s by renowned statistician William G. Cochran. Using Cochran's formula (Cochran, 1963), sample sizes for confident population percentage estimates within a certain margin of error may be calculated.

$$\text{Standard formula } n = N / [1 + N (e)^2]. \quad 384$$

#### 3.4 | Data Collection Methods

##### 3.4.1 | Questionnaire

The study employed a structured questionnaire to gather data. The cost of obtaining quantitative data is a benefit of this data collection strategy. It facilitates the rapid and simple administration of data collection using a 5-point Likert scale with 1 denoting "strongly disagree" and 5 representing "strongly agree."

**Table 1**

*Questionnaire Information*

Variable	Scale dimension	Items Total	Adopted
Job Stress	5-Point Likert scale	08 items	Tate et al. (1997)
Work Life Balance	5 Point Likert Scale	12 items	Yin (2018)
Employee Creativity	5-Point Likert scale	7 items	Robinson & Beesley, (2010)
Turnover Intentions	5-Point Likert scale	6 items	Roodt (2004)
Total		33 items	

##### 3.4.2 | Data Analysis Methods and Interpretation

The two most used uses of PLS Factor Analysis are dimensionality reduction and examining latent structures (factors) that underlie observable variables. A study that is conducted using the PLS approach bears a strong resemblance to traditional exploratory factor analysis. Researchers utilize PLS Factor Analysis to determine the underlying causes of the apparent correlations between various variables. Because a smaller number of latent components may reflect a larger range of observable variables, data dimensionality is reduced. Factor loadings, which are often included in the output of PLS Factor Analysis along with the number of latent factors recovered, show the strength and direction of the correlations between latent factors and observable variables. Latent constructs

can be revealed by PLS Factor Analysis by using observed variables. Cronbach's alpha was used to evaluate the scales' reliability before employing them to gather all the data. The pilot sample of 40 bank branch employees in Pakistan was used to examine the scales' reliability. For each of the four scales, the value of Cronbach's alpha was determined to be more than 0.7.

#### 4 | RESULT

The reflect quantification tasks are developed to assess convergent and discriminate validity. According to Hair et al. (2014), convergent validity is used to analyze and predict correlations between variables. To compute convergent validity, consider the external loading of each construct (also known as construct validity). Consider other calculations, such as convergent validity (AVE). When we conduct the test. According to Hair et al. (2011), the construction AVE number should be at least 0.50. According to Hair et al. (2014), an AVE value of 0.50 or greater indicates that the factor has a wider coverage.

**Table 2**

*Construct Reliability and Validity*

Variables	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average Variance Extracted (AVE)
EC	0.916	0.919	0.933	0.667
JS	0.882	0.884	0.906	0.548
TI	0.841	0.842	0.883	0.558
WLB	0.932	0.932	0.941	0.572

As per table 2, The internal consistency statistic Cronbach's alpha has a range of values from zero to one. Low fluctuation is indicated by values that are near to one. The Cronbach's alpha coefficient for construct job stress is 0.882, indicating good dependability. The coefficient for work life balance is 0.932, indicating reliability and validity. The coefficient for Employee creativity is 0.906, indicating significant dependability. The coefficient for Turnover Intention is 0.841, indicating good dependability. The Average Variation Extracted (AVE) is a statistical metric that quantifies the amount of variation in a construct compared to the presence of measurement error. Greater values suggest a higher share of variation that is accounted for by the concept. In this particular instance, the AVE for the construct of Turnover Intention (TI) is 0.558, for Job stress (JS) is 0.548, for Work life balance (WLB) is 0.572, and for employee creativity (EC) is 0.667. An AVE coefficient above 0.5 is generally considered to be acceptable. These values suggest that a significant proportion of the variation is accounted for by the construct in relation to its respective indicators. The findings suggest that the constructs under investigation exhibit satisfactory internal consistency and reliability. Most of the constructs have high levels of reliability, as seen by the use of Cronbach's alpha and composite reliability. Furthermore, these constructs account for a substantial proportion of the variation observed in their respective indicators.

**Table 3**

*Discriminant Validity Heterotrait-monotrait ratio (HTMT)*

Variables	1	2	3
EC			
JS	0.430		
TI	0.662	0.711	
WLB	0.696	0.475	0.789

An essential part of the structural equation modelling (SEM) framework, the outer loadings matrix shows the factor loadings connected to the different items according to their respective latent structures. The system has four indicators, namely Construct JS (JS1 to JS08), WLB (WLB1 to WLB12), EC (EC1 to EC7), and TI (TI1 to TI6).

Each of these variables has a crucial role in measuring the constructs of Job stress (JS), Work life balance (WLB), employee creativity (EC), and turnover intention (TI). The JS x TI, WLB x TI, and EC x TI interaction terms have factor loadings of 1.0, indicating that their associated latent structures properly describe them. The outer loading of all constructs' dimensions in factor analysis falls within allowable bounds.

**Table 4**  
*VIF Values*

Items Employee Creativity & Work-Life Balance	VIF	Items	VIF Job Stress	Items Turnover Intention	VIF
EC1	2.618	JS1	1.711	TI1	1.758
EC2	2.551	JS2	1.691	TI2	1.663
EC3	2.858	JS3	1.756	TI3	1.613
EC4	1.692	JS4	1.932	TI4	1.734
EC5	2.656	JS5	1.602	TI5	1.708
EC6	2.709	JS6	1.842	TI6	1.652
EC7	1.831	JS7	1.828	-	-
WLB1	2.497	JS8	1.718	-	-
WLB10	2.144	-	-	-	-
WLB11	2.122	-	-	-	-
WLB12	2.101	-	-	-	-
WLB2	1.994	-	-	-	-
WLB3	2.096	-	-	-	-
WLB4	2.285	-	-	-	-
WLB5	2.066	-	-	-	-
WLB6	2.186	-	-	-	-
WLB7	1.849	-	-	-	-
WLB8	2.062	-	-	-	-
WLB9	2.046	-	-	-	-

The variance inflation factor (VIF) is used to differentiate it from collinearity. VIF values exceeding 3.33 (Diamantopoulos & Sigouw 2006) or between 3-5 suggest collinearity (Mason & Perreault 1991). The table displays all estimates for current model values (1-2.8 that met criteria, suggesting no collinearity issues).

**Table 5**  
*Path Coefficients*

Relationships	Original sample (O)	Standard deviation	T statistics ( O/STDEV )	P values
EC → TI	0.121	0.040	3.059	0.002
JS → TI	0.306	0.033	9.253	0.000
WLB → TI	0.300	0.047	6.377	0.000

Table 4 provides the path coefficients and additional statistical information from a structural equation model that examines the relationships between the dependent variable (turnover intention, or TI) and the independent variables (job stress, work-life balance, and employee creativity). The coefficient of the route between job stress (JS) and Turnover Intention (TI) is 0.306. The presence of a positive coefficient indicates a positive relationship between job stress (JS) and Turnover Intention (TI), implying that as levels of job stress (JS) increase, so does Turnover



intention. The t-statistic obtained in this study is 9.253, indicating a high level of statistical significance ( $p < 0.000$ ). The relationship between Work life balance (WLB) and Turnover Intention (TI) is represented by a coefficient of 0.301. The t-statistic of 6.377 ( $|O/STDEV|$ ) is statistically significant at a p-value of less than 0.000. The findings indicate a strong and statistically significant Positive association between Work Life Balance and Turnover Intention. Therefore, the study accepts 2nd H2: There is a significant positive Association, between Work Life balance (WLB) and Turnover Intention (TI). The relationship between Employee Creativity (EC) and Turnover Intention (TI) is represented by a coefficient of 0.122. The t-statistic of 3.059 ( $|O/STDEV|$ ) is statistically significant at a p-value of less than 0.05. The findings indicate a strong and statistically significant Positive association between employee creativity and Turnover Intention. Therefore, the study accepts 3rd H3: There is a significant positive Association, between employee creativity (EC) and Turnover Intention (TI).

## 5 | DISCUSSION

The results of this study are consistent with previous research about the relationship between work-life balance, job stress, employee creativity, and intention to leave. The research indicates that job stress, work life balance, employee creativity has significant impact of turnover intention. The path coefficient from the interaction between job stress and Turnover intention is shown to be positive and highly significant ( $p < 0.000$ ). This suggests that jobs stress has a reinforcing role in enhancing the positive association between job stress and turnover intention. The body of literature pertaining to job stress and turnover intention in the banking sector indicates a multifaceted interaction of elements that have a substantial impact on employee retention. The seminal study by underscores a crucial association between job stress and workload, highlighting that an escalation in workload is directly linked to an increase in job stress, leading to a rise in turnover intention. This discovery emphasizes the importance for organizations to effectively manage workloads and create a supportive work environment in order to mitigate stress and improve employee retention. The authors recommend the implementation of strategies such as reducing workload and enhancing salary as a means to motivate employees, thereby holistically addressing stress and turnover intention. (Khan et al., 2017). Employees exposed to high levels of job stress are more prone to feel burnout and unhappiness, driving them to seek different career options (Sonntag et al., 2021).

The path coefficient from the interaction between work life balance and Turnover intention is shown to be positive and highly significant ( $p < 0.000$ ). This suggests that work life balance has a reinforcing role in enhancing the positive association between work life balance and turnover intention. A positive work-life balance can help to mitigate the harmful impacts of job stress by increasing job satisfaction and organizational commitment (Haar et al., 2020). The path coefficient represents from the interaction between Employee Creativity and Turnover intention is shown to be positive and highly significant ( $p < 0.002$ ). Creative people are more likely to be engaged and satisfied with their professions. High levels of creativity can result in a greater emotional connection to the workplace, lowering turnover intentions (Buch et al., 2020). This suggests that jobs stress has a reinforcing role in enhancing the positive association between job stress and turnover intention. Expanding on this discussion, further investigate turnover intention by analyzing the significance of work environment, stress, and job satisfaction, particularly in the banking industry. Their study shows that a favorable work environment contributes to job satisfaction, while stress has a negative impact on it, thus increasing turnover intention. It is noteworthy that job satisfaction acts as a protective factor against turnover intention, highlighting the importance of banks creating a supportive work environment and effectively managing stress. The results indicate that these factors can be used strategically as policy instruments to not only decrease turnover intention, but also improve overall employee satisfaction and retention (Tehri et al., 2019)

## 6 | PRACTICAL IMPLICATIONS FOR ORGANIZATIONS

The study's primary aim has numerous implications for organizations based on the findings. First and foremost, companies need to demonstrate that they are prepared to face and interrogate their employees. Job stresses may be



carefully managed to provide positive results for employee's satisfaction that reduced turnover intention. Additionally, Banks must provide their staff with the resources and support they need to successfully navigate and overcome challenging situations. This may include a number of elements, including coaching and mentoring opportunities, training courses, and developing opportunities. Thirdly, it is critical that banks and other organizations cultivate an environment that welcomes criticism and encouragement. Encouraging employees to ask for help whenever they need it is essential.

## 7 | LIMITATIONS OF THE STUDY

It was challenging to delve deeper into participant concerns because of the population's inclusion and exclusion limits, and this study did not involve public sector Banks.

## 8 | FUTURE STUDIES

Future studies in the area of how employee creativity mediates the relationship between job related stress, work life balance and turnover intention might take a number of different approaches, which would further our understanding of this complex interaction.

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