

WORK STRESS, WORKLOAD, WORK-LIFE BALANCE, AND INTENTION TO LEAVE AMONG EMPLOYEES OF AN INSURANCE COMPANY IN MALAYSIA

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ABSTRACT

Intention to quit is largely influenced by work stress, workload and work-life balance. These variables are factors that influence the intention to quit and possible turnover in a company. The aim of this paper is to examine the impact of work stress, work load and work-life balance on intention to leave among 99 employees in an insurance company located in Klang Valley, Malaysia. This study employed census sampling method. The questionnaire was distributed online and analysed using SPSS Version 25 software. The findings show that workload and intention to leave have a positive relationship. However, work stress and work-life balance are not significant on the intention to leave. The recommendations will be discussed at the end of this paper.

Keywords: work stress, workload, work-life balance, intention to quit, SPSS

INTRODUCTION

Intention to leave is defined as an 'individual's own estimated probability (subjective) on resigning from an organization at some point in the near future (Vandenberg & Nelson, 1999). to Bigliardi, Petroni, and Ivo Dormio (2005) state that the intention to leave refers to the preference of an employee resign from the organization. Studies conducted on the intention to leave found that the intention influences turnover from both positively and negatively (Mossholder, Bedeian, Norris, Giles, & Feild, 1988). Turnover is associated with cost and is deemed as problem by managers of organizations (Noor & Maad, 2008). It has been shown that intention to leave has a general negative influence on organizational efficiency and reduces profitability. These adverse effects include large financial costs, disruption of employees, additional work-unit stress, reduction of work-unit quality and reduction of the ability to adapt to uncertain environments, loss of skilled workforce leading to reduction in quality, productivity, innovation and competitiveness (Miller, 2010).

There are various factors that influence the intention of the employees to leave the organization. Firth, Mellor, Moore, and Loquet (2004) state that work stress has effect on the employee's intention to leave. Their study indicates there is a relationship between employees' intention to leave with dispositional factors and job engagement variables although not all dispositional factors contribute to the intention.

In addition, Allard, Haas, and Hwang (2011) mention that workload can be described as employee's spending on psychological and physiological costs on the task practice to achieve their requirements. Morrill, Hines, Mahmood, and Córdova (2010) suggested that workload is basically derived from work requirements exceeding human barrier, which include countless practices by the employee and the need to complete within the given period; therefore, the inability of individual to complete the load as human are bound to their own capabilities. Chen, Lee, and Chang (2010) divided workload into two parts, namely qualitative and quantitative workload. Qualitative workload is described as employee's perceived ability being insufficient for completing the work, and quantitative workload is described as excessive amount of work. Thus, physical workload effects on intention to leave (Jensen, Holten, Karpatschof, & Albertsen, 2011).

Furthermore, both employees and employers look forward to balance between work and life to obtain satisfaction in work and personal needs. Dundas (2008) mention that work-life balance is about managing effectively between paid work and all other activities that are important such as family, community activities, voluntary work, personal development, and leisure and recreation. Work-life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life (Guest, 2002). It is believed that balancing a successful career with personal or family life can be challenging and impact on a person's satisfaction in their work and personal life roles (Broers, 2005). Hill, Hawkins, Ferris and Weitzman (2001) found that flexibility in time and location of work leads to positive effect on work-life balance. Further research from Stopper et al. (2003) describe that work and family domain leads to positive work attitude among employees, meanwhile failure in balancing work and life has created negative impact to the employee such as high stress level, low productivity, and increased absenteeism.

This research focuses on the impact of work stress, work load and work-life balance on the intention to leave among employees in insurance company located in Klang Valley, Malaysia.

PROBLEM STATEMENT

Intention to leave is deemed as a problem in an organization when an employee indicates the preference to leave the organization. Rajan (2013) states that with globalization increasing rapidly, the phenomena of employee turnover forces companies to compete with other organizations in order to keep their best talents. As it is vital for companies to survive in a dynamic global market, the increase in task, increases the level of work pressure, and thus burden the employees. Employee turnover intention is a serious problem that organizations around the world encounter. Despite the fact, many studies have been investigated on this issue, but employee turnover has not showed any positive rate (Mohamad Idham Md, Nurhikma Mat, Ridzun Adli, Mohd Mas Rind Ismail, 2014).

A few past researchers have well documented sources of work stress. Ivancevich and Matteson (1982) identified four categories of work stressors which are physical environment, individual level, group level, and organizational level. The first work category is physical environment. Highly stressed work environment can trigger mental and physical health issues, consequently resulting to increase of work stress. Second, individual level is known as a mixer of role and career development variables. Meanwhile, group level is primarily relationship-based. Lastly, organizational level is a combination of climate, structure, job design, and task characteristic. Gupta and Beehr (1979) state that job-related stress explains an intention to leave rather than the resignation itself. Furthermore, employee who has been exposed more with work stress may trigger their intention to leave the organization. Their results show that experience of stress significantly increases the intention of employees to leave their organization.

As for workload, Shah et al. (2011) added that in large organizations, employees received several task to be completed within a short period of time. It places pressure on workers to complete their entire assignment based on the deadline. Moreover, Awang Idris, Dollard, and Winefield (2010) mention that the combination of deadlines and work overload makes work even more stressful. Research by Nwankwo (2013) stated that workload is viewed as a predictor of emotional exhaustion and increases job stress. Thus, Jensen et al. (2011) posit that physical workload effects on intention to leave.

Today, work-life balance has become a major concern for employers and employees alike. Work-life balance, deals primarily with the ability of employees to focus on work and their lifestyle, namely, social life, health, and family life which influence the productivity of employees. Tett and Meyer (1993) indicate that intention to leave is defined as conscious and thoughtful willingness to quit the job. Thus, there is a strong relationship between work-life balance and intention to leave. Moreover, when work-life balance is high, then intention to leave is low. Greenhaus and Powell (2006) found that organizational and family support acquired by employee such as flexibility may result in improved work performance that produces positive impact at work, and eventually shifting to a more positive affect in the family domain. Thus, when an employee receives positive anticipations at their workplace, their intention to leave will be lower.

Hence, this study will be focusing on the impact of work stress, workload and work-life balance on the intention to leave among insurance employees.

SIGNIFICANCE OF STUDY

The study of the relationship between the workload, work stress and work-life balance towards intention to leave will give a good opportunity to the researcher, employees, and organization to gain benefit from this study. As a result, the employee especially employee will gain more knowledge about this issue to improve themselves from this happening again.

An employer's goal is optimal efficiency. This can be achieved if the employees work at their best and add value to the company. The factors that have been identified in the literature that significantly affect the employee intention to leave the organization are work stress, workload and work-life balance. Therefore, in achieving the organizational goals set, top management cannot overlook the impact of work stress, workload and work-life balance among their employees.

The focus of this study is to understand the relationship between work stress, workload and work-life balance on the intention to leave the company among employees. Knowledge pertaining the aforementioned factors can be a guideline for both employee and employer to improve the performance of the employees and the organization. Thus, this study is hoped to increase the productivity of employees at workplace.

LITERATURE REVIEW

Intention to Leave

Intention to leave is identified as a dependent variable in this study. Based on Noor and Maad, (2008), the desire to leave is linked positively to the actual departure. One of the recent research on organizational turnover literature was to concentrate on the causes of employee's decisions to stay or leave (Martin, 1979). Naumann (1992) mentions that turnover "typically refers to the separation of an employee from the firm". Conversely, turnover intention is defined as a conscious and deliberate willingness to leave the organization (Tett & Meyer, 1993). Although there is no standard framework for understanding the employees turnover process as whole, a wide range of factors have been found useful in interpreting employee turnover (Henry Ongori, 2007; Morrell, Clarke, & Wilkinson, 2004).

Intention to leave is an issue that often arise in organizations and it has been considered as one of the most difficult issues in the businesses (Rizwan, Arshad, Munir, Iqbal, & Hussain, 2014). Aziz and Ramli (2010) mention that turnover of employees is

increasing in organisations. Level of stress is identified as the main predictor of intention to leave (Pack, Roessler, Turner, Robertson, 2007).

Many factors are identified to contribute in turnover intention. The factors include demographic factors such as age, marital status, gender, number of children (Shah, Fakhr, Ahmad, & Zaman, 2010), as well as present pay position, nature of job and promotion factors (Ahuja, Chudoba, George, Kacmar, & McKnight, 2002). Furthermore, recognition, work condition, co-workers' and supervisors support like factors contribute also contribute in employee turnover (Jason Hammerberg, 2002; Mosadeghrad, 2013). Work load and stress also directly contribute in job turnover intention (Khan, Yusoff, & Khan, 2014; Qureshi et al., 2013).

Work Stress

Stress and intention to leave the organization among employees have been an important issue for the managers. Studies have attempted to answer the question as to what determines people's intention to quit by investigating possible factors of employees' intention to quit from their current job. Firth, Mellor, Moore, and Loquet, (2004) mention that the experiences employees gained from their job will be the factors that lead to work stress and influence employee's intention to leave the organization. Work stress can be defined as an adverse reaction people have to excessive pressure or demand placed on them at work (Wickramasinghe, 2012). Based on the study by Lee Larson (2004), work stress may refer to any characteristics of the workplace that poses a threat to the individual.

The reasons why work stress exists is because of the demand that came from the job and the ability of the employee to finish the work that can be considered as the reason for work stress among employees. The main crucial factor for work stress is work demand and time. This occurs where the employees have many things to be completed in a short period of time. Therefore, increasing work pressure and influences the performance of the employee.

Awang Idris et al. (2010) in their study said that the combination of deadlines and work overload increases the stress level. One respondent from a study by Awang Idris et al. (2010) described that job stress often occurs when several tasks are given together and the coping mechanism increases stress.

To conclude, it is important for an employee to know how to manage their stress level properly, as this would lead to a healthier life.

Workload

Workload occurs when the demand exceeds with employee's capabilities and there is high expectation within a short time period. Bruggen (2015) stated that workload towards job performance found both positive and negative effects of stress with the mixed results. Based on a study conducted by Gilad, Szalma, Stafford, and Hancock (2008), when the workload increases, the job performance of an employee will eventually decrease.

Shah et al. (2011) state that workload refers to the intensity of a job assignment. Jones, Chonko, Rangarajan, and Roberts (2007) indicate that role overload is the level of pressure to which an employee finds due to numerous duties and responsibilities. An employee also can be deemed as a workload because they tend to procrastinate the assigned job. Thus, a moderate level of the workload will always improve performance because employees perform their tasks effectively (Sinniah et al., 2018).

Work-Life Balance

Bird (2006) mentions that work-life balance is considered as the most important topic in many boardrooms. It is considered as an important issue because it can affect both the work and life of the employee. Virick, Lilly, and Casper (2007) mention that the employee who experiences high work-life balance is those who exhibit similar investment of time and commitment to work and non-work domains.

Along with that, it is not easy for an employee to balance between their work and life. It is because, the responsibilities that you have at your work place and responsibilities that you have at home are different from each other. Not many employees who loves to bring back their work matter to home but because of their nature of work they have to scarify their personal time over work. The extant literature on the subject of work-life balance posit that improving an organization's work-life balance leads not only to greater productivity but to greater company loyalty and low level of intent to leave the organization (Moore, 2007). Noor and Maad (2008) in their study mention that work-life conflict has a significant positive relationship with turnover intentions. Relevant reviews done by Deery (2008), and Deery and Jago (2015) show that work-life balance had an important role to alleviate high level of intention to leave which leads to a low level of turnover.

HYPOTHESES DEVELOPMENT

Relationship between Work Stress with Intention to Leave

Study shows that work stress does influence employee's intention to leave. Job stress is a reaction to a source of stress, stimulation, or a situation that affect the physiology of an individual (Mohammad, 2001). Ganster and Schaubroeck (1991) affirm that most work stress research focuses on determinants rather than outcomes for example organizational citizenship

behavior, intention to leave, and productivity. In addition, stressful work encourages decisions to leave the employer (Croon, Sluiter, Blonk, Broersen, & Dresen, 2004; Firth et al., 2004). Work stress influence employees' job satisfaction which in turn leads to low performance and the intention to leave the job (Applebaum, Fowler, Fiedler, Osinubi, & Robson, 2010). There are many researchers who have found that greater the amount of stress, higher the turnover intentions of employees (Applebaum et al., 2010; Chen, Lin, & Lien, 2010).

Layne, Hohenshil, and Singh (2004) found a positive relationship between job stress and intention to leave. The high stress of employees increases their desire to leave the workplace. Although each employee intends to leave work at different levels, work stress is an important determinant of intention to leave and increases the likelihood of resigning from work. (Suarthana et al., 2014) Work stress is a condition that happened when the employee has many works to do and they have low competence and capability to get the work done. Poor management, job demands and lack of support are the elements that that relate to work stress. According to Sonnentag and Frese (2012) stated that work stress has positive and significant relationship on turnover intention. Fawzy (2012) mentions that job stress leads to positive effect on the desire to leave the organization. As such, this study hypothesises that:

Hypothesis 1: There is a positive impact between work stress and intention to leave

Relationship between Workload and Intention to Leave

It is identified that increase in workload will influence employee's work stress, which in turn decreases the level of employee's commitment to their company. When there is an increase in the amount of work to be conducted at a given time, employees tend to rush to complete the work and also will increase stress level as the employees are experiencing increased work pressure. Employee's work stress, turnover intention, and emotional commitment are affected by responsibility load (Kirmeyer & Dougherty, 1988). A number of researchers supported a positive relationship between workload, stress and the intention of turnover (Brannon, Barry, Kemper, Schreiner, & Vasey, 2007). to the study by Glaser, Tatum, and Nebeker (1999) found that there is a significant relationships between workload and stress, and stress and turnover, respectively.

Thus, this research assumes that stress plays the role of arbitrator between the workload and the intentions of turnover Egan, Yang, and Bartlett (2004), and Tett and Meyer (1993) posit that intention to leave is individual's deliberate and conscious decision to withdraw from work. Workload directly affects the turnover intention of an employee (Jones et al., 2007). If an employee feels self-secure in the job, the workload is considered as acceptable (Jung & Jung, 2001). Ünalın, Çetinkaya, and Özyurt (2006) found that workload inequity causes employee turnover intention. Jensen et al. (2011) suggest that there is a relationship between workload and the intention to leave among the employee. As such, this study hypothesises that:

Hypothesis 2: There is a positive impact between the workload and work-life balance

Relationship between Work-Life Balance and Intention to Leave

Noor and Maad (2008) in their study found that work-life balance does have a significant relationship with intention to leave. The extant literature on the subject of work-life balance tends to increase the assumptions and one of those is that improving an organization's work-life balance that leads not only to greater productivity but to greater company loyalty and low level of intent to leave the organization (Moore 2007). Noor and Maad (2008) in their study about marketing executives have found that work-life conflicts have a significant relationship with turnover intentions. Reviews done by Deery (2008), and Deery and Jago (2009) show that work-life balance had an important role to alleviate high level of intention to leave which brings to a low level of turnover rates. As such, this study hypothesises that:

Hypothesis 3: There is a positive impact between work-life balance and intention to leave.

CONCEPTUAL FRAMEWORK

This study uses a framework from Omar (2013), and Jamal and Baba (1992). The figure shows the relationship between work stress, workload and work-life balance on intention to leave. The independent variables of this study are work stress, workload and work-life balance. The dependent variable of this study is intention to leave.

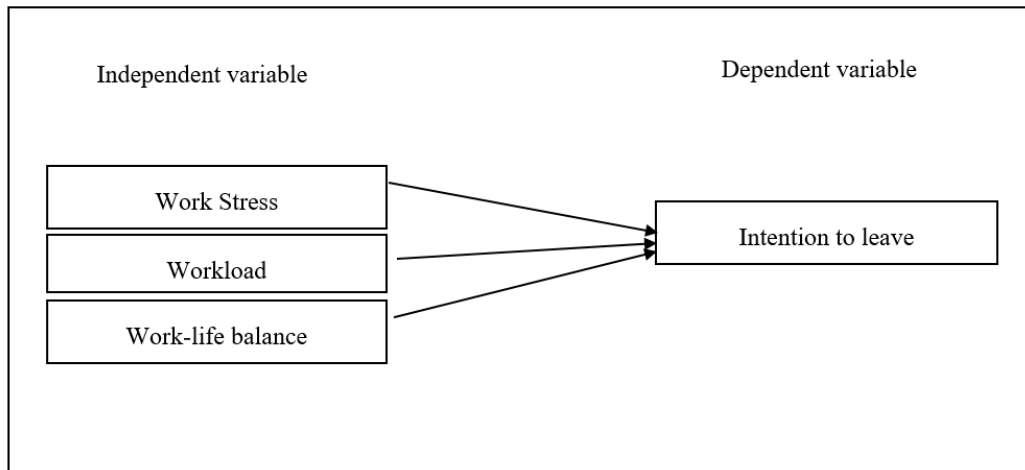


Figure 1: Conceptual Framework

METHODOLOGY

The population is all employee working in an insurance company located in Klang Valley. Survey questionnaires and census sampling method were employed. A total of 99 questionnaires were distributed to the target respondents.

Measurements

The questionnaire consists of two parts. The first part is demographic profile of the respondents. The second part consists of independent variables of the study which is work stress, workload and work life balance and dependent variable which is intention to leave. This questionnaire used the first part of the nominal scale and the second part of the questionnaire used a four-point Likert scale from 1= strongly disagreed to 4= strongly agreed. The instrument used in this survey is online questionnaire using Google form.

Table 1: Questionnaire Instrument

Variables	Items	Source
Work Stress	I have a lot of work and fear that very little time to do it	Jamal and Baba (1992)
	I feel so burdened that even a day without work seems bad	
	I feel that I can never take a leave	
	The effect of my job is too high	
	I feel bad when I take a leave	
	Many people at my office are tired of the company’s demand.	
	My job makes me nervous.	
	Many times, my job becomes a big burden.	
Workload	Sometimes when I think about my job, I get a tight feeling in my chest.	De Bruin and Taylor (2006)
	I feel that there are too many deadlines in my work that are difficult to meet	
	I work more than 8 hours a day	
	I work for long hours even on holidays	
	My daily activities are affected because of workload (i.e., exercise, eating time and sleeping time)	
	I am so busy and find it difficult to concentrate on the job in front of me	
	I have to work very fast	
	I have no energy left at the end of the working day	
Intention to leave	I have unrealistic time pressure	Boshoff & Allen, (2000)
	I like to wake up at night because of problem at work	
	I often think about resigning.	
Work-life balance	It would not take much make resign from this organization	Omar (2013)
	I will probably be looking for another job soon	
	I am successful in balancing my work and non-work life	
	I am satisfied with the way I divide my attention between work and non-work life.	
	I am satisfied with how well my work life and my non-work life fit together	
Work-life balance	I am satisfied with the balance between my job and my non-work life	Omar (2013)
	I am satisfied with my ability to balance the needs of my job with those of my non-work life	
Work-life balance	I am satisfied with the way I divide my time between work and non-work life	

I am satisfied with the opportunity I have to perform my job well and yet be able to perform non-work-related duties adequately

The data collection procedures conducted by the researchers are the distribution and collection of questionnaires. The questionnaire was developed by Google form. The questionnaire was distributed by a link that the researcher had provided to the Reward, Performance and HR services senior manager and to one of the associates in the human resource department. All data are analysed by using Statistical Packages for Social Sciences (SPSS) version 25. The reliability, correlation and regression analysis were conducted.

RESULTS

Demographic Profile

Most of the respondents were male with 54 respondents (54.5 %). Seventy-five (75) respondents (75.8%) are permanent employees. Sixty seven (67) employees (67.7%) are aged between 21-30 years old. In term of respondent's education level, majority of the respondents have bachelor degree with 68 (68.7%) respondents.

Reliability Analysis

As shown in Table 2, the result for the reliability statistics in this study shows that the variable that has the highest Cronbach's Alpha is work-life balance which is 0.958 (Good) while the second highest Cronbach's Alpha is workload which is 0.891 (Good) followed by intention to leave and work stress which are 0.869 (Good) and 0.825 (Good), respectively. As a result, all the variables in this research paper are reliable.

Table 2: Reliability Statistics

Variable	No of Item	Cronbach's Alpha	Strength of Association
Intention to leave	3	0.869	Good
Work Stress	9	0.825	Good
Workload	9	0.891	Good
Work-life balance	7	0.958	Good

Correlation Analysis

Based on Table 3, it shows the correlation between the dependent variable and independent variables. It shows that the relationship between work stress, and workload on intention to leave has a positive relationship meanwhile work life balance on intention to leave has negative relationship.

Table 3: Data on Pearson's Correlation Analysis

Variable	Work Stress	Workload	Work-Life Balance	Intention To Leave
Work Stress	1	0.788**	-0.406**	0.500**
Workload	0.788**	1	-0.431**	0.513**
Work life balance	-0.406**	-0.431**	1	-0.165
Intention to leave	0.500**	0.513**	-0.165	1

** Correlation is significant at the 0.01 level (2-tailed).

Regression Analysis

This study intends to examine the significant effect and the relationship between four variables, namely intention to leave as the dependent variable and independent variables are work stress, workload and work-life balance. Simple regression analysis is used in a situation where one independent variable is assumed to affect one dependent variable while more than one independent variable is used in multiple regression analysis to explain the variance in the dependent variable (Sekaran & Bougie, 2013). Therefore, it is applied in this study to examine the metric data of intention to leave, work stress, workload and work-life balance and help the researchers in order to make recommendations.

Table 4: The Results of Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.081	.613		.132	.895
	WS	.405	.213	.269	1.903	.060
	WL	.439	.184	.340	2.382	.019
	WLB	.112	.118	.091	.947	.346
F Value				13.157		
Sig				.000		
Adjusted R square				0.271		
R square				0.294		

CONCLUSION

Intention to quit is largely influenced by work stress, workload and work-life balance. However, for managers who are concerned about the impact intention to quit and possible turnover, these variables are factors over which they may have some control. In particular, job stressors (e.g., work overload, job ambiguity), which are the factors that trigger the chain of psychological states that lead to intention to quit, can be adjusted. Supervisor's support is an influential mediator within the model and can reduce the impact of stressors on psychological states and intentions to quit. Monitoring workloads and supervisor-subordinate relationships by management may not only reduce stress, but increase job satisfaction and commitment to the organization. Furthermore, given their importance in quitting intentions, managers need to monitor both the extrinsic and intrinsic sources of job satisfaction available to employees. This in turn may reduce intention to quit, and subsequent turnover, thereby saving organizations the considerable financial cost and effort involved in the recruitment, induction, and training of replacement staff. However, other variables described as the push-pull factors, need to be examined in longitudinal studies.

The study is perceived to benefit the researchers, employees and organizations. As a result, employees will gain more knowledge about this issue to improve themselves from recurring. Any employer's goal is optimal efficiency. This can only be done if the employees work at their best and add value to the company. But the factors that have been identified in the literature that significantly affect the employee's intention to leave the organization are work stress, workload and work-life balance. Therefore, in achieving the organizational goals, top management cannot overlook the impact of work stress, workload and work-life balance among their employees. This study can be a guideline for both the employees and employers to improve the performance of the employees and the organization. Thus, this study can be used as a key idea in any workplace that wishes to increase the productivity of employees.

ACKNOWLEDGEMENTS

This research was funded by Universiti Teknologi MARA, Malaysia (Grant No: 600-IRMI/Dana KCM 5/3/LESTARI (201/2017)).

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