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A Study of the Impact of Role Conflict on Turnover Intention in Private Commercial Banks in Sri Lanka

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Abstract

An organization's most valuable asset is its human capital, and whether or not it succeeds depends on how well its employers can recruit and keep competent workers for a long time. However, employee turnover has become a global issue since it affects organizations' productivity and success. Thus, understanding the reasons for employee turnover is essential. Even though employee attrition is a common problem irrespective of the industry, the banking sector in Sri Lanka struggles to retain employees. As a result, it is critical to have a robust framework in place for keeping skilled individuals in the banking industry. Therefore, this study aimed to investigate the impact of role conflict on employee turnover in Private Commercial Banks in Sri Lanka. Inter-role conflict, intra-role conflict, intrasender-role conflict, intersender-role conflict and role overload were taken as independent variables of the study. The study followed a positivist paradigm and tested the proposed hypotheses with quantitative techniques. A self-designed questionnaire was employed in the main survey as part of primary data collection. 370 respondents from Private Commercial Banks in Sri Lanka were selected to construct the sample using the simple random sampling method. The response rate for this study was 100%. Data were analyzed using descriptive and inferential analyses. The findings of the study reveal that inter-role conflict, intra-role conflict, intrasender-role conflict, intersender-role conflict and role overload positively impact the turnover intention of private banking employees in Sri Lanka. Moreover, intra-role conflict is the most influential predictor of turnover intention among employees in the banking sector in Sri Lanka.

Keywords: Role conflict, Turnover intention, Intra-role conflict, Inter-role conflict, Intersender role conflict, Intrasender role conflict, Role overload

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Introduction

Human capital has become the most valuable asset to any organization since the skills and knowledge possessed by employees are unique and difficult to copy. Thus, employees act as a source of sustainable competitive advantage. On the other hand, organizations would be nothing without their employees because employees are the ones who strive hard to deliver their best performance to achieve the objectives and goals of the organization (Han, 2022). For the company's goals to be achieved, it must attract, develop and retain workers who do not have the desire to move or even

leave the company (Soelton et al., 2020). However, retaining employees in any organization is challenging in today's competitive work environment due to many reasons. Nevertheless, replacing an employee is becoming more expensive due to the increasing rate of turnover across the world (Azeeka & Nufile, 2018). Recently, turnover has become a culture or trend in almost all industries (Mohammad Falahat et al., 2019) which negatively affects the company's overall profitability (Wijebandara et al., 2019). The rate of turnover in the United States of America is 7.7% (Shahid et al., 2022) and in Malaysia, it is more than 13%, 25.8% in Indonesia, and 21.3% in China. Notably, employee turnover seriously affects the organization in the form of human capital loss (Le et al., 2023). When considering the industries, the financial and banking sectors have reported the highest turnover rate with 18.3% (Mohammad Falahat et al., 2019). Employee turnover has become a crucial issue that developing nations must deal with due to a lack of qualified employees and a high brain drain (Dodanwala & Santoso, 2022; Memon et al., 2019). Data across Sri Lanka highlight that employee turnover is a drain on both private and public sector organizations (Wijebandara et al., 2019). However, the highest level of turnover 16.8% is reported in private sector organizations in Sri Lanka (Azeeka & Nufile, 2018).

The banking sector in Sri Lanka plays a central role in the financial intermediation of the country (Central Bank of Sri Lanka, 2022). However, the employee turnover among banks in Sri Lanka is around 3% and among that employee turnover in Private Commercial Banks (PCB) is 7% (Gunawardhana & Damayanthi, 2019). In Sri Lanka, PCBs witnessed staff resignations of over 3000 in 2022, a 67.8% increase from 2021 (CAL Research Estimates, 2023). The increase in voluntary turnover from year to year makes it difficult for banks to maintain their employees and manage operations (Wijebandara et al., 2019). Thus, addressing the issue is critical, despite the lack of a comprehensive framework for understanding the employee turnover process as a whole. Numerous kinds of research have been conducted to address the above-mentioned issue (Nor et al., 2018; SALEH et al., 2022), still employee turnover has not decreased. Thus, it can be argued that employee turnover in the banking sector is an underexplored area.

The driving force for an employee's behaviour regarding turnover is determined by his/her intention to turnover. The biggest predictor of an employee's actual turnover behaviour is their intention to leave the company (Ashfaq et al., 2020). Employees with less than two years on the job expressed the strongest turnover intentions, with 34% indicating they expect to have a new job within a year (Kunte et al., 2017). Therefore, a key component of any organization's business strategy should be retaining skilled people by reducing turnover intentions (Ashfaq et al., 2020). Recently, employee turnover intention has re-emerged in the banking sector due to the tight labour market (Kunte et al., 2017). The existing literature highlights job satisfaction, affective commitment, workload, work stress, staff salaries, and role conflict as major factors for the turnover intention in the banking industry (Mei-Fang Chen & Gin-Yen Lien, 2008; Soelton et al., 2020). Further, scholars have identified role ambiguity and role conflict as two main role stressors that have dysfunctional effects on both individuals and organisations (Coetzee & De Villiers, 2008; Harun et al., 2022). According to Belias et al., (2015), high levels of role conflict lead to increased chances of employee anger, frustration, anxiety and fear. Thus, it is evident that in such situations, employees may be compelled to choose between prioritizing one role over the other, whether it be personal or professional. However, if employees prioritise personal life roles, it will lead to employee turnover due to dissatisfaction in their personal lives as affected by their strenuous job roles (De Silva & Dhammika, 2022). According to Kim & Yeo, (2024), banking employees are undergoing a greater level of stress due to work overload, role ambiguity, role conflict and keeping up with rapid technological change. Moreover, banking sector jobs have been identified as the most stressful jobs due to the high level of role conflicts between family and job responsibilities (Awan et al., 2021). The negative outcomes of role conflict are tension, lack of confidence, a feeling of hopelessness, anxiety and depression, decreased job satisfaction, distrust in the organisation, ill relationship with superior officers, and poor performance (Kunte et al., 2017; Memon et al., 2019; Shahid et al., 2022). Thus, it is mandatory to investigate the impact of role conflict on employee turnover intention. It is interesting to note that studies carried out on role conflict on employee turnover intention found contradictory findings; role conflict had no significant impact on employee turnover intention (Mohsin et al., 2015), role conflict

was negatively correlated with job satisfaction and intention to continue work (Belias et al., 2015), and a significant positive relationship between role conflict and turnover intention among members (Ashfaq et al., 2020; Awan et al., 2021; Shahid et al., 2022). While significant discussion has been on employee turnover intention in different industry contexts, there has been a comparatively inadequate exploration of role conflict and turnover intention in the banking industry (Belete, 2018). Therefore, this study aimed to investigate the impact of role conflict and turnover intention in the banking industry in Sri Lanka.

Research Question

Does role conflict impact turnover intention in Private Commercial Banks in Sri Lanka?

Research Objective

To examine the impact of role conflict on turnover intention in Private Commercial Banks in Sri Lanka.

Overview of the Sri Lankan Commercial Banking Industry

Commercial Banks in Sri Lanka account for a considerable percentage of total assets in the Sri Lankan financial sector. Commercial Banks are crucial in the current financial services business, and they have become the principal financial intermediary in the fund transfer system (Central Bank of Sri Lanka, 2022). The banking industry continued to dominate the financial sector, accounting for 61.9% of total assets by the end of 2022. By the end of 2022, the banking sector comprised 30 banks, including 24 Licensed Commercial Banks (LCBs), 11 foreign bank branches, and 6 Licensed Specialised Banks. The banking sector continued to expand in terms of its asset base during 2022. The asset base of the sector increased by Rs. 2.6 trillion during the year and surpassed Rs. 19 trillion by the end of 2022, recording a growth of 15.4 per cent compared to that of 15.1 per cent at the end of 2021. In 2021, licensed commercial banks held 55.3% of total assets in the financial system, which decreased to 54.9% in 2022. However, younger generations seem to rely more on private and foreign banks, which have initiated new financial instruments and provide banking services more flexibly.

Significance of the Study

By exploring the impact of role conflict on turnover intention, this study directly addresses a critical issue encountered by banks and provides insights into potential strategies for talent retention. The findings of the study provide valuable insights for Private Commercial Banks in Sri Lanka to develop effective talent retention strategies. Banks can use the results to design interventions that target specific aspects of role conflict, such as workload management, role clarity, and conflict resolution mechanisms. Reducing turnover intention not only benefits individual employees but also has a positive impact on organizational effectiveness. It adds to the body of literature by providing empirical evidence specifically focused on Private Commercial Banks. The findings can enrich academic discussions, enhance theoretical frameworks, and stimulate further research in related fields, such as organizational behaviour, human resource management, and employee turnover.

Literature Review

Role Conflict

Role conflict is a situation where an individual is faced with different role expectations (Soelton et al., 2020). The concept of role conflict is based on the different role expectations people within the organization have towards the focal person. At given points in time, these role senders may impose pressures on the focal person to perform different kinds of behaviour, or roles. Role conflict is the existence of two or more role expectations for individual jobs that are not compatible with each other (Haholongan & Kusdinar, 2020). According to Rizzo et al., (1970), role conflict refers to a situation where competing demands are expected from an individual while fulfilling his or her multiple roles or expectations placed in an employee's job discretion which are not compactable with his skills or abilities for instance when an employee play different roles at the same time may face that the

demands of the roles are not compatible. Individuals experience role conflict when they find themselves pulled in various directions as they try to respond to the many statuses they hold. On the other hand, role conflict is when that employee plays two or more roles in the simultaneous occurrence of two or more sets of pressures such that compliance with one would make more difficult compliance with the other instantaneously and finds that they are unsuited or incompatible (Huang & Cheng, 2012). This situation is elaborated in role theory and according to Atkinson (2023), role theory implies that individuals, whose expected behaviours are inconsistent, which signifies the existence of role conflict, would perform less effectively compared to those whose roles are not in conflict. Moreover, role conflict may arise in a situation where two employees have different views about their work resulting in conflicting demands and expectations thereby leading to incompatible decisions (Rizzo et al., 1970; Soelton et al., 2020).

It is worth noting that role conflict creates adverse events and negative emotions at work. Studies highlight that reports of high levels of role conflict lead to demonstrating unacceptable behaviours in the workplace that cause feelings of anger, frustration, anxiety and fear. Nevertheless, the higher the role conflict, the more disturbing the performance of employees and their commitment to the organization. Studies have found 5 distinct types of role conflict including intrasender conflict, intersender conflict, inter-role conflict, intra-role conflict and role overload (Donald & Donald, 2001; Haholongan & Kusdinar, 2020). Intrasender Conflict (IRSR) occurs when a role sender requires a role receiver (i.e. the focal person) to perform contradictory or inconsistent roles. It includes the employee's interpretation of the conflicting role expectations of a role sender (i.e.: supervisors, coworkers, subordinates) (Haholongan & Kusdinar, 2020) when different prescriptions and proscriptions from a single member of the role set may be incompatible. Intersender Conflict (ISR) when a role receiver receives incongruent demands from two different senders. It includes the employee's interpretation of role expectations that are not aligned or conflicting with the various role-set members (i.e.: superiors, coworkers, subordinates) (Haholongan & Kusdinar, 2020). Inter-role Conflict (IRC) is a situation whereby an individual occupies two or more roles with inconsistent expectations. Intra-role (IRAC) Conflict when what is required of a role occupant is incongruent with the role occupant's attitudes, values, and professional behaviour. Role overload (ROL) is a work condition where people perceive role demands as exceeding their time, energy and capabilities.

Turnover Intention

Turnover is one of the most critical human resource challenges an organization faces and is very destructive to any organization irrespective of the industry it operates (Mossarah, 2023). A turnover is an act of voluntary or involuntary withdrawal from an organization where intention means intention or desire, thus, turnover intention is the desire of an employee to leave the company voluntarily (Soelton et al., 2020). Turnover intention is the wish of employees to resign from their positions (Addai et al., 2022). Turnover intention can be classified into three namely, unpreventable turnover, desirable turnover and undesirable turnover. The unpreventable turnover intention is due to illness, family issues or retirement. Moreover, the desirable turnover intention is due to the employee's incompetence. Finally, the undesirable turnover intention would include competent and qualified employees leaving due to such organizational issues as lack of supervision, poor support and role conflict (Wijebandara et al., 2019). However, the turnover intention is a good and reliable indicator to predict the actual turnover (Mohammad Falahat et al., 2019). Awan et al., (2021), revealed that the intention to leave or intention to quit refers to the potential plans to leave the job with an employer. Thus, scholars identified turnover intention as a global phenomenon due to the complex nature of work. By understanding the antecedents of turnover intentions, organizations could prevent the actual turnover of their valued employees by modifying organizational policies and procedures to retain those employees (Jabeen et al., 2020; Nor et al., 2018). This is a normal psychological response by employees because of specific job or organizational conditions (Xu et al., 2023).

Role Conflict and Turnover Intention

The existing literature identified and analyzed several theories and models related to turnover intention and role conflicts. However, some of the previous researchers used role theory to find the impact of role conflict in organizations (Aydıntan & Şimşek, 2017; Thakur & Chewning, 2020). Role theory was first introduced by George Herbert Mead in 1934 which defines the interactions between individuals in organizations by focusing on the roles they play (Anglin et al., 2022). Recent studies have seen an increased interest in the use of role theory to describe and explain the tensions and conflicts associated with membership in organizations. The studies found that there is a significant positive relationship between role conflict and turnover intention (Ashfaq et al., 2020; Awan et al., 2021; Shahid et al., 2022). Interestingly, Harun et al., (2022) studied the aspects of role stress including role conflict and role ambiguity concerning job satisfaction and found that the higher the role stress employees experience, they are likely to produce unfavourable behaviours at the workplace. Similarly, Belias et al. (2015) discovered that higher role conflicts lead to low performance and resignation from an organization. Previous studies on role conflict have predominantly examined its impact on employees' turnover intentions and found that role conflict acts as a dissatisfier and stressor concerning employees that can motivate them to leave their organizations (Huang & Cheng, 2012; Jung et al., 2012). Further, some studies found that role conflict is positive. For example, when individuals perform many roles, it might lead to the creation of positive effects (Kour et al., 2019).

Nevertheless, several studies show that there is equivocal support and mixed results for the impact of role stressors on turnover intentions' relationships (Bhuian et al., 2005; Mohsin et al., 2015). However, the general findings are that role stressors negatively influence functional work outcomes, such as job performance, and positively influence dysfunctional job outcomes, such as turnover intention (Kour et al., 2019; Shahid et al., 2022). Scholars in recent and past times have identified role ambiguity and role conflict as the two main role stressors in research that have dysfunctional effects on both individuals and organisations (Jackson & Schuler, 1985; Khan et al., 2020; Rizzo et al., 1970). Based on the above discussion, the following hypotheses were developed.

H1: There is a positive impact of Inter-role conflict on turnover intention in PCB in Sri Lanka.

H2: There is a positive impact of Intra-role conflict on turnover intention in PCB in Sri Lanka.

H3: There is a positive impact of Intrasender-role conflict on turnover intention in PCB in Sri Lanka.

H4: There is a positive impact of Intersender-role conflict on turnover intention in PCB in Sri Lanka.

H5: There is a positive impact of role overload on turnover intention in PCB in Sri Lanka.

Research Methodology

The study was conducted as a quantitative study under the positivism philosophy, deductive approach, and survey strategy to examine the impact of role conflict on turnover intention in Private Commercial banks in Sri Lanka. The study used a Cross-sectional survey because it would be appropriate to collect data from a sample drawn from a population at one point in time (Mohajan, 2020). Private commercial banks were chosen as the target population of the study. The research gathered data from 03 private sector banks in Sri Lanka based on the highest turnover rate reported in Sri Lanka in 2023. The population of the 3 banks were 9624 employees (CAL Research Estimates, 2023). The simple random sampling method was used; thus, 370 employees were identified as the sample size of the study based on Krejci and Morgan's table. The self-directed questionnaire was used as the primary data collection method. Five-point Likert scale was applied in designing the questionnaire, with a value of 5 as strongly agree and a value of 1 as strongly disagree. Through an extensive literature review, the variables of the current study were measured, based on established measurements which had been used by the researchers with modifications. The questions related to role conflict (Inter-role conflict, intra-role conflict, intrasender-role conflict, intergender-role conflict

and role overload) were taken from Donald & Donald, (2001) and questions related to turnover intention were taken from Kunte et al., (2017). Descriptive and inferential analyses were conducted to analyze the data gathered from the questionnaire. Before the main survey, the researchers conducted a pilot study to validate the survey instruments. After analyzing the accuracy and completeness of the 370 questionnaires at the 100% response rate was used for the final analysis.

Results and Analysis

Respondents Profiles

The demographic parameters of the sample, including measures of central tendency and variability, were outlined and summarized. The analysis indicates that the sample consists of 370 individuals, of which 49.9% (185 individuals) are male and 186 individuals (51.1%) are female. Responses indicating durations of employment at the particular bank of below one year, one year, two years, three years, four years, and above five years represented 14.3%, 11.1%, 30.2%, 13.2%, 9.4%, and 21.8%, respectively.

Reliability Analysis

Cronbach's alpha was employed to examine the instrument's measures for reliability, and all variables scored higher than the standard threshold of 0.7 which proved that the survey instrument is trustworthy as follows:

Table 1: Cronbach's Alpha Values

Variable	Alpha Values
Turnover intention	0.731
Inter role conflict	0.883
Intra role conflict	0.758
Intrasender-role conflict	0.809
Intersender-role conflict	0.758
Role overload	0.757

(Source: Survey Data, 2024)

Hypotheses Testing

This study used multiple regression analysis to assess the degree to which a group of predictors may account for the variance in the dependent variable to address this issue. The outcomes of a multiple regression analysis utilizing a set of predictors are shown in Table 2. Accordingly, the R Square value is 0.645, indicating that approximately 64.5% of the variance in the dependent variable is accounted for by the independent variables included in the model. This suggests that the regression model provides a good fit to the data, explaining a substantial portion of the variability in the dependent variable. The ANOVA table (Table 3) shows the Sig value was 0.000 (less than 0.05), and the F value of 132.472 indicating that the model is strong enough to predict the explanatory power of independent variables. Moreover, in Table 4 the coefficient table, p-value less than the significance level (often 0.05) indicates that the predictor is statistically significant in predicting the dependent variable. Therefore, it can be concluded that inter-role conflict, intra-role conflict, intersender role conflict, intrasender role conflict and role overload positively impact turnover intention in private commercial banks in Sri Lanka. Thus, all the hypotheses developed are accepted. Moreover, intra-role conflict is the most influential predictor of turnover intention among employees in the banking sector in Sri Lanka.

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	.803 ^a	.645	.640	.27467

a. Predictors: (Constant), IRC, IRAC, IRSR, ISR, ROI

b.

Table 3: ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.969	5	132.472	.000 ^b
	Residual	27.536	365		
	Total	77.505	370		

a. Predictors: (Constant), IRC, IRAC, IRSR, ISR, ROI

b. Dependent Variable: Turnover Intention

Table 3: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.Error	Beta		
1(Constant)	.143	.175		.816	.415
IRC	.056	.015	.118	3.691	.000
IRAC	.381	.036	.421	10.453	.000
IRSR	.280	.032	.326	8.797	.000
ISR	.080	.027	.094	2.963	.003
ROL	.166	.042	.175	3.977	.000

a. Dependent Variable: Turnover Intention

Discussion

Employee turnover is a significant concern for organizations worldwide, impacting productivity, morale, and overall performance. This study focused on exploring the impact of role conflict and turnover intention within the context of Private Commercial Banks in Sri Lanka. Given the competitive nature of the banking sector in Sri Lanka and the importance of retaining skilled employees, understanding the factors driving turnover intention is paramount for organizational success. According to the results, there is evidence to imply that role conflict and turnover intention are related and these findings align with the existing literature (Anglin et al., 2022; Awan et al., 2021). Each predictor has a moderate to significant beneficial impact on the turnover intention according to the correlation coefficients. These multiple regression results show strong evidence for a significant link between the dependent variable and the independent variables and suggest that the model is a reliable way to predict the values of the dependent variable based on the values of the independent variables. The regression model provides a good fit to the data, explaining a substantial portion of the variability in the dependent variable. Based on the values of the five key predictors, the model has significant predictive power, demonstrating that it is a viable way to forecast turnover intention. Consequently, based on these results, it can be said that the five main predictors indeed influence turnover intention.

Implications of the study

The findings of the present study are significant for the banking industry and carry substantial implications. The study has contributed to filling the gap in existing knowledge by identifying the turnover intention among bank employees. The findings revealed that role conflict specifically intra-role conflict, inter-role conflict, intrasender role conflict, intersender-role conflict, role overload have a substantial impact on the turnover intention in the private commercial banks. By exploring the

impact role conflict on turnover intention, this study directly addresses a critical issue faced by banks and provides insights into potential strategies for talent retention. The findings of the study provide valuable insights for Private Commercial Banks in Sri Lanka to develop effective talent retention strategies. Banks can use the results to design interventions that target specific aspects of role conflict, such as workload management, role clarity, and conflict resolution mechanisms. Reducing turnover intention not only benefits individual employees but also has a positive impact on organizational effectiveness. It adds to the body of knowledge by providing empirical evidence specifically focused on Private Commercial Banks. Moreover, the identification of role conflict as a key predictor of turnover intention highlights the need for targeted interventions aimed at managing and resolving conflicts at both individual and organizational levels. The findings can enrich academic discussions, enhance theoretical frameworks, and stimulate further research in related fields, such as organizational behaviour, human resource management, and employee turnover. Therefore, the implications of this study call for the development and implementation of tailored intervention programs and organizational policies designed to mitigate role conflict and its adverse effects on turnover intention.

Conclusion

This study aimed to examine the impact of role conflict (intra-role conflict, inter-role conflict, intrasender-role conflict, intersender-role conflict, and role overload) on turnover intention. The findings indicated that inter-role conflict, intra-role conflict, intersender role conflict, intrasender role conflict and role overload positively impact turnover intention in private commercial banks in Sri Lanka. Therefore, the implications of this study call for the development and implementation of tailored intervention programs and organizational policies designed to mitigate role conflict and its adverse effects on turnover intention. Further, the significance of the study lies in its potential to provide private commercial banks in Sri Lanka with valuable insights into the impact of role conflict on turnover intention.

Research Limitation and Future Direction

Future studies could investigate the underlying mechanisms through which role conflict influences turnover intention, such as its impact on job satisfaction, organizational commitment, or psychological well-being. Further, the current study was only based on 3 banks in Sri Lanka based on the reported highest turnover rates. However, future studies could explore a wider range of employees from different organizations in Sri Lanka to provide a more comprehensive understanding of turnover intention. Future research could also explore the implications of remote work, virtual teams, and digital communication technologies on role conflict and turnover intention. Future research could develop into potential mediating and moderating variables that may influence the relationship between role conflict and turnover intention such as individual differences and organizational variables.

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