



The Role of Supervisor Support on Work-Family Conflict and Employee Turnover Intentions in the Workplace with Mediating Effect of Affective Commitment in Twin Cities in the Banking Industry, Pakistan

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ABSTRACT

Organizations compete in today's world through its intangible assets which literature describe as human capital. Technology can be replaced but human capital cannot be replaced completely ever. Employee retention is center of attention for all the organizations' nowadays. Retentions of employees' mainly based on supervisors support and their affiliation with organization. This paper attempts to examine the impact of supervisor support on work family conflict and turnover intentions directly and indirectly through affective commitment. In order to collect the data this study used closed ended questionnaires from banking industry of twin cities of Pakistan. SEM (AMOS) was employed to test hypotheses. Findings reveal the mediating role of affective commitment particularly in context banking sector of Pakistan. This study filled the gap by investigating supervisor support on work family conflict along with affective commitment. Findings of this study are important from two perspectives. First is the banking sector and secondly the twin cities in which there is almost no study has been conducted before. Implications are particular for banking industry top managers and practitioners. Top management can implement such practices in order to retain their employees.

Keywords: Supervisor Support, Work-family Conflict, Employee Turnover Intentions, Structural Equation Modeling

JEL Classifications: H15, M16

1. INTRODUCTION

Banking industry plays a significant and dynamic role in the modern economic system (Medvedev, 2016). For every business and trade in world it is now very difficult to operate without a sound banking system (World Bank, 2016). Banking is now an integrated part of every commercial activity and contributing its share in development of trade and business globally, Similarly, banking industry of Pakistan which is playing a vital role in the development as well as growth of state or country economy (Shahbaz and Lean, 2012), employing more than Hundreds of thousands of employees' and serving a large share of population in terms of their financial needs and in international trade (Azhar

et al., 2009). As the main regulator SBP (State Bank of Pakistan) is mainly regulating the overall banking industry operations in Pakistan. Moreover, Financial and insurance industry contribute 5.70% in the overall country service sector economy and its total share in the country gross domestic product were 3.37% percent for the financial Year 2017, The overall insurance and financial sector comprises (as per SBP): all scheduled and registered banks (Local/Domestic and Foreign), DFI, all Insurance (Life and General) Companies, Modaraba Leasing and conventional Leasing organizations and companies, Money and currency Changers, and Stock Market Brokers, etc rate of growth is 10.67% against the 6.20 of last year (Ministry of Finance, 2018).

Table 1: Descriptive statistics

Variables	Mean	Maximum	Minimum	Number	SD
Supervisor support	3.40	5	1	201	0.918
Work family conflict	3.67	5	1	201	0.903
Affective commitment	3.46	5	1	201	0.932
Turnover intentions	3.26	5	1	201	0.6.84

Table 2: Construct validity

Constructs	Number of dimensions	Factor loading	AVE	CR	CB alpha				
Supervisor support	SST 1	0.63	0.61	0.82	0.72				
	SST 2	0.53							
	SST 4	0.71							
	SST 5	0.78							
	SST 6	0.74							
	WFC 1	0.67							
Work family conflict	WFC 3	0.69	0.64	0.86	0.75				
	WFC 4	0.65							
	WFC 5	0.65							
	AC 1	0.72							
Affective commitment	AC 2	0.67	0.62	0.87	0.79				
	AC 4	0.72							
	AC 5	0.65							
	AC 6	0.63							
	Turnover intentions	TI 1				0.81	0.58	0.79	0.81
		TI 2				0.78			
TI 3		0.77							
TI 4		0.73							

The first commercial bank (HBL) established in 1947, and now in 2018 Pakistani Banking sector now comprises of 35 commercial Banks (Public and Private), 10 Micro Finance Banks, and 7 Investment banks, with more 9050 branches all across Pakistan and globally with total deposits almost Rs.12,697,519 Million (SBP, 31-Aug-2018), and more than sixty thousand employees as per secondary Data (from Websites of Banks) obtained from Four Major Banks of Pakistan only such as UBL, HBL, MCB, NBP (Raymond Michael Report: International Banker, 2018), State Bank of Pakistan as regulator of Banking industry of the Pakistan categorized these banks in Public, Private, Investment and Micro Finance categories. In banking industry the role of employees are undeniable and vital, if employees quit the organization it has detrimental effect on organizational performance (Beh and Shah, 2016; Shah et al., 2016; Shah et al., 2018; Shah et al., 2013). In the same notion the role of supervisor support is extremely important in enhancing affective commitments and reducing intentions to quit, Ahmed et al. (2012). Supervisor support plays a significant role in impacting the employee’s decision at workplace. In addition, supervisor support usually affect the employee attitude and perception regarding the organization it work, Supervisor support has emerged as an important element which contribute to various outcomes (Benjamin and David, 2012), and has greater impact on the role between work and family conflict and employee intentions to leave the organization (Keenan and Mostert, 2013). Supervisor Support is defined as employee believe about the degree to which a quality of helping relationship derived from supervisor is available (Leavy, 1983), supervisor give value to

its employee positive contribution and show greater care to its personal wellbeing is termed as supervisor support (Kottke and Sharafinski, 1988). Researchers in the area of Turnover intentions say that SS may impact turnover decision of the employees via its impact on distinctive supervisor level support effect (Maertz et al., 2007).

Nowadays businesses are trying to improve their productivity, ensure quality services and produce more output for increase profitability (Heskett et al., 1994; Sadikoglu and Zehir, 2010), which in turn overburdened its employees in form of heavy work load, lengthy working hours, Non-stop customer services and time bounding work assignments, due to which both roles related conflicts are rising rapidly (Williams, 2001) as it leaves no space for employees personal, family and social commitments and appointments (Amstad et al., 2011). Employees are up to great extent unable to balance between both extremes which causes lower job performance, and satisfaction in job, and leads towards turnover intentions, (Valcour, 2007).

Work family concept are defined by multiple scholars in a different way and it is remained a popular due to its immense and intense role in the performance of employees and its psychological importance (Casper et al., 2002). Work family conflict is sub divided in two distinct dimensions: such as Family interfering Work, and Work interfering family, WIF is an experience of employee family life get difficult due to his work, while FIW is an employee experience of his work life get difficult due to his family problems, (Greenhaus et al., 2006). Work family conflict has linked with Affective commitment, the more the conflict between work and family the less the Affective commitment, (Namasivayam and Zhao, 2007; Casper et al., 2002). Similarly, Affective commitment can be defined as “is an emotional commitment of the employee to his organization (Meyer and Allen, 1991). Affective Commitment can be directed towards certain constituencies such as organization or Supervisor (Meyer and Herscovitch, 2001),

Increase in Affective commitments lowered intent to leave (Coff and Raffiee, 2015), Not very surprisingly an AC is very strong predictor or antecedent of turnover and withdrawal intentions Meyer et al. (2002), Although mediating effect of affective commitments in relation between WFC and TI has been never tested thoroughly, further employee TI is highly searched in the area of organizational research, (Maertz et al., 2007). This prevalent interest specifically emerged from the widespread recognition of cost associated with voluntary turnover and considerable benefits associated with it if it is managed efficiently, (Griffeth and Hom, 2001). Retention of highly talented employee is one of the most crucial area in the sector of talent management because human capabilities in organization are consider as key to competitive

Table 3: Comparison correlations and square root AVE

Variables	AVE	Supervisor support	Work family conflict	Affective commitment	Turnover intentions
Supervisor support	0.61	0.76			
Work family conflict	0.64	0.502	0.81		
Affective commitment	0.62	0.439	0.329	0.79	
Turnover intentions	0.58	-0.058	-0.029	-0.138	0.77

*Bold values represent square root of AVE

Table 4: Structural model of direct hypotheses

Hypothesis	Path	β	S.E	Standardized estimates	C.R	P-value	Decision
H ₁	SST→TI	-0.75	0.26	-0.712	-2.88	0.03	Accepted H ₁

Table 5: Goodness of fit of direct relation

Variables	GFI	CFI	RMSEA	χ^2/df
SST→TI	0.913	0.914	0.052	5.415

advantage, (Pfeffer, 2005). Thus, superior know how of turnover, its causes and how to control it will be the primary concern of future and predictor of turnover behavior. That is without any doubt global attitudes influence turnover intentions which is one of the primary cause turnover behavior, Keep in view the above discussion, the main aim of this study is to further investigate the effect of supervisor support on conflict in work and family domain and on employee intentions to leave, in work place with Affective commitment as mediator in the banking sector employees of the twin cities of Pakistan such as Rawalpindi and Islamabad.

1.1. Objectives of the Study

- To investigate the effect of perceived supervisor support on work-family conflict
- To examine the effect of work-family conflict on employee intentions to leave
- To analyze the influence of supervisor support on employee turnover intent
- To find out the effect of supervisor support on work-family conflict
- To Investigate and examine role of affective commitment as mediator between the relationship of Perceived Supervisor support and employee intentions to quit or turnover intention. and
- To Examine and investigate the role of Affective commitment as mediator in relation between WFC and TI.

2. LITERATURE REVIEW

2.1. Turnover Intentions

It is defined as “informed and willingness of an employee leave the organization,” (Tett and Myer, 1993), voluntary turnover of the employee is the most studied area in organizational research, Maert et al. (2007). There is a little knowledge available to know the causes and antecedents of turnover intentions (Michaels et al., 1982). The supervisor support is important and when an employee feel not good about the job, turnover is likely the outcome (Michael et al., 1982) managers at all cost try to minimize employee turnover (Nouri and Parker, 2013; Perryer et al., 2010). Financial cost is the direct effect of turnover incurred through loss of talented human capital and its recruitment and training, Weisberg and

Kirschenbaum, (1991). On average TI have high impact at macro level on society, Wisberg and Kirschenbaum (1991). Talented employees are the life blood of any successful business, (Shah and Beh, 2016; Shah et al., 2018) and need to be motivated and retained in the organization at every cost in order to help organization in global competitiveness for providing quality services and products to the society at all, (Nouri and Parker, 2013).

2.2. Supervisor Support and Turnover Intentions

Defining Supervisor support as “employee believe about the degree to which a quality of helping relationship derived from supervisor is available” Leavy (1983). Moreover, When employee feel that his supervisor is supportive and care for their wellbeing, they may feel they are connected to organization (Newman et al., 2011; Dawley et al., 2010), which would lead them to “return back favour” in giving back to their supervisor through retention in the organization (Gillet et al., 2013; Williams, 2001). It is because of the interaction of supervisor and staff which leads to make the perception and shape it (Shore and Wayne, 1993; Maert et al., 2007; Mitchell, 1982). Organization should encourage supervisors to be a major source of support to employees which in turn improve Perceived organization support and reduced Turnover intentions of employee directly, Newman et al. (2011). Therefore, the following hypothesis developed for this study.

H₁: There is a negative relationship between supervisor support and employee turnover intentions

2.3. Work Family Conflict and Turnover Intentions

Defining WFC, “a form of inter-role conflict where role pressures from both domain such as work and family are incompatible in certain respect,” (Boyar et al., 2003; Greenhaus and Beutell, 1985). Moreover, work family conflict (WFC) has positive relationship with turnover intentions (TI) and the person who experience more WFC are more inclined towards Turnover intentions (TI), (Haar, 2004), Work Life Balance (WLB) has non-significant relationship with TI as contrary to the previous findings, (Blomme et al., 2010; Javed et al., 2014), FWC is poorly understood, Both work to family (WIF) and family to work (FIW) conflicts are predictor of Turnover intentions (TI), (McNall et al., 2009). According to Boyar et al. (2003) it is that work-stressor such as Work to role conflict, work role overload affect WFC which has very strong potential to influence turnover behavior, so management to adjust work-stressor to reduce Work family conflict (WFC) and indirectly employee turnover intentions (TI), Boyar et al. (2003), from the above references this study hypothesized that.

Table 6: Structural model of direct hypotheses

Hypothesis	Path	β	S.E	Standardized estimates	C.R	P-value	Decision
H ₂	WFC→TI	0.620	0.25	0.582	-2.480	0.05	Accepted H ₂

Table 7: Goodness of fit of direct relation

Variables	GFI	CFI	RMSEA	χ^2/df
WFC→TI	0.925	0.932	0.0671	3.545

H₂: There is positive relationship between work-family conflict and turnover intentions.

2.4. Affective Commitment (AC) and Turnover Intentions (TI)

Aff-commitment (AC) can be define as “An emotional attachment of employee to its organization,” (Allen and Mayer, 1990), it creates a strong sense of organizational identification among employees and having negative relationship with TI, (Mehmood et al., 2016; Weng and McElroy, 2012). Affective commitment has a negative relations with Turnover intentions of employee, (Ashar et al., 2013). AC has become the only predictor of TI and absenteeism in conjunction with Normative commitment (NC) which is positively related with Turnover Intentions (TI), (Albrecht and Andreetta, 2011; Shah and Beh, 2016; Shah et al., 2018). Most of the studies found the relationship between them and it was significantly related. Different studies conducted in western economy and therefore their implication are a bit different from Asian perspective. This study focus on Asian perspective that is what make it significant in order to come up with Asian perspective. All form of commitments including Affective commitment correlate negatively with Turnover intentions, withdrawal cognition and actual turnover (Chiu and Francesco, 2003; Meyer and Herscovitch, 2001), the below hypothesis has been formed.

H₃: There is a negative relationship between Affective commitment and Turnover intentions.

2.5. Relationships of Variables among each other and Banking Industry

Staff working in Pakistani banks is more prone to develop high turnover intentions if the management do not take up certain steps to enhance their level of commitment and satisfaction (Mehmood et al., 2016). A study conducted on bank employees suggested that employee emotional attachment which is “Affective Commitment” is highly essential in reducing employee (TI) such turnover intentions (Bhatti et al., 2015).

Banks management and top positions holder should cultivate practices to Increase work life balance and reduce Work-Family Conflict (WFC) which has impact on employee work performance and quality, Byron, (2005). Another study conducted by Newman et al. (2011) conducted a research on Perceived supervisor support and turnover intentions suggested that said model of variables should tested with similar data in banking and other industry. Additionally, the role of affective commitment is very important and have psychological impact on employees. Organization spend huge amount of money on training and development and so many other practices to enhance the affective commitment so as to increase their retention in organization. In similarly context

the role of proper supervisor practices push forward and incite the emotional attachment of employees which scholars called affective commitment (Hassan et al., 2014). Employees turnover push the organization to the edge of breaking as organization loses its competitive edge which is their employees (Shah et al., 2018; Shah et al., 2016). Nowadays, banking industry role is very important in economy of Pakistan and this study concern with its employees’ relationship with higher management. Banking industry particularly the Asian perspective is lacking regarding investigation of such variables. This study focuses on banking industry where such variables are highly important in terms of Asian perspective and moreover, twin cities. The relationship among employees are highly important for banking industry.

Another study conducted by Laeque (2014), conducted a research on banking employees and suggested that organization should provide support, cooperation and counseling services to their employees who faces the difficulty in reaching the demands of the family, work and both work-family at the same time through caring policies, supervisor support to lower the conflict in both domains such as work and family domains.

2.6. Theoretical Foundation of the Study

Social exchange theory guides the relationships of this study. This theory explains that affective commitment builds the retention intentions which ultimately reduce the turnover intentions (Herman et al., 2013; Shah et al., 2018). Furthermore, supervisor support lead to build the affective commitment and reduces the turnover intentions. On the same note, supervisor support reduces work-family conflict, (Judge and Colquitt, 2004; Casper et al., 2011; Roehling et al., 2001).

Theoretical Framework of the Study is presented in Figure 1.

3. METHODOLOGY

Line Managers of the top five commercial banks operating in the twin cities of Pakistan such as Rawalpindi and Islamabad is the unit of analysis, According to Survey of Pakistan, (2018), Islamabad is the capital of city of Pakistan with more than 1.5 million population and according to State Bank of Pakistan, (2018) approximately 261branches and on average two (2) managers are working on each branch of these top commercial Banks are operating in the Islamabad and Rawalpindi. To obtain the Data a Stratified random sampling technique were applied, a total of 322 questionnaires were distributed and 223 were returned and usable were 212.

3.1. Data Collection Instruments

Supervisor Support was measured through six (6) items adopted from Anderson et al. (2002). Work Family Conflict was measured by Five (5) items taken from Netemeyer et al. (1996) and Boles et al. (2001). Moreover, Affective Commitment was measure by eight (8) items adopted from Allen and Meyer (1990). Similarly,

Figure 1: Theoretical framework

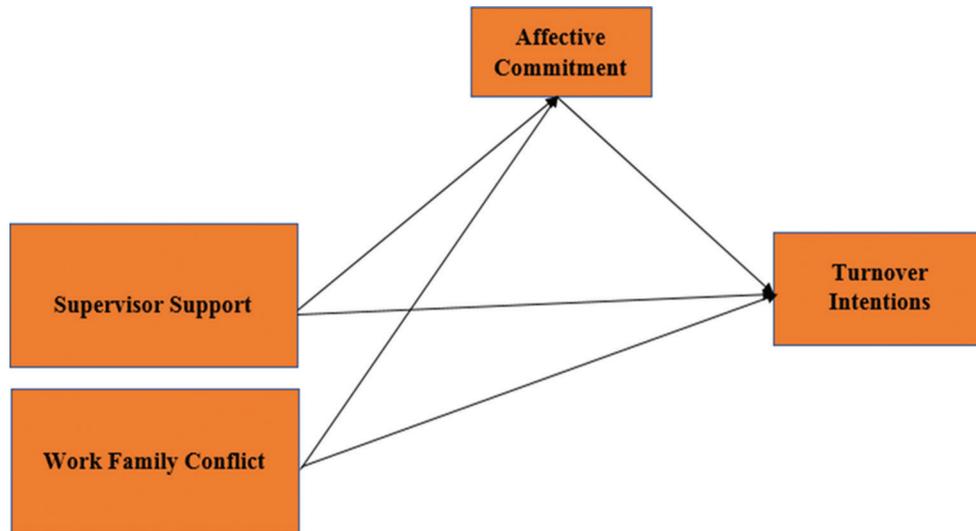


Table 8: Structural model of direct hypotheses

Hypothesis	Path	β	S.E	Standardized estimates	C.R	P-value	Decision
H ₃	SST→WFC	-0.57	0.26	-0.532	-2.192	0.6	Rejected H ₃

Table 9: Goodness of fit of direct relation

Variables	GFI	CFI	RMSEA	χ^2/df
SST→WFC	0.942	0.935	0.071	3.254

Turnover intentions was measured by 4 items adopted from Farh et al. (1998).

3.2. Tools for Data Analysis

For descriptive analysis SPSS was employed, as shown in Table 1, while for testing the hypothesis of this study Structural Equation Modeling (SEM) AMOS was employed, To investigate the reliability and validity of the constructs, this study employed several parameters and those were Cronbach’s alpha, construct reliability, factor loadings and average variance extracted (AVE), the discriminant and convergent validities are been portrayed in Tables 2 and 3 respectively.

Confirmatory Factor Analysis (CFA) To investigate the appropriate level of goodness of Fit CFA were employed, CFA results reflected inappropriateness of the projected model. In order to get to the appropriate level of goodness of the model fit researcher discarded items of HR practices, organizational citizenship behavior and turnover intentions whose (FL) such as Factor loading below the doorsill. Initially goodness of Model Fit was (GFI = 0.578; CFI = 0.556; RMSEA = 4.511; χ^2/df = 18.341) and after discarding according to Hair et al. (2009) all the appropriateness of model fitness was achieved and new summery were (GFI = 0.952; CFI = 0.944; RMSEA = 0.041; χ^2/df = 4.423].

3.3. Structural Model Analysis

After establishing the validity, the next step is to investigate the direct and indirect hypotheses. For this purpose, the structural models were run and the tables are noted in Tables 4-11.

4. RESULTS OF SEM AND DISCUSSION

As per findings the hypothesis H₁ is accepted, coefficient values -0.712 which are given in Table 4 along with goodness of fit Table 5, which indicates that one unit of change in Supervisor support will bring -0.712 change in turnover intentions. Results are consistent with previous research studies like Eisenberger et al. (2002) who found negative relation between Supervisor support and Turnover intentions. Similarly, some other studies like Deconinck et al. (2013); Javed et al. (2014) also examined and their studies portrayed negative relationship between Supervisor support (SS) and Turnover intention (TI).

As per findings the hypothesis H₂ is accepted, coefficient values 0.582 which are given in Table 6 along with goodness of fit Table 7, which indicates that one-unit change in the Work family conflict will bring 0.582 changes in the turnover intentions. Results are consistent and accord with previous research studies like Noor et al. (2011) who study portrayed a positive relationship between work family conflict (WFC) and employee turnover intentions. Similarly, Chen et al. (2017) found a strong positive relation between work family conflict (WFC) and employee turnover intentions (TI). Further studies of Blomme et al. (2010), also examined and their studies portrayed positive relationship between them.

As per findings the hypothesis H₃ is rejected, coefficient values -0.532 which are given in Table 8 along with goodness of fit Table 9, which indicates that a single one-unit change in work-family conflict (WFC) will bring -0.532 change in turnover intentions, so finding revealed insignificant relationship. Results shown consistency with previous research study of Kossek et al. (2011) found that the supervisor support in general is not strongly associated with employee work-family conflict then a specific one,

Table 10: Mediation analysis (Indirect effect) of structural model

No	Hypothesis	Direct without mediator	Sig	Direct with mediator	Sig	Indirect effect	P-value (Bootstrap)	Mediation	Decision
H ₄	SST→AC→TI	-0.683	-2.88 (0.03)	-0.632	-2.120 (0.001)	-0.71	0.003	Partial mediation	Accepted H ₄
H ₅	WFC→AC→TI	-0.683	-2.480 (0.05)	-0.632	-2.120 (0.001)	-0.40	0.003	Partial mediation	Accepted H ₅

Table 11: Goodness of Fit, through AC

Variables	GFI	CFI	RMSEA	χ ² /df
SST→AC → TI	0.924	0.912	0.056	3.022

and inconsistent with other Similar studies of like, Talukder et al. (2019), Karatepe and Uludag (2008).

In order to examine the mediation effect, this study developed the H₄ and H₅. This study adopted the procedure of mediation analysis described by Preacher and Hayes, (2008), in which the structural Model has run twice, Initially first without mediator and secondly with mediator and then calculated the indirect effects as shown in Table 10 along with goodness of fit Table 11, significance of the indirect value was checked through bootstrapping as postulated by Preacher and Hayes, (2008), with one thousand (1000) iterations to test P-value, Hypothesis H₄ and H₅ are accepted as per findings. This showed that there was a partial mediation Baron and Kenny (1986), can be seen in Table 10. Results are very consistent with various previous researches are as if Ashar et al. (2013) mentioned that Affective commitment has positive relationship with supervisor support and negative relationship with turnover intentions and mediates the relation between supervisor support and turnover intentions, Similarly, a study conducted by Fazio et al. (2017), Revealed that Supervisor Support has direct impact on employee turnover intentions with mediating effect of Affective, Yang et al. (2017) reveals that Affective commitment strongly mediating the relationship between Work-family conflict and Turnover Intentions, Moreover (Gyensare et al., 2016; Mehmood et al., 2016), found Negative relation between affective commitment and Turnover Intentions.

5. CONCLUSION

In light of above results and discussion it has been concluded that Supervisor Support has significant impact in reducing employee turnover intentions, which gives clear indication that appropriate Supervisor Support has a strong influence in reducing employee turnover intentions, Similarly, Affective commitment mediates the relationship between Supervisor support and turnover intentions, This indicated that affective commitment should be promoted in banking sector employees of Pakistan, Interesting Findings of this study came in results of Supervisor Support impact of Work family Conflict. As findings proved non-significant impact of supervisor support on Work-family conflict, this clearly indicates that in banking sector Supervisor Support practices are not properly being implemented. These empirical results are crucial for the top management of the banking sector to come up with appropriate Supervisor Support practices which particularly effect the Work family Conflict issue. Moreover, to enhance Supervisor Support the role of mediator such as Affective commitment is very important

and vital as the results clearly portrayed that mediation effect is strong and which ultimately reduce turnover intentions. Another interesting finding is that Work-family conflict has negative effect on Affective commitment which lead to develop an understanding that in banking industry of Pakistan the issue of employee facing work-family conflict is high and needs to be addressed. As same is postulated by number of studies like Javed et al. (2014), Blomme et al. (2010), Ashar et al. (2013). The findings provide empirical evidences for banking sector of Pakistan to further strengthen the employee and employer relationship by incorporating proper implementation of affective commitment along with these Supervisor Support which ultimately lead to decreased or reduced turnover intentions of employees.

This study brought the very important aspect of such variables in banking industry. As discussed in reviewing literature, the significance of such variable is vital and needs to be considered. The Pakistani economy is going through its tough times and banking industry is playing an extra role in uplifting the economy, moreover it provided the lot of employment if such variables are not given proper attention, then it can result in detrimental. As stated earlier the banking industry needs to focus on the affective commitment because it is something which is emotional affiliation with an organization. The organization does not invest much through enhancing the affective commitment. It can be enhanced through proper HR practices and establishing the link of supervisor support and care from management. Many organizations reduce the turnover intentions through controlling their relationship with the employees which in turn result in enhanced affective commitment. Through this they build the confidence and relationship with organization. This study provided the empirical evidences which can lighten up the most important issue and its significance on the part of organization to how to address the issue of the employee turnover intentions. This new insights highlights the importance of the workplace practices and their involvement if not taken care of properly. Based on empirical evidences, the top management should come up with right practices to address this issue.

Findings are highly meaningful and important for the decision making authorities of banking industry to implement supervisor support activities properly. This study provided insight of Supervisor Support role and its effect directly and indirectly on turnover intentions. Furthermore, Insignificant relation between Supervisor Support and work-family conflict paved way for top management and practitioners to devise proper practices of supervisor support in to order to reduce work-family conflict which in turn leads to enhanced affective commitment and will further result in reduced turnover intentions, As mentioned in literature of the study, affective commitment is the prime factor in reducing turnover of employees', top management should develop the proper Supervisor Support practices with affective commitment and Supervisor Support practices to reduce the Work family

Conflict the which in turn will build the affective commitment and which will result in reducing turnover intentions.

This study postulated the prime findings related to Supervisor Support practices and the Work family Conflict in the banking industry of Pakistan. Nevertheless, our study has also some limitations and future recommendations. Firstly, this study has been conducted in Islamabad and Rawalpindi, the findings of the study can be extended by taking higher sample size in future in banking industry to generalize the finding of this study. Secondly, this study is cross sectional, future study can consider the same framework in longitudinal way. Thirdly, this study focused on middle line managers, future studies can consider the other line managers or front line employees. Finally, the same framework can be tested in other service sector like hospitals, hotels, Insurance sector and education industry.

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