

Balancing Act: How Supervisor Support Mediates the Effects of Job Stress,
Work-Life Balance, and Employee Creativity on Turnover Intention

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Abstract

The goal of this research is to investigate the effects of job stress, work life balance and employee creativity on turnover intention, with the mediation of supervisor support in the Pakistan banking environment. Research model of this study is developed on the base of Conservation of Resources theory (COR) and the Social Exchange Theory (SET) which explain the dynamics of supervisor support in connection to job stress, work-life balance, employee creativity, supervisor support and turnover intention. An adapted questionnaire will be used to conduct survey to gather data from employees working in banks branches of Islamabad and Rawalpindi. Convenient sampling technique will be used for selection of respondents. The Data collected for this research from 449 respondents of employees working in Private sector Banks of Islamabad and Rawalpindi, Pakistan. Partial Least Square-Structural Equation Modelling (PLS-SEM) will be used to analyze the collected data from respondents. This research will provide the guide line for management to overcome on job and work-life stress to reduce turnover intention through the positive role of supervisor.

Keywords: Turnover Intention, Job Stress, Work Life Balance, Employee Creativity, Supervisor Support.

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). Although different organizations may prioritize human resources differently in their quest for high productivity and economic edge, all of them understand the importance of having a skilled, motivated, stable, and responsive workforce (Ghafoor & Haar, 2020). However, more efforts are required to keep professional workers with some sort of

motivation effectively with the organization (Kravariti et al., 2021). 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).

Job stress is a natural part of anyone's life, and anyone encounters an episode of job stress on a daily basis. When a person comes into contact with stress at work, then this becomes a serious worry for both company and employees (Senaratne & Rasagopalasingam, 2016). There are so many definitions and theories of job stress, and job stress level varies from one person to another person, different persons behaving same way in different circumstances and the same person behaves differently in the same situations (Yildiz et al., 2021). Job stress is physiological and psychological state that develops in certain workplace. Stress arises when a person senses tension, pressure, unable to balance between their work and life or another negative feeling like worry or frustration (Jiang & Shen, 2018).

After Covid-19 work life balance has emerged with great concern and is proven to be a major challenge in juggling work and family responsibilities so work life balance gains focus because without support the workforce may leave the organizations (Nair et al., 2021). Work-life balance means to satisfy both familial responsibilities and professional (Parkes & Langford, 2008). Pressure on employees is increasing as a result of workplace changes including globalization, shifting consumer demand, and ongoing technical advancements (Schilling, 2014). This situation may significantly lower employee motivation to work and increase workplace disputes, stress, and quitting intentions.

The intrinsic incentives for working include the opportunity for creativity, personal happiness via success, and the enjoyment of providing services that clients like (Demircioglu, 2018a). It is thought that giving employees the chance to express their creativity will increase their sense of job satisfaction and prevent them from looking for other employment. Robinson & Beesley, (2010), the operational definition of creativity is "the choice of, socialization in, and enthusiasm with a job where the work is varied and exciting and demands artistry creativity". Technical proficiency is likely the most crucial component of professional competence and its surreptitious of job happiness and career advancement only possible with support of supervisor,

irrespective of by what means creativity & innovation stands encouraged and grasped (Allen et al., 2021).

Supervisor support is a support, guidance and encouragement employees receive from their immediate boss (Eisenberger et al., 2002). A supportive manager can provide resources, feedback, and the positive work environment, which improves well-being of employees. Having such a leader will boost cohesion and appreciation among workers with strong emotional commitments, encouraging them to remain with the company (Karatepe & Kaviti, 2016). If higher the support from supervisor despite of challenges and stress employees performs good on the job. Supervisor support is another mean that leads turnover (Kurtessis et al., 2017). Supervisor support refers to how much leaders regard and care about their staff members' efforts (Ghosh et al., 2019). In order to retain their dedicated & hardworking employees, organizations must establish strong connections between superiors and subordinates.

Pakistan's banking sector was deemed important in order to investigate the antecedents of turnover intention. However, high turnover in Asia does not directly lead to individuals losing their jobs but rather staff playing "Musical chairs" with firms, which is moving from one job to another and is commonly known as "Job-hopping" (Sucher & Gupta, 2018). Several research studies have initiates that the turnover rate in banking industry of Pakistan has high due to a variety of job affiliated variables (Hassan & Jagirani, 2019; Pahi et al., 2019).

According to Hakro et al., (2021) Pakistan's market situation is far away from ideal for employers and employees as well due to their economic downturn or a sudden increase in inflation or mismanagement of resources. Therefore, the organization facing employee turnover intention in Pakistan such as 11% employee's turnover observed in State Bank of Pakistan in 2016. Employee turnover intention is a problem that needs to be addressed most organizations specifically face in light of the high level of uncertainty surrounding the retention of qualified employees (Kilic & Gunsel, 2019). The majority of organizations are faced with the problem of high employee turnover, which is costly, reduces productivity, and results in lower profits (Morris, 2019). An organization will lose 60% of each employee's annual salary because of employee turnover (Pahi et al., 2019). Turnover intention has become a significant issue for the organizations particularly in banking (Liu, & Jiao, 2021). The proposed relationship is going to be investigated in banking industry of Pakistan,

which contributes around 6% of the Pakistan GDP overall of the service industry (Pakistan economic survey 2021-22, 2021).

The recent literature highlights critical issues related to supervisor support. If Supervisor not influencing the employees by managing job stress at work, enhance work life balance and foster creativity & innovation at work that making employees unhappy that leads to turnover (Subash & Narendra, 2022). Researchers have extensively examined the components of job stress and its antecedents with organizational outcomes. Excessive workload, a lack of resources, unclear expectations, and restricted control over activities all contribute to high levels of job-related stress. Employees who are under stress may view their work environment to be overwhelming, resulting in lower job satisfaction and greater intentions to quit their existing roles (Pathak, 2018).

To talk about stress, it is necessary to identify the root causes and develop a plan to provide adequate support, resources, and stress management options to manage it (Zumrah et al., 2022). When employees feel it's difficult to reconcile their professional responsibilities with personal and family obligations, their job satisfaction may suffer and their desire to leave may grow. Organizations that do not encourage flexibility in working hours, provide remote work choices, or support employees' personal needs may unintentionally lead to a poor work life balance that leads to turnover (Rondonuwu et al., 2018).

Employee creativity is a factor that influences job happiness and engagement. Employees may report lower work satisfaction and a greater intention to leave the company if they believe their innovative contributions are devalued (Demircioglu, 2018a). Supervisor assistance can help to resolve this problem by creating an environment that supports and develops innovation. Employees are more likely to feel fulfilled and less likely to consider leaving for a more exciting workplace when supervisors create forums for idea-sharing, give time for skill development, and recognize and promote creative initiatives (Demircioglu & Audretsch, 2017). The function of supervisor support directly influences turnover intentions it is yet unclear what effects supervisor support has on the decision to leave, it requires more study (Afzal et al., 2019). One of the most stressful industry of Pakistan is banking, and the stressful work environment may have negative impact on employees mental and physical health. Understanding the causes of job stress in the banking sector could

help to reduce workplace stress, which is a major factor in decreasing employee turnover. Employee turnover has emerged as a significant concern for organizations across industries, given its adverse effects on productivity, morale, and organizational stability.

Due to excessive turnover, the banking industry in Pakistan is struggling. Employee turnover is caused by a variety of issues, including poor working conditions and supervisor behavior that causes stress, and a minimum number of possibilities for managing work and life (Hassan & Jagirani, 2019). Thus, this study will examine the effect of job stress, work life balance and employee creativity on turnover intentions through supervisor's support. This study included in the few studies which conducted locally that examined the effect of job stress, work-life balance, and employee creativity on human resource intention to leave the Pakistani banking sector. This research results will be significant not just for the banking industry, but also for other industries, as they will enable them to pinpoint the causes of greater staff turnover rates and decreased profitability.

Provide a comprehensive analysis of the concepts and aspects related to the study variables, which can serve as a valuable resource for researchers embarking on future investigations. Establish a structured foundation for measuring job stress, work-life balance, and the impact of employee creativity on turnover intention, thereby facilitating the selection of reliable and valid measures. Emphasize the significance of job stress, work-life balance, employee creativity, and supervisor support in shaping future project strategies that can be beneficial for Pakistani banks.

This research contributes in the development of the Pakistani Banking sector by providing the theoretical and results-based grounds of improvements and maintaining the job stress, work life balance and employee creativity at work, it might result in keeping this industry operating efficiently and benefiting the general public. Supervisor Support studies, may check in relationship with job outcomes i.e., job satisfaction, employee performance & organizational performance. The mediator's influence is greater than the independent variable as results is partially excepted as independent and suggest for future recommendation as mediator (Imran et al., 2021). Investigating the relation between supervisor support and specific employment outcomes, such as desire to leave the company, is thus important. Such research is important since, as of yet, no Pakistani study has attempted to quantify

the Supervisor Support mediating role in the causal factor of job stress, work life balance and employee creativity on turnover intention (Subash & Nanindra, 2020).

More emphasis has recently been devoted to the link between stress, work life balance, and intention to leave. Still, no empirical investigations have been conducted to check the mediation impact of supervisor assistance. The investigation of the mediating influence of supervisor support on job stress, work-life balance, employee creativity, and turnover intention is the study's contribution. As a result, this study closes a gap in the behavioral science literature by incorporating supervisor support in the relationship between job stress, work life balance, and desire to resign, particularly in the banking environment of Pakistan's twin cities.

Limitations of the Study

Our study has some of limitations due to time and resource constraint. First, this study used cross sectional data and ignored the longitudinal data. Second, PSX comprises of 36 sectors but this study focuses only one sector ignoring the remaining sectors. Third, as no research can consider all the antecedents, we have limited our study to job stress, work life balance, employee creativity only.

Literature Review

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 (labrague 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.

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).

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).

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).

Supervisor Support

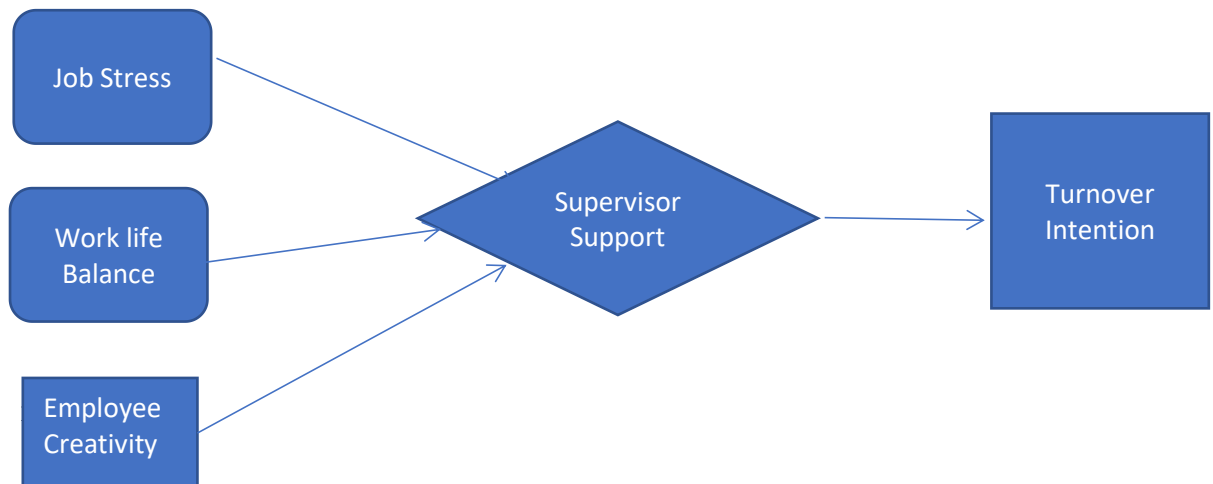
Supervisor support is another aspect that affects employee turnover. The degree to which leaders regard their workers' accomplishments and are concerned about their well-being is known as supervisor support. (Kurtessis et al., 2017). Having a supportive leader will boost cohesion and appreciation among workers with strong emotional commitments, encouraging them to remain with the company (Shanock & Eisenberger, 2006). In order to reduce the saturation level, leaders should offer staff emotional support (Ghosh et al., 2019). Leaving a job desire directly influenced by the function of supervisor support because have a detrimental influence on their employees' well-being (Fazio et al., 2017). Support from supervisors may doing things like listening to complaints, educating workers of choices, putting employee-focused practices into effect, and inadequate assistance from supervisors has been proven to increase employee level of stress, which can lead to depression (Karatepe & Kaviti, 2016).

Theoretical justification

Both COR and SET help to explain the dynamics of supervisor support in connection to job stress, work-life balance, employee inventiveness, and intention to leave among Pakistan banking professionals. Both COR theory and SET emphasize the value of supervisor assistance as a critical resource in the context of Pakistan's banking professionals. Such assistance helps to manage stress, achieve work-life balance, foster creativity, and, ultimately, reduce turnover intentions. Employee well-being and retention rates are likely to increase in organizations that recognize and apply effective supervisor support measures. Supervisor support serves as a resource for stress reduction, work-life balance, creativity, and fostering a healthy interchange

between workers and the organization. These ideas emphasize the need of building supportive supervisor-employee relationships in order to improve well-being and retention in the banking business.

Schematic Diagram



Schematic Diagram

Hypothesis

H1: Job stress is associated with turnover intention.

H2: Work life balance is associated with turnover intention

H3: There will be a significant relationship between employee creativity and turnover intention.

H4: Supervisors support significantly mediates the relationship between job stress and turnover intention

H5: Supervisors support significantly mediates the relationship between work life balance and turnover intention

H6: Supervisors support significantly mediates the relationship between employee creativity and turnover intention

Research Methodology

Research Design

The research will follow positivism research philosophy. Deductive approach will be used and survey strategy will be adopted in this study. Quantitative research method is utilized in this cross-sectional study to gather information from respondents.

This study used a survey design, which is a method of choosing and analyzing samples to provide information on current phenomena. Additionally, surveys can be

used to determine impact, analyze demand, and determine needs (Salant & Dillman, 1994). The sample is taken from the population of interest. By carefully crafting the questions, this research approach also lowers systematic error. The primary data gathering instrument in surveys is a questionnaire.

Population

According to Sekaran and Bougie (2010), a population is an entire collection of elements from which conclusions are drawn about all potential cases that are relevant to the investigation. Population of this study consists of all bank managers, operation manager and Officers working in any private commercial banks located in Pakistan. According to Sekaran and Bougie (2010), a sampling frame is a list of things from which the sample is taken.

Sample size and technique

This study's population consists of all Pakistani private commercial bank employees working in the banking industry, which totals around 203,436 (Augaf, 2023). Even so this report does not identify city wise employment details of banking employees. This study used (Krejcie & Morgan, 1971) framework for sample size determination. The sample size of this study is 384.

$$n = \frac{\chi^2 NP(1 - P)}{e^2(N - 1) + \chi^2 P(1 - P)}$$

Where,

n = Simple size

χ^2 = chi-square for 1 degree of freedom at the desired confidence level (3.841)

P = the population proportion (assumed to be 0.5 since this would provide the maximum sample size)

N = Population size (203436)

e = Desired margin error (0.05)

$$n = \frac{3.841 * 203436 * 0.5(1 - 0.5)}{0.05^2 (203436 - 1) + 3.841 * 0.5(1 - 0.5)}$$

n = 384.

But in order to account for inconsistencies like incomplete or uncollected questionnaires and to ensure the correctness of the study, over 400 and precisely 450 questionnaires were delivered in the field.

Instrumentation

An adapted questionnaire will be used to conduct survey to gather data from employees working in bank.

Table-: Research Instrument Constructs and Sources

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)
Supervisors Support	5-Point Likert scale	4 items	Haynes et al. (1999)
Turnover Intentions	5-Point Likert scale	6 items	Roodt (2004)
Total		37 items	

Hypothesis Testing

The data will be collected through survey method, which includes the collection of data through personal visits to the Banks. The study will use Smart partial least square (PLS) 4, Smart PLS software will use for results reliability and validity of the data. Researcher will use measurement model assessment technique using to check composite reliability, Cronbach alpha, average variance extracted, discriminant validity etc. Hypothesis testing will also perform using SMART PLS software by structural equation modelling technique (Hair et al., 2019). The goal of demographic analysis is to look at the respondents' fundamental information, such as their education level, gender, age, and job experience. Demographic analysis was provided in section A of the questionnaire for the respondents in this study.

Table-1 Demographics

Characteristics	Frequency	%age
Gender		
Male	264	58.7
Female	185	41.3

Age		
20-30	184	40.9
31-40	133	29.6
41-50	111	24.7
51-60	22	4.8
Education		
Graduate	224	49.9
Post Graduate	211	46.9
Others M.Phil./PhD	14	3.2
Experience		
1 – 7	226	50.3
8 – 14	132	29.5
15 – 22	78	17.4
23 – 29	13	2.8
Marital status		
Un-Married	272	60.6
Married	177	39.4
Designation		
Teller/Senior Teller	147	32.7
OG-III	120	26.7
OG-II	90	20.1
OG-I	79	17.7
AVP	13	2.8

According to Table 3.2, which displays the respondents' gender, about 58.7% of the study's participants were male, and just 41.3% were female. The age distribution of the respondents is displayed in the table. The findings indicate that 40.9% of the respondents are between the ages of 20 and 30, 29.6% are between the ages of 31 and 40, 24.7% are between the ages of 41 and 50, and 4.8% are between the ages of 51 and 60. The table displays the educational backgrounds of the survey participants. It reveals that the majority of respondents (49.9%) held a Graduate degree, followed by Post Graduate (46.9 %), and others M.Phil./Ph.D. holders (3.2%). The experience of

the respondents is displayed in the table. Of the respondents, the majority (29.5%) had experience ranging from 8 to 14 years, followed by 50.3% with experience spanning 1 to 7 years, 17.4% with experience spanning 15 to 22 years, and 2.8% with experience spanning 23 to 29 years. According to Table, which displays the respondents' Marital status, about 60.6% of the study's participants were Un-Married, and just 39.4% were Married. The Designation of the respondents is displayed in the table. Of the respondents, the majority 32.7% were Teller / senior teller, followed by 26.7% with OG-III, 20.1 % with OG-II, 17.7% with OG-I and 2.8% were AVP.

Table 2: Model Fit

	Saturated model	Estimated model
SRMR	0.046	0.046
d_ ULS	1.52	1.52
d_ G	0.503	0.503
Chi-square	1259.552	1259.552
NFI	0.871	0.871

NFI fit results for the saturated and estimated models. The NFI values for estimated and saturated models are close to 1, indicating an excellent match. defines SRMR as the abbreviation for Standardized Root Mean Square Residual. The goodness of fit metric assesses how well the model matches the observed data and the number of degrees of freedom. An SRMR score of 0 indicates a perfect fit, whereas higher values indicate a poor fit. Fit is frequently denoted with a value less than 0.08. Both SRMR values are less than 0.08, which indicates a good fit. DULS is a method for distinguishing between unconstrained and latent solutions. The statistic measures how well the model aligns expected and actual data relative to a reference model. A dual score of 0 means the model does not improve data fit, whereas a higher value implies an improvement. Typically, positive alignments have numerical values greater than 3.0. Both dULS values above 3.0 indicate an acceptable fit. "dG" refers to Gefen's dG index. The model's appropriateness is evaluated based on its degrees of freedom and complexity. A dG value of 1 represents an excellent fit, while lower values indicate a bad fit. Values greater than 0.95 are deemed essential. Both dG values have a magnitude of 0.8, showing a high degree of agreement.

The chi-square test measures how closely a model describes observable data. NFI stands for the Normed Fit Index. The statistic measures the model's resemblance to the data compared to a baseline model. A Normalized Fit Index (NFI) value of 1 represents the best fit, whereas decreasing values indicate progressively lower fit. A firm fit usually exceeds 0.95. Both NFI values have a similarity of around 0.87, indicating a high level of agreement.

Table 3: Construct Reliability and Validity

	Cronbach's alpha	(rho_a)	(rho_c)	(AVE)
EC	0.916	0.919	0.933	0.667
JS	0.882	0.884	0.906	0.548
SS	0.812	0.813	0.877	0.640
TI	0.841	0.842	0.883	0.558
WLB	0.932	0.932	0.941	0.572

Table 3 shows high Cronbach's alpha coefficients for Job stress (0.882), Work life balance (0.932), Employee creativity (0.916), supervisor support (0.812) and Turnover intention (0.841) indicating their dependability. Composite reliability is a statistical measure that assesses the interconnectedness of indicators in a construct. Higher values indicate greater dependability. The constructs of Job stress (JS), Work life balance (WLB), Employee creativity, supervisor support and Turnover intention exhibit strong reliability, with rho_a values exceeding 0.8. The components' Average Variance Extracted (AVE) values are: Job stress (0.548), Work life balance (0.572), Employee creativity (0.667), supervisor support (0.640) and Turnover intention (0.558). A coefficient of AVE greater than 0.5 indicates acceptable internal reliability and consistency for the researched construct. The study's constructs met the composite reliability and average variance extracted (AVE) criteria, indicating their dependability and homogeneity.

Table 4: Discriminant validity hetero trait- mono trait ratio (HTMT)

	EC	JS	SS	TI
JS	0.430			
SS	0.513	0.455		

TI	0.662	0.711	0.823	
WLB	0.696	0.475	0.637	0.789

Table 4 shows the hetero-mono trait Ratio (HTMT), which is used in structural equation modeling (SEM) to evaluate component distinctness. Discriminant validity is measured by comparing hetero-trait correlations (correlations between different constructs) to mono-trait correlations (correlations within the same construct). According to Zhu et al. (2023), discriminant validity is achieved when HTMT values do not exceed 1.0. This study's HTMT ratios are all below the required threshold of 0.90, indicating successful discriminant validity across all components.

Table 5: Outer Loading Matrix

	EC	JS	SS	TI	WLB
EC1	0.847				
EC2	0.836				
EC3	0.856				
EC4	0.713				
EC5	0.840				
EC6	0.848				
EC7	0.767				
JS1		0.726			
JS2		0.733			
JS3		0.735			
JS4		0.777			
JS5		0.703			
JS6		0.760			
JS7		0.754			
JS8		0.732			
SS1			0.774		
SS2			0.796		
SS3			0.819		
SS4			0.809		
TI1				0.742	

TI2	0.735	
TI3	0.741	
TI4	0.764	
TI5	0.758	
TI6	0.740	
WLB1		0.807
WLB10		0.755
WLB11		0.742
WLB12		0.769
WLB2		0.739
WLB3		0.750
WLB4		0.780
WLB5		0.747
WLB6		0.773
WLB7		0.715
WLB8		0.758
WLB9		0.734

Table 5 is a key component of the structural equation modeling (SEM) framework, depicting the factor loading for each item's latent structure. Factor analysis removed the outer loading of dimensions below 0.5.

Table 6: R-Square

	R-square	R-square adjusted
TI	0.704	0.701

Table 6 shows the model's R-squared, modified R-squared, and JP values. The R-squared number indicates how well the regression model captures the data and how much variability in the dependent variable can be accounted for by the independent variables. Higher R-squared values indicate a better match, ranging from 0 to 1. The adjusted R-squared measure takes into account the number of independent variables in the model. Adjusted R-squared provides a more exact evaluation of model fit by punishing the addition of variables that do not enhance the model, unlike the R-squared statistic, which increases with more independent variables.

Table 7: Path Coefficients

Hypothesis	Sample mean (M)	T Values	P Values	Significa nce (P < 0.05)
EC→SS	0.115	2.290	0.022	YES
EC→TI	0.122	3.059	0.002	YES
JS→SS	0.165	3.452	0.001	YES
JS→TI	0.306	9.253	0.000	YES
SS→TI	0.340	9.026	0.000	YES
WLB→SS	0.413	7.387	0.000	YES
WLB→TI	0.301	6.377	0.000	YES
JS→SS→TI	0.056	3.085	0.002	YES
WLB→SS→T I	0.140	5.758	0.000	YES
EC→SS→TI	0.039	2.203	0.028	YES

Job Stress is favorably and strongly correlated with Turnover Intention. The outcome demonstrated a positive and significant relationship between Job Stress and Turnover Intention, with a path coefficient (β) of 0.306, a T-score of 9.253, and a P value less than 0.05. Thus, the theory is validated. Work Life Balance is favourably and strongly correlated with Turnover Intention. The outcome demonstrated a positive and significant relationship between work life balance and Turnover Intention, with a path coefficient (β) of 0.301, a T-score of 6.377, and a P value less than 0.05. Thus, the theory is validated. Employee Creativity is favorably and strongly correlated with Turnover Intention. The outcome demonstrated a positive and significant relationship between employee creativity and Turnover Intention, with a path coefficient (β) of 0.122, a T-score of 3.059, and a P value less than 0.05. Thus, the theory is validated.

SS supervisor Support was shown to be acting as a mediator in the current study. The mediator has been included in between JS and TI in order to better combine and explain the two variables. The mediator effect will provide a better understanding of the two components. Preacher & Hayes, (2008) state that the bootstrapping approach has been used to test mediation analysis. The purpose of the mediation in this reading was to forecast the SS mediation outcome on the relationship between JS and TI. The outcome demonstrated a positive and significant relationship between job stress and Turnover Intention mediation with supervisor support, with a path coefficient (β) of 0.056, a T-score of 3.085, and a P value less than 0.05. Thus, the theory is validated.

SS supervisor Support was shown to be acting as a mediator in the current study. The mediator has been included in between WLB and TI in order to better combine and explain the two variables. The mediator effect will provide a better understanding of the two components. Preacher & Hayes, (2008) state that the bootstrapping approach has been used to test mediation analysis. The purpose of the mediation in this reading was to forecast the SS mediation outcome on the relationship between WLB and TI. The outcome demonstrated a positive and significant relationship between work life balance and Turnover Intention mediation with supervisor support, with a path coefficient (β) of 0.140, a T-score of 5.758, and a P value less than 0.05. Thus, the theory is validated.

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The outcome demonstrated a positive and significant relationship between employee creativity and Turnover Intention mediation with supervisor support, with a path coefficient (β) of 0.039, a T-score of 2.203, and a P value less than 0.05. Thus, the theory is validated.

Discussion

The current study's findings indicate a positive and substantial relationship between turnover intention and job stress. Given that (β) is 0.306, and 9.253, the T-score. There is a 0.00 P value. Therefore, the hypothesis is validated, and there exists a weak correlation between JS and TI since (β) is less than 0.5. The second hypothesis is confirmed by the testing of the hypothesis's outcomes. It implies that intentions to leave have a positive relationship with work-life balance. As a result, employees' intentions to leave will be lower if they feel that their personal and professional lives are balanced. These results were in line with other studies by Gachter et al. (2013), who found that workers are less likely to think about quitting if they believe that their personal and professional life are better balanced. Furthermore, it has been demonstrated that work-life balance has a detrimental impact on the desire to quit, according to Surlenty et al. (2014). Given that (β) is 0.301, and 6.377, the T-score. There is a 0.000 P value. Indicates that the majority of respondents believe that work life balance effort has a beneficial impact on their TOI. Given that (β) is 0.122, and 3.059, the T-score. There is a 0.002 P value. Therefore, the hypothesis is validated, and there exists a weak correlation between EC and TI since (β) is less than 0.5. The fourth, Fifth and Sixth hypothesis is confirmed by the testing of the hypothesis's outcomes. As the SS supervisor Support was shown to be acting as a mediator in the current study. With P values less than 0.05.

Conclusions

This study will help organizations and managers can take proactive steps to mitigate negative effects of stress and work life balance on their employees, eventually enhancing employee well-being to overcome turnover intentions. This study will play a significant role in highlighting the issues complexity of work which causes stress in Employees. For policy makers this study will recommend how to overcome the stress related concerns. Will be looking the role of supervisor support which was a missing link between bank employees stress levels and among their role.

Future research

We propose modifications for future investigations based on the constraints we identified. Increasing the sample size can improve research validity and lessen homogeneity. To improve the dependability of our findings, future research should collect data throughout time rather than relying solely on a single poll. To overcome the constraints of self-report data, future studies should use objective measurements

to analyze job stress work life balance employee creativity and turnover behavior instead. Moreover, exploring other mediating factors that might relate to the relationship between job stress work life balance employee creativity and turnover intention would be beneficial. For example, exploring factors such as job complexity, team dynamics, organizational culture, Organizational support, Organization citizenship behavior, resilience capability could be insightful and provide alternative explanations for the findings.

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