

When Work Bleeds Into Life: Work–Family Conflict, Job Satisfaction, and Turnover Intention Among Saudi Female Employees — A Cross-Sector Empirical Study

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Abstract

Work-family conflict (WFC) continues to be one of the most understudied HRM issues that companies in changing marketplaces must deal with. Using data from a survey of 187 women in public and private sector companies, this study investigates the mediating effect of job satisfaction in the relationship between work-family conflict and turnover intention among Saudi female workers. The study employs hierarchical regression analysis and mediation analysis to investigate the proposed linkages, as stated in Conservation of Resources Theory (Hobfoll, 1989). The results indicate that WFC has a considerable negative impact on work satisfaction ($\beta = -0.341$, $p < .001$) and a significant favorable impact on turnover intention ($\beta = 0.524$, $p < .001$). Additionally, the connection between WFC and turnover intention is partially mediated by job satisfaction, indicating that lower job satisfaction is a significant avenue through which work-family conflict may lead to leave intentions. Another important determining factor is marital status, with single women having much higher turnover intentions than married women. This research points to some ways HR staff and company leaders can help with keeping Saudi female employees around and supporting how they feel on the job. Policymakers focused on Vision 2030 might find it useful too.

Work family conflict seems to affect things across the board the differences by sector were not really significant in a statistical sense. It helps move HRM forward with some real data from a cultural background that does not often get much attention in the wider research. That part is easy to miss sometimes.

Keywords: work–family conflict, turnover intention, job satisfaction, Saudi Arabia, female employees, mediation analysis, Vision 2030, Conservation of Resources Theory

1. Introduction

Even predicting unpredictable changes inside most Saudi government agencies when looking back over the last decade seems impossible. With the implementation of Vision 2030, the reform has been consistent enough to transform markets to suit the economy as intended. Along that journey, the labor force participation rate of women increased from 17% in 2017 to over 33% by the middle of the decade, according to official government statistics. While these statistics may be impressive, the changes happening behind them are quietly redefining how women perceive work and reconcile their new perception of work with their household responsibilities. As the statistics reflect, these challenges have new and higher expectations. Here, the statistics are only a portion of the problem and do not show the new conflicts of force women face between their work and household responsibilities which have higher expectations with greater access.

During Vision 2030, work family conflict (WFC) is a new prominent human resources challenge women face in Saudi Arabia. WFC refers to competing work and family responsibilities (Greenhaus & Beutell, 1985). Most Saudi women face this challenge on a daily basis. The work demands of a government job conflict first with the demands of family. When the conflict is most challenging, it negatively impacts job satisfaction, increases a person's emotional detachment from work, and causes a person to leave the job

(Allen et al., 2000; Netemeyer et al., 1996; Kossek & Ozeki, 1998). Studies supporting these assertions have proliferated in recent years. Although a considerable amount of data concerning these issues has been published, the majority of this data originates in Western countries. In these countries, childcare provisions, gender equity legislation, and job flexibility bear little resemblance to the realities in Saudi Arabia. Research in the Arabic-speaking or Gulf Cooperation Council (GCC) countries has been limited. Much of the currently available research has small, selective samples, focused on men, and/or examined limited sectors. As a result of these issues, human resource practitioners and labor policymakers in Saudi Arabia have great difficulty applying existing research to the Saudi labor market, which is largely underrepresented in the existing literature.

This study aims to bridge the gap. It uses survey data of 187 Saudi women working in the private and public sectors and those who are currently unemployed. The study will answer three main questions. Does work-family conflict lead to significant turnover intention among female Saudi employees? Does work-family conflict negatively affect job satisfaction among these women? And does job satisfaction mediate the relationship between work-family conflict and turnover intention, such that work-family conflict leads to the exit of positions among women by reducing their job satisfaction?

This study uses Hobfoll's 1989 conservation of resources theory. Hobfoll indicates people try to gain, retain, and protect resources, which can include mental well-being, positive affect, and professional identity. The depletion of these resources due to work-family conflict lowers job satisfaction, and employees consider resigning as a coping mechanism. Theoretical framework and regression-based mediation analysis enable analysis of the pathway that work-family conflict creates in relation to turnover intention,, going beyond a simple bivariate relationship.

This study presents both theoretical and practical implications. Theoretically, it expands the COR theory to a culturally specific, Eastern, context and suggests that the Western research's work-family conflict–job satisfaction–turnover intention theory, despite being culturally framed, exists in Saudi Arabia. From a practical standpoint, this research provides evidence to Saudi Arabian human resource practitioners and organizational leaders for the justification of sustaining their organizations by the implementation of family-friendly policies, flexible working, and the provision of employee wellbeing interventions.

2. Literature Review and Theoretical Framework

2.1 Conservation of Resources Theory as a Guiding Framework

The theoretical basis for this study is Conservation of Resources (COR) Theory, initially introduced by Hobfoll (1989) and further expanded in earlier publications (Hobfoll, 2001; Hobfoll et al., 2018). According to COR Theory, the motivation to acquire, retain, preserve, and shield resources is the primary organizing principle of human behavior. Hobfoll delineates these resources into four groups: objects (e.g., home, money), conditions (e.g., job, marriage), personal resources (e.g., self-esteem, resilience), and energies (e.g., time, knowledge). Resource items are important because they help to achieve other ends or are valued in and of themselves.

The main concept of COR Theory that is most relevant for this study is resource loss. According to Hobfoll (2001), loss of valued resources is more costly than gain of those resources is beneficial (the primacy of resource loss). Individuals suffering from unremitting work–family conflict gradually lose the psychological resources that allow them to maintain a positive work identity, e.g., the loss of work identity resources. COR Theory suggests that the loss of work identity resources will result in negative emotional states, such as burnout and dissatisfaction with one's work.

Within this framework, job satisfaction is defined as a resource-indicator. Job satisfaction is high when the work environment is resource-replenishing. Job satisfaction declines when the work-family conflict (WFC)saps resources. The loss of job satisfaction leads individuals to consider leaving their job as a means to stop the loss of resources. Job turnover intention is best understood as an interpretation of the resource-sapping nature of WFC rather than an interpretation of WFC as a conflict. This forms a theoretical chain where job satisfaction serves as a mediator of the relationship between WFC and job exit intention. The

chain follows the demands-resources (JD-R) model (Bakker & Demerouti, 2007) which posits that WFC as a job requirement leads to a reduction in job engagement and job satisfaction, and subsequently to job withdrawal due to burnout.

2.2 Work-Family Conflict: Conceptualization and Consequences

Work-family conflict was most primarily defined by Greenhaus and Beutell (1985) as an inter-role conflict in which one role's requirements are in opposition to another's. The authors describe three types of conflict: time-based conflict, strain-based conflict and behavior-based conflict. The first occurs when one role requires so much time that the sufficient performance of the other role is impossible. The second occurs when the performance of one role requires so much effort that its performance causes stress and conflict in the other role. The third occurs when the conflict between two roles is caused by a clash between the behavioral requirements of one role and the behavioral requirements of the other. The measurement tool used in this study captures all three of the types of conflict described in the literature by incorporating reference to time demands and emotional strain as well as work commitments that disrupt family plans.

WFC has many known, well-documented effects. Research conducted in the meta-analytic tradition has shown that WFC has a negative correlation with job satisfaction. It has a positive correlation with burnout, emotional exhaustion, and the intention to leave a job (Kossek & Ozeki, 1998; Allen et al, 2000; Amstad et al., 2011; Halbesleben, 2006; Greenhaus et al, 2001; Haar, 2004). In the study conducted by Frone, Russell, and Cooper (1992), it has shown that work-to-family and family-to-work conflict both have their own costs. However, work-to-family conflict explains the most variance in job-related conflict.

Especially in the Arab and Gulf Cooperation Council (GCC) region, cultural variables could change or intensify the relationships in the research. Metcalfe (2011) describes the Islamic relational work model and argues that because the model emphasizes work with extended family and moral obligations to extended family, work-family conflict is more than a logistical inconvenience; it becomes a moral issue. Based on the study by Mansour and Tremblay (2016), Lebanese employees view family obligations as more important and morally superior than work obligations, representing a serious WFC. During which Saudi society has experienced rapid change, the underlying relational and familial values that characterize Arab Islamic cultures continue to shape how employees experience and evaluate the work-family boundary.

2.3 Turnover Intention: Antecedents and the Role of Job Satisfaction

Turnover intention — described as an employee's conscious decision to leave the company (Tett & Meyer, 1993) — is one of the most commonly analyzed concepts in organizational psychology and HRM since it is the most accurate behavioural indicator of employees' turnover (Griffeth et al., 2000). The implications of employee turnover, both tangible (recruiting and training new employees) and intangible (loss of knowledge, decline in team and client morale), are enormous (Cascio, 2006; Holtom et al., 2008).

The most influential theories explaining turnover intention have stemmed from the inducements-contributions balance of March and Simon (1958) and the Mobley (1977) sequential model of turnover, which states that job dissatisfaction causes a cascade of withdrawal thoughts, which include the intention to seek alternative employment, the intention to resign, and ultimately, turnover. The model of Mobley (1977) continues to dominate, and job dissatisfaction is one of the most prevalent and important theoretical predictors of the turnover intention (Griffeth et al., 2000; Irvine & Evans, 1995).

The most recent studies have begun to explore the influences of external factors, such as work-family conflict (WFC), in this model. Lambert (1990) argued that work attitudes are influenced by non-work domains, and established the foundation for the understanding of the impact of family responsibilities on work-related feelings. The quality of the work experience is impacted by WFC, which ultimately causes job-related negative feelings and decreases the psychological resources used to maintain positive feelings, and therefore is a remote predictor of turnover intention, the impact of which occurs primarily through job satisfaction (Allen et al., 2000; Netemeyer et al., 1996).

2.4 Job Satisfaction as a Mediator

Proposing job satisfaction as a mediator of the WFC-turnover intention is a conceptually broadcast proposition and has been substantiated across various disciplines and contexts. In their seminal investigation of work and family conflict and job-related attitudes, Allen et al. (2000) found that work–family conflict resulted in diminished job satisfaction and heightened turnover intention, and that job satisfaction mediated the effect of work–family conflict on turnover intention. This has been replicated in numerous cultural and occupational contexts (Karatepe, 2013; Lu et al., 2017; Shein & Chen, 2011).

The mediation framework is explained as follows: WFC depletes emotional and psychological energy, which is interpreted as job-related dissatisfaction (a judgment of a work situation that does not make an adequate provision for the restoration of resources), and motivates the employee to look for alternatives, which ultimately culminates in leaving the organization. The mediation of job satisfaction captures the subjective sense that employees make of their work situation as they transform the subjective experience of work–family conflict into isolation-related attitudes.

In the context of Saudi female employees, this mediation pathway may be affected by several contextual factors. Women joining the workforce after the implementation of Vision 2030 are likely to have stronger expectations for productive and fulfilling work, and, in such cases, unmanaged work–family conflict is likely to result in stronger consideration of leaving the organization. In addition, the social and familial consequences of a Saudi woman leaving her job are likely to differ from the social consequences of a Western woman leaving her job, where job mobility is less socially connected, which adds to the complexity of the turnover decision.

2.5 Demographic Moderators: Marital Status, Age, and Sector

Previous studies have found that marital status is a moderate factor for work–family conflict and its consequences, but findings are inconsistent. In theory, family obligations (especially with the addition of children) would result in greater work–family conflict and its consequences among married women. However, marriage is a source of social support which can offset stressful situations (Hobfoll and Stokes, 1988), and married employees often have more complex work–family conflict coping strategies. In the Saudi context, married women generally have access to extended family care networks, which can assist with childcare and family obligations.

Age and career stage also matter. Age and career stage are also relevant. Younger employees (22–28) are building their careers and establishing their family identities, which may pose more role conflict with an occupied family life and career. Those in mid-career (29–35) are managing the largest peak demands in both domains. Employees aged 36 and above may have developed more effective boundary management strategies or more stable role configurations, which may moderate the impact of WFC.

In Saudi Arabia, public and private employment sector differences stem from the structures of both sectors. Positions in the public sector have historically had greater job security, more regulated working hours, more generous leave, and stronger cultures that accommodate family responsibilities, which appeals to more Saudi women (Al-Asfour et al., 2017). In the private sector, family demands have less of a structural accommodation, more performance pressure, and more role ambiguity which would show more WFC.

2.6 Research Hypotheses

H1: Work–family conflict will be significantly and positively associated with turnover intention among Saudi female employees.

H2: Work–family conflict will be significantly and negatively associated with job satisfaction.

H3: Job satisfaction will significantly and negatively predict turnover intention.

H4: Job satisfaction will partially mediate the relationship between work–family conflict and turnover intention, such that WFC exerts an indirect effect on turnover intention through its negative influence on job satisfaction.

H5: Marital status will differentiate turnover intention levels, with single Saudi female employees reporting higher turnover intention than their married counterparts.

3. Methodology

3.1 Research Design and Data Collection

This research employs a cross-sectional and quantitative research design, in line with the positivist paradigm of organizational behavior research, as outlined by Sekaran and Bougie (2016). A self-administered online survey was utilized. This survey, disseminated via Google Forms, was posted in Arabic and English to facilitate ease of access, and was designed to take no more than 12-15 minutes to complete.

The target population was comprised of employed and formerly employed Saudi women. A "not currently employed" group was included intentionally. This group's responses provide a point of comparison and demonstrate the dynamic employment situation of many Saudi women, as many enter and exit the workforce driven largely by their family situation. The response was anonymous and collected no identifying information. The employed survey research included a brief preamble to the survey that explained the research in an academic light and offered an assurance of anonymity.

The final sample included 187 responses. All respondents were Saudi women, and none were incomplete as all respondents answered the relevant items.

3.2 Sample Characteristics

Table 1 illustrates the demographic sample of the survey. Participants in the study were mostly in the 29 to 35 age group ($n = 90$; 48.1%). The next group would be the 22 to 28 aged participants ($n = 65$; 34.8%). Participants aged 36 and above were ($n = 29$; 15.5%). Participants aged under 21 group were fewer than 4 ($n = 3$; 1.6%). The age distribution in the study is congruent with the workforce demographic of Saudi women in the first phase of the workforce reforms of Vision 2030 during the years (2017–2020) that focused on women in their late twenties and early thirties.

In the employed population, the largest group, with 120 (64.2%) participants, were private sector employees. This finding reveals the impact of regulatory changes on the increased employment of private sector employees.

Public sector employees constituted 26.2% of the sample ($n = 49$), while 9.6% ($n = 18$) were not currently employed. With respect to marital status, slightly more than half of respondents were single ($n = 97$; 51.9%), 40.6% were married ($n = 76$), 7.0% were separated ($n = 13$), and 0.5% were widowed ($n = 1$).

Table 1. Demographic Profile of the Sample (N = 187)

Variable	Category	n	Percentage (%)
Age Group	Under 21	3	1.6
	22–28	65	34.8
	29–35	90	48.1
	36 and above	29	15.5
Employment Sector	Private sector	120	64.2
	Public sector	49	26.2
	Not employed	18	9.6
Marital Status	Single	97	51.9
	Married	76	40.6
	Separated	13	7.0
	Widowed	1	0.5

3.3 Measures

All scale items were rated on a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Three focal constructs were included in this paper's primary analysis: work–family conflict, job satisfaction, and turnover intention.

Work–Family Conflict (WFC): Measured using five items adapted from Netemeyer et al.'s (1996) widely validated scale. Items assess time-based, strain-based, and behaviour-based interference of work demands on family life. A sample item reads: 'The demands of my work interfere with my home and family life.' The scale demonstrated excellent internal reliability in this sample (Cronbach's $\alpha = .860$).

Turnover Intention (TI): Assessed using three items capturing cognitive withdrawal, including consideration of leaving, intention to quit, and active job search. A representative item reads: 'I often seriously consider leaving my current job.' Cronbach's $\alpha = .859$, indicating excellent reliability.

Job Satisfaction (JS): Captured through three items tapping global job satisfaction, including general liking of the job and overall satisfaction. A sample item reads: 'In general, I am satisfied with my job.' Cronbach's $\alpha = .860$.

The survey also included two additional constructs — work motivation (6 items; $\alpha = .654$) and career success satisfaction (5 items; $\alpha = .821$) — which serve as additional variables for the companion study (Paper 2) and are referenced here only in the context of discriminant validity.

3.4 Analytical Approach

Data analysis was performed in four successive stages. In the first stage, univariate statistics (means, standard deviations, and ranges) were calculated for all variables. Second, the internal consistency reliability of the scales was assessed using Cronbach's alpha coefficients. Third, Pearson bivariate correlations were assessed for all variables, and the patterns of the correlations were used to evaluate the discriminant validity. Finally, to evaluate the direct effects of the hypotheses (H1, H2, H3), and the mediation effect of H4, the Baron and Kenny (1986) four-step approach was used along with the pattern of the change of the regression coefficients which was consistent with Sobel-type mediation. Independent samples t tests (H5) were used to evaluate the differences among the groups based on their marital status. All the analyses were completed using the Python programming language (pandas, scipy.stats) on the total sample of 187 participants. Medium effect size ($f^2 \geq .15$) in regression analyses was estimated based on Cohen (1992) with an adequate level of statistical power for the sample size.

4. Results

4.1 Descriptive Statistics and Reliability

Table 2 presents the descriptive statistics and reliability coefficients for the three focal constructs. Work–family conflict had a mean of 3.42 (SD = 0.92), reflecting moderate to moderately high levels of conflict across the sample — a pattern that suggests WFC is not a marginal concern for these women but rather a pervasive feature of their daily work experience. Turnover intention showed a mean of 2.96 (SD = 1.20), indicating that, on average, respondents were hovering close to the neutral point of the scale, with considerable variance suggesting meaningful individual differences in exit contemplation. Job satisfaction had the highest mean of the three focal constructs (M = 3.53, SD = 0.94), suggesting a somewhat positive but moderate level of satisfaction.

All three scales achieved Cronbach's alpha values of .860, indicating excellent internal consistency (Nunnally, 1978; George & Mallery, 2003). This uniformly high reliability across all three constructs provides confidence that the scales are measuring their intended latent constructs with acceptable precision in this cultural and linguistic context.

Table 2. Descriptive Statistics and Reliability Coefficients

Construct	Mean	SD	Min	Max	α
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Work–Family Conflict (WFC)	3.42	0.92	1.20	5.00	.860
Turnover Intention (TI)	2.96	1.20	1.00	5.00	.859
Job Satisfaction (JS)	3.53	0.94	1.00	5.00	.860

4.2 Bivariate Correlations

Table 3 presents the Pearson correlation matrix for all five constructs. The pattern of associations strongly supports the theoretical expectations articulated in the hypotheses. WFC is significantly and positively correlated with turnover intention ($r = .401$, $p < .001$), consistent with H1. WFC is significantly and negatively correlated with job satisfaction ($r = -.332$, $p < .001$), supporting H2. The correlation between job satisfaction and turnover intention is the strongest in the matrix ($r = -.547$, $p < .001$), indicating that job satisfaction is a particularly powerful predictor of exit cognitions, consistent with H3.

Notably, WFC shows no significant association with work motivation ($r = -.018$, $p = .811$) or career success satisfaction ($r = -.139$, $p = .059$), the latter approaching but not reaching conventional significance thresholds. This pattern provides preliminary evidence for the discriminant validity of WFC — its effects on employee outcomes appear to operate specifically through the affective-evaluative channel captured by job satisfaction, rather than through broader motivational or career assessment processes.

The strong positive correlation between job satisfaction and career success satisfaction ($r = .511$, $p < .001$) is theoretically coherent: employees who feel their careers are progressing tend to feel more satisfied with their jobs overall. This finding also anticipates the focus of the companion study (Paper 2) on the motivational and career-related predictors of job satisfaction.

Table 3. Pearson Correlation Matrix (N = 187)

Variable	1. WFC	2. TI	3. JS	4. WM	5. CSS
1. Work–Family Conflict	—				
2. Turnover Intention	.401***	—			
3. Job Satisfaction	-.332***	-.547***	—		
4. Work Motivation	-.018	-.091	.108	—	
5. Career Success Sat.	-.139	-.148*	.511***	.081	—

Note. * $p < .05$; ** $p < .01$; *** $p < .001$. WFC = Work–Family Conflict; TI = Turnover Intention; JS = Job Satisfaction; WM = Work Motivation; CSS = Career Success Satisfaction.

4.3 Regression Analyses and Mediation Testing

Testing the mediation model involved three regression equations following the Baron and Kenny (1986) procedure, the results of which are presented in Table 4.

Step 1 — WFC → TI (Path c): Work–family conflict significantly predicted turnover intention ($B = 0.524$, $SE = 0.088$, $t = 5.955$, $p < .001$), accounting for 16.1% of the variance in TI ($R^2 = .161$). This confirms H1: WFC exerts a substantial and statistically significant positive effect on exit intentions.

Step 2 — WFC → JS (Path a): Work–family conflict significantly and negatively predicted job satisfaction ($B = -0.341$, $t = -4.786$, $p < .001$), explaining 11.0% of the variance in JS ($R^2 = .110$). This confirms H2: higher WFC is associated with meaningfully lower job satisfaction.

Step 3 – JS → TI controlling for WFC (Paths b and c'): When both WFC and JS were entered simultaneously as predictors of TI, job satisfaction was a highly significant negative predictor ($B = -0.591$, $t = -7.390$, $p < .001$), and the direct effect of WFC on TI, while remaining statistically significant, was reduced from 0.524 to 0.322 ($t = 3.926$, $p < .001$). Together, these two predictors accounted for 35.3% of the variance in turnover intention ($R^2 = .353$) — more than double the variance explained by WFC alone. This pattern is consistent with partial mediation (Baron & Kenny, 1986): job satisfaction carries a significant portion of the WFC–TI effect, but WFC retains an independent direct effect on TI.

The reduction in the WFC coefficient from 0.524 (c path) to 0.322 (c' path) represents an indirect effect of approximately 0.202 units, attributed to the mediation pathway through job satisfaction. To formally quantify this indirect effect, Sobel's test was applied: the indirect effect ($a \times b = [-0.341] \times [-0.591] = 0.201$) was significant ($z \approx 4.42$, $p < .001$). This confirms H4 and provides robust evidence that job satisfaction serves as a partial mediator of the WFC–TI relationship.

Table 4. Hierarchical Regression Results: Predicting Turnover Intention

Predictor	B	SE	t-value	p	R ²	ΔR ²
Step 1: WFC → TI					.161	.161
Work–Family Conflict	0.524	0.088	5.955	< .001		
Step 2: WFC → JS (Mediator)					.110	.110
Work–Family Conflict	−0.341	0.071	−4.786	< .001		
Step 3: WFC + JS → TI					.353	.192
Work–Family Conflict	0.322	0.082	3.926	< .001		
Job Satisfaction	−0.591	0.080	−7.390	< .001		

Note. $N = 187$. Dependent variable: Turnover Intention. Indirect effect ($a \times b$) = 0.201, Sobel $z = 4.42$, $p < .001$.

4.4 Marital Status Differences

To test H5, an independent samples t-test compared turnover intention between single ($n = 97$) and married ($n = 76$) respondents. The results revealed a significant difference: single women reported notably higher turnover intentions ($M = 3.158$, $SD = 1.195$) compared to married women ($M = 2.732$, $SD = 1.150$), $t(171) = -2.390$, $p = .018$, $d = 0.36$. This effect, while modest in magnitude, is practically meaningful given its implications for talent retention strategies. Interestingly, WFC scores did not differ significantly between married and single respondents ($M = 3.44$ vs. 3.41 , $t = 0.257$, $p = .798$), suggesting that marital status differentiates turnover intention through mechanisms other than WFC intensity alone — potentially including differences in perceived job alternatives, organizational commitment, or financial dependence on employment.

4.5 Sector Differences

One-way ANOVA comparisons across the three employment sector groups (private, public, not employed) revealed no statistically significant differences on any focal construct. Private sector employees reported slightly higher WFC ($M = 3.45$) and TI ($M = 3.03$) than public sector employees ($M = 3.25$ and $M = 2.75$, respectively), but these differences did not reach statistical significance (WFC: $F[2, 184] = 1.544$, $p = .216$; TI: $F[2, 184] = 1.129$, $p = .326$). Job satisfaction was similarly comparable across sectors ($F[2, 184] = 0.195$, $p = .823$). These null findings are discussed in Section 5.

5. Discussion

5.1 Work–Family Conflict as a Driver of Turnover Intention

The notable positive correlation between WFC and turnover intention ($r = .401$; $B = 0.524$, $p < .001$) not only aligns with existing Western organizational studies, but establishes new grounds on the Saudi female labor force, which remains largely unstudied. The results evidenced here are significant as they begin to dismantle the assumption that WFC is easily managed in Saudi Arabia; a situation that is less problematic in the presence of a strong family support system and cultural practices that prioritize female employment despite the conflicting interests. The data suggest that Saudi women are similar to women in Western economies and are likely to think about leaving the organization in the presence of WFC.

This is not surprising from a COR Theory standpoint. WFC is a type of resource depletion, and regardless of the cultural context, the resource depletion and withdrawal are the same (Hobfoll et al., 2018). What may be unique to Saudi Arabia is the moderating influence of marital status. Because there is a notable difference between the turnover intention of married and single women that cannot be explained by the intensity of WFC, the different employment expectations and social influences of married and single Saudi women must be examined to understand how WFC relates to the turnover intention of these different groups. This finding is a good candidate for a qualitative study.

5.2 The Partial Mediation of Job Satisfaction

The most significant finding from a theoretical viewpoint from this study is the partial mediation of the WFC-TI relationship by job satisfaction. Mediation is evidenced by job satisfaction accounting for an additional 19.2 percent of the variance in TI beyond WFC ($\Delta R^2 = .192$). Indirect mediation is confirmed (Sobel $z = 4.42$; $p < .001$), and the direct effect of WFC on TI remains significant but is substantially diminished upon the addition of job satisfaction.

Theoretically, the concept of partial mediation is highly relevant and useful. Partial mediation shows that job satisfaction is one of the many pathways through WFC translates into job exit. The direct effect of WFC on TI ($B = 0.322$; $p < .001$) indicates that a number of women are thinking of exiting due to WFC through pathways that bypass job satisfaction mediation. Some explanations for this include direct exhaustion effects (deciding to leave work because a person is exhausted, irrespective of job satisfaction), normative effects (family or social obligations that excessive work causes to prompt a reconsideration of work), or a cost-benefit effect (deciding that dealing with work family conflict is too challenging to be worthwhile, irrespective of job satisfaction).

The practical implication is nuanced: improving job satisfaction will reduce turnover intentions among Saudi women experiencing WFC, but it will not eliminate them. Organizations that seek to retain female employees must address WFC directly — through flexible scheduling, remote work options, family leave policies, and management training on work–family boundary support — rather than relying on satisfaction enhancement alone as a retention mechanism.

5.3 The Null Effect of Employment Sector

At first glance, it appears strange that there are no major sector discrepancies. Traditionally, Saudi Arabia's public sector has had unique components that have likely led to a lower WFC and higher satisfaction for women employed in this sector. Nevertheless, these findings may be explained as follows. First, the public sector has undergone significant changes as part of the Vision 2030 Reform. These changes have progressively modernized the public sector and expanded working hours and expectations, removing some of the sector's traditional advantages that have attracted women. Second, the private sector has developed its own women-friendly workplace policies, partly due to the sector's own regulations and partly due to the sector's own business case for women in the labor market. Finally, there may not be enough employees in the current sample to show sector discrepancies. There are 49 employees in the public sector sample and 120 employees in the private sector sample. It may be possible to detect moderate discrepancies between the two groups, but it is likely that small discrepancies remain undetected.

With adequate sample sizes and stratified samples, it may be possible to detect and describe sector discrepancies. In this case, the differences may be best described using qualitative methods. Qualitative methods, in this case, may include in-depth interviews and focus groups.

5.4 Marital Status and the Social Architecture of Turnover

The observation that unmarried Saudi women, regardless of WFC levels, show greater turnover intentions than married Saudi women, highlights the social dimensions underlying employment decisions in Saudi Arabia. As an illustrative example, unmarried women may be more flexible in terms of financial and social constraints. Without a spouse, one would assume a greater degree of financial vulnerability; however, unmarried Saudi women in the age range of 30 to 44 typically reside with their parents of origin. Thus, their housing costs are greatly reduced. Combined with limited social stigma associated with switching jobs, they may see greater value and lower cost in employment exit.

The greater turnover intentions for unmarried Saudi women may be associated with lower levels of commitment, and in more recent terms, greater career investment, for married women. In this context, and especially for professional women, the greater commitment to their job may be the result of the investment of more career resources toward overcoming the barriers of negotiating with a spouse, arranging childcare, and adjusting the expectations of an extended family. As a result of these barriers, married women are more likely to see greater value and lower costs in employment exit.

These are exploratory interpretations, and support the call for greater qualitative and mixed-method research to define the implications of marital status with a greater degree of sophistication than is feasible with the existing quantitative employment surveys.

5.5 Implications for Theory

This study aims to develop and extend theories in several ways. First, it demonstrates how the resource-depletion mechanism through which WFC leads to organizational withdrawal occurs in a culturally specific but theoretically consistent manner in Saudi Arabia, extending COR Theory to the context of GCC countries. Second, it adds to the limited evidence base for the WFC–JS–TI mediation sequence in an underrepresented population by offering empirical evidence for the mediation sequence in an under-researched population, as it is not well documented in countries of the West (Karatepe, 2013; Lu et al., 2017). Finally, the finding that marital status differentiates TI, regardless of the presence of WFC, indicates that social roles and social mobility may be important in emerging economies, and hence future mobility theories may need to be adapted in this context.

The partial — rather than full — mediation finding also carries theoretical import. It suggests that WFC has direct exit-inducing effects that operate independently of its satisfaction-eroding effects. Future theoretical work might consider whether these direct effects operate through a separate pathway — perhaps through a conflict-specific form of disengagement, akin to boundary theory's notion of role integration versus segmentation preferences, that motivates exit without necessarily degrading job evaluation.

5.6 Implications for HRM Practice

Practically, the findings are actionable and relevant. Saudi organizations, particularly within the private sector, should understand that unmanaged WFC represents a real and measurable risk to female talent within the sector, where most Saudi women are employed. This data should be taken seriously. WFC has a direct positive relationship with the intention to leave an organization. Specifically, it has a positive relationship with the intention to leave an organization even when the satisfaction pathway is controlled for. In a labor market like Saudi Arabia, such evidence is significant.

There is a need for flexibility at the workplace. Flexible working hours, remote working, as well as flexible scheduling throughout the work week, have been shown to decrease WFC (Allen et al., 2013; Baltes et al., 1999). Managerial training and boundary support for work and family have also shown positive results (Hammer et al., 2011). Employees believing that their organizations support family needs has been shown to assist in the WFC and satisfaction relationship, and represents a cultural change which can be shown through behavior and policies that support work/life balance.

For Saudi policymakers, these findings show that more regulations are needed to transform family-supportive HR practices from being the exception to the rule within the private sector. The targets on female workforce participation in Vision 2030 cannot be achieved just by supply-side interventions (e.g.

increasing educational and employment opportunities for women) while ignoring demand-side constraints (e.g. work–family conflict) that result in women leaving their jobs.

6. Conclusion

This research aimed to find out if work–family conflict leads to the intention to leave a job among Saudi females, whether this was through decreased job satisfaction, and if this separated by demographics. The answer to all three questions is yes. Unresolved work–family conflict leads to the erosion of the emotional attachment employees have for their job, and ultimately, the intention to remain at their job.

The result is that work–family conflict is prevalent for most of the 187 Saudi women surveyed at a mean of 3.42 (5 point scale). The effects are real and measurable. Work–family conflict decreases job satisfaction and, through this and other direct effects, increased job turnover. Job satisfaction only partially bridged the gap and, therefore, was a key area of concern for retaining women in the workforce. The field of women in work was better served by addressing work–family conflict.

Given that most of the respondents (51.9%) are single, it is interesting to note that single Saudi women in this sample are more likely to leave than married women. This is likely due to the more complex social and economic challenges that drive single Saudi women's employment. They likely require specialized retention approaches.

While general patterns were observed; the predicted differences among sectors were not identified in the sample. To answer this question, it will be necessary to conduct future research with larger, stratified samples that account for different sectors.

There are a number of limitations of this research. More definitive causal claims will be difficult to substantiate with a cross sectional approach. The current rationale and the evidence patterns provide sufficient theoretical support for the pertinent claims, however, the evolution of WFC and its effects on intent and pleasure demand, at the very least, longitudinal approaches. The sample size was adequate; however, it was restricted to Saudi women. The study would benefit from including men. The lack of male reference data limits the ability to understand the gender-related aspects of the study. In the end, the question is whether the organizational realities in which Saudi women spend their working days align with the promise of Vision 2030.

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