



Occupational Stress and Its Relationship with Turnover Intention with Special Reference to Leasing Officers in Anuradhapura District, Sri Lanka

K.M. Dissanayaka^a & PGRB Chandrasekara^b

^aDepartment of Business Management, Rajarata University of Sri Lanka., dulshanjeewantha.jayawardhana@gmail.com

^bDepartment of Business Management, Rajarata University of Sri Lanka, roshanthabuddhika333@gmail.com

ABSTRACT

Occupational stress has identified as one of the most insidious health hazard in organizations. Increasing work load, less of work-family balance, lack of rewards, overtime workings, lack of social support etc. may initiate stressful conditions at work place. However unhealthy work forces will effect on organizational performances and profitability. In the point of employee view, occupational stress will affect the individual health and can initiate severe health hazard. Researcher has selected leasing industry to conduct the research and selected marketing executives as the target group. As leasing is a customer oriented business, employees have to move with different customers to promote their organizational packages. Their main target is to bring loyal customers to the organization. However it is not easy to create such customers and employees have to put his fullest effort to do it. This will make employees to work over times, work on holidays and have to miss important personal events as well. According to the literature and preliminary interviews carried out with existing marketing executives expressed that most of the employees suffer from occupational stress and tend to leave the organization. Author analyzed the data by obtaining responses from 144 marketing executives by using SPSS software. Constructed hypothesis were tested to identify the relationship between occupational stress and turnover intention. As a conclusion author gave recommendations to the identified factors in order to reduce the stress level at work place in leasing industry.

Keywords: Occupational Stress, Turnover Intention, Organizational Performance

1. INTRODUCTION

Sri Lankan leasing industry has a history which was started in the early 1980s. After the establishment of liberalized economic policies in Sri Lanka, a lot of free entrepreneurs were encouraged to commence their business. Small and medium scale entrepreneurs who encompassed with innovative business ideas found this situation as an opportunity to rise with their strengths. However, not having adequate financial resources to initiate and continue their businesses had made them discouraged. Hence, in 1980 World Bank consigned recommendations to encourage leasing companies to provide financial requirements to businessmen (Morris, 2019). Conversely, it had been an enormous opportunity for medium and small scale businessmen to upgrade their innovative ideas. Afterwards, large scale entities too found that the leasing is a convenient and flexible form of finance to expand their business ideas.

Accordingly, new leasing companies were started and some other finance companies established to offer leasing facilities separately from their other services or set up subsidiary companies to transact with leasing facilities. Currently, there are 64 registered finance leasing establishments in Sri Lanka as at 21st March 2019 (Cbsl.gov.lk, 2019). Customers prefer to save their time on lawyers, unnecessary paperwork and other time-consuming phases. Therefore, customers could withdraw from traditional ways of doing leasing processes as they lead busy work schedules within their limited time frames. As a result, leasing employees are expected to complete the documentation processes without any time delays while ensuring high service quality. Since there are a large number of players in the industry leasing employees have to complete the transaction processes very fast before the customer turns into another company.

However, the creativity of the offer may directly affect to remain in the industry and it is more important than the pricing strategies. Therefore, leasing employees should have the talent to retain their customers as every leasing company tries to perform their best to attract customers to their packages. This clearly indicates the level of competency in the industry on retaining customers. Leasing industry has turned to be very competitive and the successes of

** Corresponding author.*

E-mail address: ddmadhushani@gmail.com

the business are mainly based on the quality of the business brought by the marketing officers to the company (Abeysekara, 2007). Furthermore, having a loyal customer base is not an easy process as customers are well updated with the leasing facilities with the rise of the new technology. Therefore, it seems to be very difficult to control customer views and employees have to perform their best to create loyal customers as well as initiating new connections. This situation could develop high occupational stress among professionals in the leasing industry. The main focus of this research is to identify the factors affecting occupational stressors and how it directs the intention of employee turnover in the leasing industry at city area of Anuradhapura. Academically there are a considerable number of psychological theories based on occupational stress. However, this research help to satisfy those theories with appropriate evidence related to leasing industry. Since there are few researches done on the leasing industry, this will help to improve the empirical findings on stress at leasing industry. Therefore, it is very much useful for future researchers on their findings to offer better recommendations.

2. LITERATURE REVIEW

Term intention of turnover defines the action or decision to quit the job. Noor and Maad, (2008) described that the facilities provided by the organization and work exhaustion were directly connect with employee turnover. When skilled employee decided to leave the organization this will add considerable amounts of direct and indirect expenses to the organization (Pankaj and Venkat, 2014). Nayaga, (2015) described that high rate of employee turnover directly effect on organization performances while most experienced and skilled staff decided to leave the organization. Sewwandi and Perera, (2016) defined that turnover is a process of attitudinal, decisional and behavioural which initiate due to occupational stress. Stressed employees first think about leaving then have an intention of leaving and finally seeking new opportunities to quit the current job. Further they suggested that organisations have to reduce occupational stress in order to retain their employees for a long term working basis. According to Sewwandi and Perera, (2016) turnover intentions clearly created by unmet career expectations like career development opportunities, higher responsibilities and higher salary. Both individual and environmental conditions have been considered to identify the most important stressors in the field of leasing. Sometimes people may suffer from stress that isn't caused by work-related issues but instead has an external cause from their personal life. Example as moving house, debt problems, and serious illness in the family, relationship difficulties. Environmental factors are stimuli in our environment that causes stress. Some common environmental stresses are war, temperature, noise and crowds. Author considered both personal and environmental characteristics which causes occupational stress. Therefore, employee's biological and psychological needs, personal goals such as family happiness and their health, individual values and abilities have considered under this. Furthermore, organisation's rewards system, demand, cultural characteristics have considered under environmental sources

Workload can be considered as a source, which intrinsic to the job factor according to Cooper and Marshall as well as personal characteristics according to the person environment fit theory as it describes the capacity of an employee. Moreover in demand control theory it described as a demand as it combines with employee's skills and knowledge to perform the duties. However workload can be influenced on occupational stress and lead to have intention of turnover when it exceeds the accepted levels of an individual. According to Mustafa et al., (2015) workload is a major root course of job stress. They emphasized that work overload includes quantitative and qualitative type of overload. In quantitative type they mentioned that workload or more work to do that can be performed by the employee according to his or her capacity. On the other hand qualitative type means the tasks that are too difficult to perform under limited time and resources. Moreover Mustafa et al., (2015) discussed about under load-having work, which fails to perform by employee due to unavailability of skills and abilities of the employee or irrelevant job descriptions.

Work Life Conflict (WLC) occurred when collective demands of one's personal and work roles are incompatible (Kumara and Sanoon, 2018). Therefore, performing two roles together can be difficult some individuals in working places. According to Kumara and Sanoon, (2018) there are different types of work life conflict and most of them arise due to the complexity of work place, managing change, supervisory and technical competency, leadership, job description and accountability. Syed et al., (2018) describes that work-life conflict occurs due non-flexibility of work schedules. Moreover, they explained that long working hours will direct to work-life conflict as well as serious mental and physical health issues. Moreover, Allen, (2001); Anderson et al, (2002); Thompson et al, (1999) argues that employers concerned about employee family supportiveness will directly affect the employee turnover.

Abeysekara, (2007) stated that lack of promotions had affected employee turnover. Moreover, he explained that employers have to maintain proper methods to keep the employee retention rate by providing necessary requirements to enhance employee's careers as well as their advancement opportunities. Moreover the evaluation criteria used to make promotions will directly effect on employee stress and finally directs them toward intention to leave the job (Abeysekara, 2007). A study has mentioned that talented Frontline Managers at private banks in Pakistan seems to be more positive in turnover due to disappointed feelings on Human Resources Management Practices (HRMP) which not allowed them on career development, lack of appreciation from top management and unsatisfied reward systems and promotion (Mahesar, 2015). Therefore, Dailey and Kirk, (1992) describes that employee appraisals and reward systems will help to improve employee retention by reducing the level of stress.

Role ambiguity occurs when an employee does not have a clear idea about the job role that he or she performs. When role ambiguity starts to increase, employees feel uncomfortable in achieving their obligations fail to present their performances (Clercq and Belausteguigoitia, 2017). Lack of directions due to undefined job descriptions will initiates major mental and physical hazards and results employees to leave the organization. Further Clercq and Belausteguigoitia (2017) describe when level of ambiguity decreases employees will have a more positive feeling about their duties and future with the organization. This will help to demolish the intention to leave the organization. According to Naidoo, (2018) role ambiguity occurs with lack of information to perform their duties. Moreover employees are not having enough knowledge and authority about the procedure to perform the assigned job.

Supervisor support is defined as the degree of support and encouragement provided by supervisors to their workers (Nichols, Bright and Swanberg, 2016). The support will help to improve employee performances as well as other employee issues on their personal and work life. This support can be emotional or instrumental to provide caring actions or guide them along the correct path by giving necessary advice and materials (Nichols, Bright and Swanberg, 2016). Positive supervisor relationship helps to improve employee by reducing strains, increasing job satisfaction and it directly impacts on reducing the

intention of turnover (Greenhaus, Wormley and Parasuraman, 1990). According to Meyer et al., (2002) there are three types of organizational commitment: continuance, normative and affective. Among these, affective commitment is strongly connected with supervisor support, intention of turnover and actual turnover. However, affective commitment can simply define as employee's positive emotional attachment to the organization (Meyer et al., 2002).

Table: Empirical findings

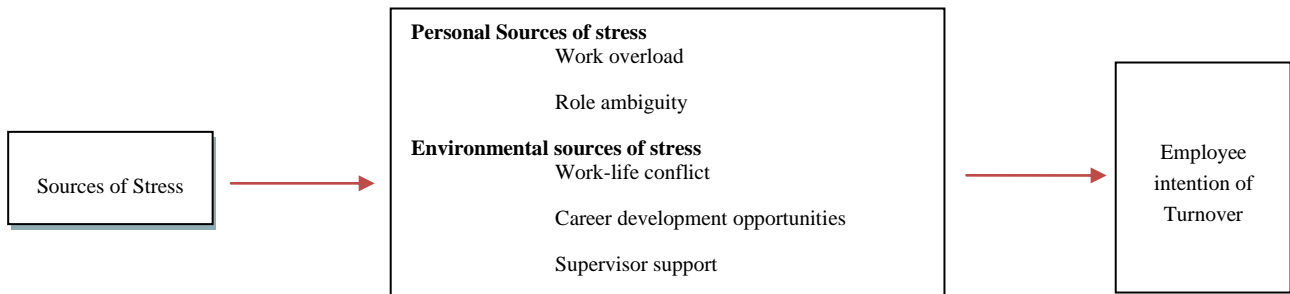
Theories	Empirical Findings
<p><u>Personal and Environmental Characteristics</u> Consists of individual and environmental characteristics which course to initiate stress at workplace</p> <p>Person Environment fit theory focused on personal goals, needs, values and abilities under personal factors and rewards, promotions, demands, social relationships under environmental factors</p> <p>Conservation of resources model explained threats of loss, actual loss and lack of gained resources and resources are defined as status, objects, personal traits, conditions and energies which consists of a combination of personal and environmental sources</p> <p>Demand control theory elaborates two factors as demand and controls which contains both environmental and personal sources including abilities, skills, responsibilities, freedom and work rate</p>	<p><u>Work Overload</u></p> <ul style="list-style-type: none"> ● Mustafa et al., (2015) ● Pradana and Salehudin, (2013) ● Zahra et al., (2018) <p><u>Work-life conflict</u></p> <ul style="list-style-type: none"> ● Kumara and sanoon, (2018) ● Syed et al., (2018) ● Allen, (2001) ● Anderson et al, (2002) ● Thompson et al, (1999) ● Abeysekara, (2007) <p><u>Career Development Opportunities</u></p> <ul style="list-style-type: none"> ● Abeysekara, (2007) ● Mahesar, (2015) ● Dailey and Kirk, (1992) ● Armstrong, (2010) <p><u>Role Ambiguity</u></p> <ul style="list-style-type: none"> ● Clercq and Belausteguigoitia, (2017) ● Naidoo, (2018) <p><u>Supervisor Support</u></p> <ul style="list-style-type: none"> ● Nichols, Bright and Swanberg, (2016) ● Greenhaus, Wormley and Parasuraman, (1990) ● Meyer et al., (2002) ● Naidoo, (2018) ● Abeysekara, (2007)
<p><u>Output</u> above sources initiate the job dissatisfaction and directs employees to quit the job</p>	<p><u>Intention of Turnover</u></p> <ul style="list-style-type: none"> ● Noor and Maad, (2008) ● Pankaj and Venkat, (2014) ● Nayaga, (2015) ● Sewwandhi and perera, (2016)

Source: Developed by the researcher

3. METHODOLOGY

By considering preliminary theories and models related to employee stress at workplace and considering the empirical findings on employee stress and intention of turnover, author created as figure mentioned framework for the research.

Conceptual framework



Hypothesis

Hypothesis 1: There is a significant relationship between work overload and intention of employee turnover

Hypothesis 2: There is a significant relationship between work life conflict and intention of employee turnover

Hypothesis 3: There is a significant relationship between career development and intention of employee turnover

Hypothesis 4: There is a significant relationship between role ambiguity levels at work place and intention of employee turnover

Hypothesis 5: There is a significant relationship between supervisor support and intention of employee turnover

Research Design & Population

The research design is intended to provide an appropriate framework for a study (Kassu, 2019). It is the wide-ranging map of how various research questions would be answered in the study (Robert, 2017). This study was a quantitative study, which measuring variables through numerical systems, analyzing by statically models and identifying associations among variables. According to the empirical findings and theories based on occupational stress showed that there is a significant relationship between occupational stress and employee turnover intention. However, this research was conducted based on deductive research approach to test the existing theories by developing hypotheses based on occupational stress and turnover intention in leasing industry. In this study, the researcher tries to establish the relationship between Work overload, Work ambiguity, Career Development Opportunities, Work & Life Conflict and Supervisor support on intention of turnover of marketing executives in leasing companies. Therefore, this study is an explanatory study that seeks to explore the relationship between variables. According to the study, unit of analysis was leasing companies in Anuradhapura district and data was collected from executive marketing employees in leasing companies. The population of this study is consisted of the all marketing executives in leasing industry based in Anuradhapura district. Therefore, researcher has considered eight major leasing companies in Anuradhapura district. Target audience of the research would be marketing executives in leasing industry based in Anuradhapura district. Therefore, researcher has considered eight major leasing companies in Anuradhapura district. Total of 144 employees were listed and decided to distribute the questionnaire to all of them. A questionnaire has been developed by considering empirical findings and preliminary interviews conducted by the author. There are five independent variables which focus into occupational stress and on dependent variable. Independent variables are namely, work overload, work ambiguity, career development opportunities, supervisor support and work-life conflict. Moreover the author has developed questions for the dependent variable; turnover intention as well. Five point Likert scale has used to analyze the responses on each question. SPSS software was used to analyze data and to interpret.

4. RESULTS AND DISCUSSION

Reliability of Individual Variables

Results of the conducted reliability test are mentioned in below table. Stability of questions has been tested by using Cronbach's alpha value. According to the test results it is evident that the threshold value of Cronbach's alpha has been satisfied.

Table: Results of reliability test for the main study

Variable	N of Items	Cronbach's Alpha
Work Overload	4	0.742
Work Ambiguity	4	0.702
Career Development Opportunities	4	0.765
Work-life Conflict	4	0.703
Supervisor Support	5	0.801
Turnover Intention	5	0.802

Source: Developed by the Researcher through SPSS analytical tool

Correlation Analysis

Correlation analysis is a fundamental tool for determining the strength and direction of a linear relationship between two variables. It entailed comparing the calculated scores of the independent variables.

Work Overload

Below table illustrates the correlation of work overload and turnover intention of marketing executives. The Pearson Correlation Coefficient (r) indicates as +0.305 and it is significant at the 0.05 level. This reveals that the work overload has a positive relationship with turnover intention. Further it has a 0.009 significant which is lesser than the level of significance of 0.05. This indicates that the rejection of null hypotheses. Therefore, the test results indicate that there is a statistically significant positive correlation between dependent variable 'turnover intention' and independent variable 'work overload'.

Table: Correlations of work overload

		TIM	WOM
TIM	Pearson Correlation	1	.305**
	Sig. (2-tailed)		0.009
	N	144	144
WOM	Pearson Correlation	.305**	1
	Sig. (2-tailed)	0.009	
	N	144	144

Source: Developed by the Researcher through SPSS analytical tool

Work Ambiguity

Table illustrates the correlation of work ambiguity and turnover intention. Significance between two variables which is lesser than the level of significance of 0.05 indicates that the hypothesis is statistically significance. Therefore, the null hypotheses can be rejected. The Pearson Correlation Coefficient (r) indicates as +0.337 and it is significant at the 0.05 level. Therefore, there is a statistical significant positive correlation between independent variable 'work ambiguity' and dependent variable 'turnover intention'.

Table: Correlations of work ambiguity

		TIM	WAM
TIM	Pearson Correlation	1	.337**
	Sig. (2-tailed)		0.004
	N	144	144
WAM	Pearson Correlation	.337**	1
	Sig. (2-tailed)	0.004	
	N	144	144

Source: Developed by the Researcher through SPSS analytical tool

Career Development Opportunities

Table illustrates the correlation of career development opportunities and turnover intention. The Pearson Correlation Coefficient (r) indicates as -0.432 and it is positive significant at the 0.05 level. Therefore, it indicates that there is a statistically significant positive correlation between dependent variable 'turnover intention' and independent variable 'career development opportunities'.

Table: Correlations of career development opportunities

		TIM	CDOM
TIM	Pearson Correlation	1	-.432**
	Sig. (2-tailed)		0.000
	N	144	144
CDOM	Pearson Correlation	-.432**	1
	Sig. (2-tailed)	0.000	
	N	144	144

Source: Developed by the Researcher through SPSS analytical tool

Work-life Conflict

Below table illustrates the correlation of work-life conflict and turnover intention of marketing executives in leasing industry. The Pearson Correlation Coefficient (r) indicates a value of +0.408 which has positive correlation. Moreover, it is significant at the 0.05 level which indicates independent variable has a significant positive relationship with the dependent variable. Significance between two variables indicates a value below 0.05. Hence null hypothesis can be accepted. Therefore, it describes that the independent variable 'work-life conflict' has a statistically significant positive correlation with dependent variable 'turnover intention'.

Table: Correlation of work-life conflict

		TIM	WLCM
TIM	Pearson Correlation	1	.408**
	Sig. (2-tailed)		0.000
	N	144	144
WLCM	Pearson Correlation	.408**	1
	Sig. (2-tailed)	0.000	
	N	144	144

Source: Developed by the Researcher through SPSS analytical tool

Supervisor Support

Table illustrates the correlation of supervisor support and turnover intention. The Pearson Correlation Coefficient (r) indicates as -0.414 and it illustrates that supervisor support has a positive relationship with turnover intention. However, significance between two variables is less than 0.05. Therefore it has a statistically significant positive relationship between independent and dependent variables.

Table: Correlations of supervisor support

		TIM	SSM
TIM	Pearson Correlation	1	-.414**
	Sig. (2-tailed)		0.000
	N	144	144
SSM	Pearson Correlation	-.414**	1
	Sig. (2-tailed)	0.000	
	N	144	144

Regression Analysis

Author has conducted a multiple regression analysis to identify the factors affecting on turnover intention. In order to identify the factors, coefficient of determination or R square value has been considered. Multiple regression analysis is used to evaluate the relationship between on dependent variable and two or more dependent variables. In this study multiple regression analysis was conducted to identify how significantly employee occupational stress factors influence on employee intention of turnover.

Overall Model Fit

As per the table coefficient of determination is 0.365. Therefore it indicates that the conducted test validates 36.5% of turnover intention.

Table: Overall Model Fit

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.604 ^a	0.365	0.317	0.45485

According to the table R² value was 0.365 and it implicates the proportion of the variance for a dependent variable which is explained by independent variables in a regression model. Therefore, 36.5% employee intention of turnover is described by the other factors which exist beyond to the study. Adjusted R² is used to compare the goodness of fit for regression models which include number of independent variables. As per the results of the study adjusted R² was 0.317. There is no accepted rule to measure goodness of R-Squared and Adjusted R-Squared and the values of the study are at a sufficient level.

Coefficient Test

Table illustrates the regression coefficients for all variables. However work overload, work ambiguity, career development opportunities, work-life conflict and supervisor support has a regression coefficients values of 0.157, 0.041, -0.134, 0.298 and -0.200 respectively. Work overload, work-life conflict and work ambiguity has a positive relationship while career development opportunities and supervisor support has a negative relationship with turnover intention. Since work overload and work-life conflict are significant at the 0.05, clarifies that only work overload and work-life conflict has a significant positive impact on turnover intention which can create an influence.

Table: Model Coefficients

Model	Unstandardized Coefficients		Standardized	t	Sig.	Co linearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	3.175	0.803		3.952	0.000		
	WOM	0.157	0.075	0.220	2.103	0.039	0.883	1.132
	WLCM	0.298	0.114	0.269	2.616	0.011	0.908	1.101
	WAM	0.041	0.097	0.050	0.418	0.677	0.660	1.516
	CDOM	-0.134	0.103	-0.164	-1.299	0.199	0.601	1.663
	SSM	-0.200	0.112	-0.242	-1.787	0.079	0.524	1.910

The significant value of the study was 0.000 and it indicates that, there is a significance relationship between independent and dependent variables. ($P=0.000<0.05$) It implies at least one of five independent variables have significant influence on employee occupational stress. As pre the table independent variables was significant at the level of 0.05 and all of independent variables have significant positive impact on employee intention of turnover.

ANOVA Test

The analysis of variance (ANOVA) is used to check whether there are significance differences between the means of two or more variables.

Table: ANOVA test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.77	5	6.55	15.97	.000 ^b
	Residual	56.99	138	0.41		
	Total	89.76	143			

According to the table the results of ANOVA test implies that the ANOVA test the significant value should be less than 0.05 so the model can be identified as correct. And also according to the table F value was 15.97 and significant value was 0.000 ($P<0.005$). This means the considered independent variables have a power to explain variance of the dependent variable (factors of occupational stress). Therefore overall model is statically significant regression model is a good fit for the data.

Hypothesis Testing

There are five hypotheses to be tested; work overload, work ambiguity, career development opportunities, work-life conflict and supervisor support with the dependent variable of turnover intention. Below table hypothesis were tested through SPSS software and test results are described in this section.

Table: Hypothesis testing

Variables	Person correlation coefficient		Decision	Regression analysis		Decision
	r	p		B	P	
H1	.305	0.009	Accepted	0.157	0.039	Accepted
H2	.337	0.004	Accepted	0.298	0.011	Accepted
H3	-.432	0.000	Accepted	0.041	0.677	Rejected
H4	.408	0.000	Accepted	-0.134	0.199	Rejected
H5	-.414	0.000	Accepted	-0.200	0.079	Rejected

5. CONCLUSIONS AND IMPLICATION

Conclusion and Discussion

The research carried out a study to identify the factors affecting occupational stress of marketing executives in leasing industry in Anuradhapura district. However with the aid of preliminary interviews and annual reports of major players in the leasing industry presents that there is a problem of turnover intention. However, researcher focused on occupational stress in leasing industry and analyzed the relationship of occupational stress with employee intention of turnover. Researcher selected five independent variables; work overload, work ambiguity, career development opportunities, work-life conflict and supervisor support and dependent variable 'turnover intention'. Data was collected through a well-structured questionnaire and results were analyzed with SPSS statistical software. Test results indicate that work overload, work ambiguity and work-life conflict has positive relationship with turnover intention and work overload and work-life conflict are only influence on turnover intention. Therefore in chapter five author come up with recommendations to reduce the occupational stress in the work place to reduce the intention of turn over. Researcher identified five independent variables; work overload, work ambiguity, career development opportunities, work-life conflict and supervisors support as occupational stress in leasing industry. Afterwards author concluded the independent variable by considering the relationship and it has with the dependent variable 'turnover intention'. Work overload and work ambiguity have positive relationship between intention of turnover. And other work life conflict, career development opportunities and supervisor support have negative relationship according to the analysis.

Recommendations

Since occupational stress has become a major problem in many organizations, they should pay their special attention on employee's occupational stress as it can produce employee intention of turnover. Therefore, to encounter healthy and active workforce organizations should maintain the major stressors in its lower level. Occupational stress at workplace leads to employee dissatisfaction, de-motivations and low commitments which finally generate intention of turnover. This could negatively effect on organizational success as well as wellbeing of employees by means of their physical and mental health. Therefore, researcher endorses few solutions to reverse the occupational stress from both employer and employee sentiment.

Implementation of an effective alternation strategy

When an employee encounters with unexpected amount of work combined with organizational targets and achievements his or normality began to demolish. It directly impacts the work quality. However, when an employee feels overloaded, individual efficiency decreases automatically and less efficiency will occur at the moment organizations require to be more efficient.

Time Management

Time management is all about prioritizing the work which is important to manage time in point of employee and employer view. Proper time management processes help to decrease the level of stress which initiates due to work overload. Hence organization should enroll their employees towards a time management practices in order to manage given tasks in a given period. Although time management practices will help to reinvent the work procedures into an effective way without overloading. Therefore, organizations should evaluate the importance of each task to accomplish by their employees. This will help employees to identify the most important tasks first and less important tasks later. Therefore, models such as Eisenhower time management matrix can introduce to employees. It helps to identify the work priorities to attend without getting overload at work place. Figure 5.1 mention the Eisenhower matrix for time management.



Figure: Eisenhower matrix for time management

Managing Stress at workplace

Accepting small break during the working hours helps to manage the overloading feeling in both physical body and mind. Listening to music, team outings and take some time to share experience with subordinates will help to omit the work overload to some extent. Get back to work after taking such a break totally refresh the mind and body and can be considered as a reinvention of time and strength.

Supervisor trainings on delegation of authority

Delegation of responsibility also helps to improve the effectiveness of a task without overloading one member. Therefore, supervisors and managers should delegate their responsibilities properly to improve employee efficiency and this helps to decrease the level of occupational stress. For this purpose organizations should provide proper training programs to supervisors in order to train effective delegation process of responsibilities at work place. However, supervisors should identify the individual capabilities of employees when delegating responsibilities.

Implementing cultural changes

Team Building Activities

Team building processes also help to decrease the level of stress and it can implement as a culture change programme. In such cases field marketing promotions, campaigns and other marketing activities can organize as a team work. This helps to achieve individual targets as well as organizational targets without getting overload individually. However, management should organize such programs to prevent occupational stress of their employees while achieving their objectives.

Improving working conditions

Working long hours, working over times and holidays tend to create overload feelings on employee's mind. Therefore, organizations should consider a change in working conditions to increase the level of comfortable. Since marketing executives perform both field work and administrative works changes can initiate inside the office as well as in the field. Therefore, changes in physical working environment can make positive emotions to perform work effectively. Increasing physical working conditions by providing comfortable working areas with sufficient resources will help to motivate employees. Furthermore, an evening tea or snack helps to refresh employee mind if they are engaged with overtime workings. Such small implications can make extensive differences in organizations and can execute as long term action plans to reduce occupational stress

Implementing policies to reduce work-life conflict

According to test results in chapter four it is evident that organizations are not concerned about work-family balance into a satisfactory level. Most of the employees have conflict when organizing family work schedules with their employment. When someone disregards family priorities due to work priorities causes to create work-life conflict which is known as a major occupational health problem.

Family oriented policies and benefits

Initiating family policies help to reduce work-life conflict as it contains employee friendly policies to treat his or her family. According to test results there are a fraction of 81% married. However, family oriented policies such as parental leave, flexible working hours when they have kids to drop and take off from schools (Public transport system is not available to every area in Anuradhapura district. Therefore, people have to supply their own transport system in order to engage with their day to day work). Moreover take time off and fulfil the task later for important family events such as parent's meetings at schools, weddings, funerals and other important social events can initiate under these policies. Furthermore, alternative working arrangements and flexible working hours with locations can initiate due to special family requirements such as a sick child or a parent.

Compulsory Annual Leaves

To maintain both physical and mental wellbeing of an employee they have to refresh their body and mind by accepting enough breaks from their workings. Therefore, compulsory annual leave system can introduce to balance their mind and body. Within this period employees can organize special family events to improve their personal life. However, employer and other subordinates should make sure to make minimal. These solutions will help to reduce the occupational stress and finally help to decrease the intention of employee turnover.

REFERENCES

- Abeysekara, R. (2007). The Impact of Human Resource Management Practices on. *University of Kelaniya*.
- Armstrong, J. (2010). Persuasive advertising. *Basingstoke: Palgrave Macmillan*
- Ryan, J. M. (2009). ROLE CONFLICT, ROLE AMBIGUITY AND WORK-FAMILY CONFLICT AMONG UNIVERSITY FOODSERVICE MANAGERS. *semantic scholar*.
- Sewwandi, G. P. (2016). The Impact of Job Stress on Turnover Intention: A Study of Reputed Apparel Firm in Sri Lanka. *semanticsscholar*.
- Nichols, J. E. (n.d.). How Does Supervisor Support Influence Turnover Intent Among Frontline Hospital Workers? The Mediating Role of Affective Commitment. *semantic scholar*.
- K Morton, R. B. (2013). Occupational stress and employee turnover. *Institute of Naval Medicine UK*.
- Karasek, R. (1979). *Job Demand Control Model by Robert Karasek*. Retrieved October 19, 2021, from www.toolshero.com:https://www.toolshero.com/human-resources/job-demand-control-model/
- Mustafa, E. I. (2015). *Causes and Prevention of Occupational Stress*. Retrieved October 16, 2021, from www.ncbi.nlm.nih.gov:https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5064068/
- Mahesar, H. (2015). The impact of HRM Bundles and Organisational Commitment on. *University of Bedfordshire*.
- Morris, B. (2019). *Leasing: The story of an industry*. Retrieved October 15, 2021, from www.businesstoday.lk:https://www.businesstoday.lk/article.php?article=5244
- Nielsen, N. (2016). *Inverting Maslow's Hierarchy*. Retrieved October 2021, 17, from www.jnnielsen.medium.com:https://jnnielsen.medium.com/inverting-maslows-hierarchy-b2c32156f091
- Robert, C. a. (2011). *Person-Environment Fit*. Retrieved October 17, 2021, from iloencyclopaedia.org:https://www.iloencyclopaedia.org/part-v-77965/psychosocial-and-organizational-factors/factors-intrinsic-to-the-job/item/14-person%E2%80%93environment-fit
- Sanoon, J. K. (2018). *Work Life Conflict and its Impact on Turnover*. Retrieved October 2021, 15, from www.globalscientificjournal.com:https://www.globalscientificjournal.com/researchpaper/IMPACT_OF_WORK_LIFE_CONFLICT_ON_TURNOVER_INTENTION.pdf
- SyedaSania Zahra, M. I. ((2018)). The Relationship Between Job Stress and Turnover Intentions in the Pesticide Sector of Pakistan: An Employee Behavior Perspective. *Management Issues in Healthcare System* .