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UNDERSTANDING TURNOVER INTENTION IN SMEs: THE IMPACT OF WORK-FAMILY CONFLICT THROUGH PSYCHOLOGICAL WELL-BEING AND BURNOUT

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ABSTRACT

Work-family conflict (WFC) has been identified as a fundamental determinant affecting employee well-being and workforce sustainability. This research examines the effect of WFC on turnover intention, incorporating psychological well-being (PWB) and burnout as mediating variables. Data were collected through online and offline questionnaires using a purposive sampling method, yielding 356 responses from SME employees across various sectors in Indonesia. This study uses partial least squares structural equation modeling (PLS-SEM) to validate each hypothesis. The study's findings indicate that WFC significantly decreases PWB, increases burnout, and strengthens employee turnover intentions. Furthermore, higher PWB has been shown to decrease turnover intention, while burnout actually increases it. Furthermore, PWB and burnout serve as significant mediators of the relationship between WFC and turnover intention. This study provides important contributions to SME managers regarding the importance of creating flexible work policies, supporting work-family balance, and managing workload effectively to maintain employee psychological well-being and reduce turnover rates.

KEYWORDS: Work-Family Conflict, Psychological Well-Being, Burnout, Turnover Intention.

1. INTRODUCTION

In the modern workplace, work-family conflict (WFC) has emerged as a critical issue due to its potential to disrupt organizational functioning (Wang & Wang, 2024). WFC arises when individuals perceive that the simultaneous fulfillment of work and family responsibilities is unattainable, resulting in detrimental repercussions for both employees and companies (Ribeiro *et al.*, 2023). Prior studies have found that WFC contributes to a range of negative consequences, including diminished job performance (Huang *et al.*, 2024), elevated stress levels (Karakas & Tezcan, 2019), and even increased intentions to depart from the organization (Fei *et al.*, 2023).

Within the realm of small and medium-sized enterprises (SMEs), the challenges posed by WFC are often more pronounced than in larger organizations. This disparity is primarily attributable to limited resources, inflexible working hours, and the absence of formal policies that support work-life balance (Adame-Sánchez *et al.*, 2018). Consequently, SME employees tend to be more susceptible to turnover intention, which ultimately undermines employee retention rates and organizational stability (Anand & Vohra, 2020). Current findings suggest that turnover intention is substantially affected by the degree of work-family conflict (WFC) (Poulose & Sharma, 2025; Siddiqi *et al.*, 2024). Nevertheless, the majority of prior research has concentrated on large organizations, while investigations into the dynamics of WFC within the SME environment remain limited (Abdou *et al.*, 2022; Wen *et al.*, 2023). Furthermore, prior studies have often overlooked deeper dimensions of psychological strain, such as psychological well-being (PWB) and burnout, when examining the consequences of WFC (Lamane-Harim *et al.*, 2023). In the SME context, where workplace relationships tend to be more personal and workloads more fluid, the impact of WFC on PWB and exhaustion may follow a distinct pattern, warranting further scholarly exploration (Cegarra-Navarro *et al.*, 2016).

PWB and burnout are two highly relevant variables in comprehending the correlation between WFC and turnover intention. WFC frequently diminishes employees' PWB (Huang *et al.*, 2024), which, in turn, affects employee retention rates (Gull *et al.*, 2023). Conversely, prolonged WFC can also trigger burnout—a situation characterized by emotional weariness, depersonalization, and limited personal accomplishment (Lambert *et al.*, 2019), which is acknowledged as a primary source

of increasing turnover intention (Yucel *et al.*, 2023). Despite their theoretical significance, PWB and burnout have rarely been simultaneously integrated as mediators in WFC research, particularly within the SME context. This constitutes a critical research gap, as exploring these mediators can yield deeper insights into how WFC translates into intentions to leave, especially given the unique organizational conditions of SMEs.

Therefore, the current research intends to explore the effect of WFC on turnover intention, handled through PWB and burnout, among SME employees. By focusing on this often-overlooked organizational setting and emphasizing psychological mediators, the research intends to address a notable gap in the current body of knowledge and offer practical implications for SME management in addressing employee retention.

2. LITERATURE REVIEW AND HYPOTHESIS

2.1. Work-Family Conflict, Burnout, And Turnover Intention

Work-family conflict (WFC) represents an example of a conflict between roles that occurs when there are competing expectations from both work and family spheres that are at odds with one another (Yucel *et al.*, 2023). WFC occurs when there are conflicting demands between work responsibilities and family commitments, making it more difficult to fulfill both roles and creating an imbalance that disrupts work-life harmony (Gull *et al.*, 2023). Factors contributing to WFC include long working hours, shift work, workload intensity, unengaging job tasks, insufficient independence, strenuous requirements, and gender bias. The impact of these stressors frequently extends into family dynamics, ultimately influencing overall well-being (Poulose & Sharma, 2025).

As work demands intensify and work-life boundaries become increasingly blurred, employees are more frequently subjected to WFC (Bian & Mohd Sukor, 2024). Unlike transient workplace stressors, WFC tends to be chronic, cumulative, and difficult to resolve, especially in environments with limited role flexibility, such as SMEs (Anand & Vohra, 2020). Various studies have reported the important role of WFC in determining employees' psychological conditions (Lin *et al.*, 2022; Lizano, 2022). The conservation of resources (COR) theory posits that people seek to find and conserve valuable resources (e.g., emotional stability, energy, and cognitive capacity) and

experience stress when these resources are endangered or exhausted (Obrenovic et al., 2020). In the context of WFC, individuals must constantly invest substantial personal resources to fulfill competing work and family demands. This continuous resource expenditure, if not balanced by sufficient recovery or support, leads to resource exhaustion, which directly undermines PWB (Kerse et al., 2025). Furthermore, Huang et al. (2024) suggested that WFC depletes emotional and cognitive resources necessary to maintain psychological stability. Over time, this persistent strain reduces individuals' sense of control, self-worth, and life satisfaction, ultimately lowering their PWB.

H1: Work-family conflict negatively affects psychological well-being

A multitude of prior investigations have demonstrated that WFC has significant psychological consequences, one of which is an increase in the level of burnout (Kim & Yeo, 2024; Wen et al., 2023). When individuals encounter persistent tension between professional and familial obligations, their ability to manage stress decreases, which ultimately triggers physical and emotional exhaustion (Irfan et al., 2023). Within the framework of the COR theory, people will encounter stress and fatigue when personal resources (e.g., duration, stamina, and attention) are depleted due to conflicting demands from work and family. When WFC occurs, resources that should be used to meet family demands are sucked up by work, or vice versa (Zheng et al., 2021). This imbalance creates psychological stress because individuals are unable to optimally fulfill expectations or roles in one or both domains. In the long term, this resource depletion causes loss of emotional energy, decreased motivation, and psychological exhaustion, which are the main characteristics of burnout (Allgood et al., 2024; Khalid et al., 2024).

H2: Work-family conflict positively affects burnout

COR theory asserts that individuals strive to conserve and protect personal resources, including duration, stamina, and emotional stability (Masdupi et al., 2023). Persistent WFC acts as a resource-draining stressor. When individuals sense that their professional responsibilities consistently disrupt home life, they may undergo a detrimental cycle characterized by feelings of depletion, lack of support, and emotional exhaustion (Gull et al., 2023). Furthermore, Siddiqi (2024) argued that when the conflict persists without adequate recovery or support, employees may experience

resource exhaustion, which weakens their ability to cope effectively. COR theory argues that individuals experiencing resource loss will seek to avoid further depletion. In an organizational context, this manifests as a psychological withdrawal response, including reduced engagement, lower commitment, and, ultimately, increased turnover intention (Siddiqi et al., 2024). Leaving the organization may be perceived as a strategic way to stop the loss spiral and regain control over one's life and resources (Yorulmaz & Sevinc, 2020). Numerous empirical studies have demonstrated that staff members with elevated levels of work-family conflict are far more inclined to indicate a desire to depart from their business (Fei et al., 2023; Ribeiro et al., 2023).

H3: Work-family conflict positively affects turnover intention

2.2. Psychological Well-Being, Work-Family Conflict, And Turnover Intention

Psychological well-being (PWB) refers to a positive mental state that reflects emotional balance, life satisfaction, and an individual's capacity to cope with daily psychological stressors (Jabid et al., 2025). Within organizational contexts, a high level of PWB indicates that employees feel valued, are able to manage work-related stress effectively, and derive meaning and satisfaction from their jobs. Conversely, when PWB declines, individuals become more vulnerable to stress, emotional exhaustion, and ultimately begin to contemplate leaving their jobs (Jung et al., 2024). A multitude of studies have demonstrated that low PWB is associated with higher turnover intention (Langove et al., 2024; Nazari & Oghyanous, 2021). This occurs because individuals with low PWB often experience psychological unfulfillment, lack emotional connection with their organization, and are more likely to view resignation as an escape from perceived psychological discomfort (Naim & Ozyilmaz, 2023). Several studies have also reported that PWB is a consequence of WFC (Kerse et al., 2025; Yang et al., 2024), as WFC depletes the essential psychological resources needed to maintain individual well-being (Obrenovic et al., 2020). When individuals face simultaneous pressures from both work and family domains, their capacity to sustain PWB diminishes (Lin et al., 2022). Therefore, PWB serves as an essential mechanism connecting role conflict and employees' career decisions.

H4a: Psychological well-being negatively affects turnover intention

H4b: Psychological well-being mediates the effect of work-family conflict on turnover intention

2.3. Burnout, Work-Family Conflict, And Turnover Intention

Emotional exhaustion, detachment, and decreased personal accomplishment are the hallmarks of burnout, arising as a reaction to extended occupational stress (Barthauer et al., 2020). Within organizational contexts, burnout is often a strong predictor of employees' intentions to leave their jobs (Xing et al., 2023). It happens when the workload surpasses the personal resources employees possess to cope with it, resulting in profound physical and mental fatigue (Santhanam & Srinivas, 2020). Employees experiencing burnout typically feel incapable of meeting job expectations, lose motivation, and psychologically withdraw from their work (Liu et al., 2024). Such conditions heighten the likelihood of considering resignation as a means to escape persistent stress (Jamal et al., 2024). Extensive empirical evidence supports a consistent positive correlation between burnout and turnover intention (Ribeiro et al., 2024; Srivastava & Agrawal, 2020). Furthermore, burnout is also

recognized as a consequence of heightened external stressors such as WFC (Stankevičienė et al., 2023; Xu & Yu, 2025). This is because WFC depletes personal resources (e.g., energy, time, and attention), thereby disrupting individuals' emotional and psychological balance. Consequently, employees who continuously face competing demands between work and family are more susceptible to experiencing burnout (Kim & Yeo, 2024). Once burnout develops, it becomes a key pathway explaining why employees facing WFC exhibit higher turnover intentions (Lee et al., 2023). Thus, burnout not only serves as an outcome of WFC but also functions as a psychological mechanism connecting work-family conflict to turnover intention.

H5a: Burnout positively affects turnover intention

H5b: Burnout mediates the effect of work-family conflict on turnover intention

Figure 1 shows the conceptual framework of this study, which explains the relationship between WFC, PWB, burnout, and turnover intention. Seven hypotheses (H1-H7) are proposed within the framework to test the interactions between the variables and how they influence employee turnover intention.

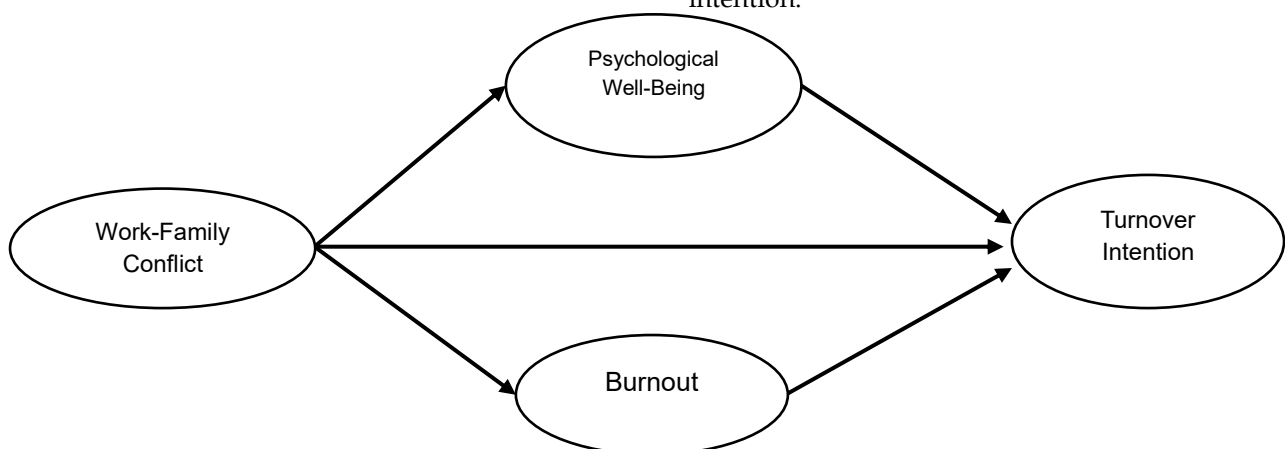


Figure 1: Conceptual Framework.

3. METHODOLOGY

3.1. Sample And Procedure

This study focuses on personnel engaged in the Small and Medium Enterprises (SMEs) sector in Indonesia, especially those in urban and semi-urban areas, given the more complex dynamics of work and family in these environments. Data collection was conducted utilizing a purposive sample method with the subsequent inclusion criteria: permanent staff having worked at the company for at least a year, having family responsibilities (such

as being married and/or having children), and being willing to fill out the questionnaire voluntarily. This approach aims to ensure that respondents are relevant to the WFC issue that is the focus of the study. Data collection was conducted from March to July 2025 through the distribution of questionnaires both offline and online. As a result, 356 valid responses were obtained. Before filling out the questionnaire, respondents were given an elucidation of the study's objective, and the completion process was provided, and participants were requested to give verbal informed consent as a

manifestation of their deliberate agreement to partake. Research ethics are maintained by ensuring the confidentiality of personal information and the freedom of participants to retract at any moment

without consequences. The collected data were subsequently analyzed utilizing the PLS-SEM methodology. Table 1 summarizes the demographic data of respondents.

Table 1: Demographic Data of the Respondents.

Profiles	Frequency	Percentage (%)
Gender		
Male	139	39.0
Female	217	61.0
Age		
17 – 22 years old	128	36.0
23 – 30 years old	104	29.2
31 – 40 years old	76	21.3
>40 years old	48	13.5
Education		
High school	112	31.5
Diploma	64	18.0
Bachelor	136	38.2
Master	32	9.0
Others	12	3.4
Length of work		
1 to less than 3 years	146	41.0
3 to less than 6 years	132	37.1
6 to less than 9 years	51	14.3
More than 9 years	27	7.6

3.2. Measurements

The measurement elements for every concept in the current research were adapted from prior literature and adjusted to the context of this study. The WFC scale was assessed with 5 items designed by Siddiqi et al. (2024). PWB was assessed with 4 items designed by Jung et al. (2024). Furthermore, burnout was assessed with 9 items designed by Jamal et al. (2024). Meanwhile, turnover intention was assessed with 3 items designed by Yucel et al. (2023). A 5-point Likert scale was employed to evaluate all items, with 1 expressing firm disagreement and 5 expressing strong agreement.

4. RESULTS

4.1. Measurement Model Assessment

This research's assessment of the measuring paradigm is guided by Hair et al. (2019), which includes convergent validity, discriminant validity, and internal reliability tests. The results of the measurement model evaluation are shown in Table

2 and Table 3. The results of the convergent validity test show that all indicator items have a factor loading value > 0.70 , which indicates that each indicator is able to represent its construct well (see Table 2). In addition, the Average Variance Extracted (AVE) value for all constructs is also greater than the threshold of 0.50, indicating that the related construct can account for over 50% of the indicator's variance (see Table 2).

Furthermore, the internal reliability of the construct is obtained through the composite reliability and Cronbach's alpha values, either of which exceeds the minimal value of 0.70. (see Table 2). This indicates that all constructs in the model have adequate internal consistency. Finally, the Heterotrait-Monotrait Ratio (HTMT) approach was employed to conduct discriminant validity testing. The results of the analysis demonstrated that the threshold value of 0.85 was not exceeded by any of the HTMT values between pairings of constructs, suggesting that each construct in the model has good discriminant validity (Table 3).

Table 2: Measurement Model Assessment Results.

Items	Loadings	Cronbach's alpha	Composite reliability	AVE
Work-Family Conflict				
WFC1	0.782	0.829	0.880	0.595
WFC2	0.759			
WFC3	0.746			
WFC4	0.736			
WFC5	0.829			
Psychological Well-Being				

PWB1	0.832	0.859	0.904	0.701
PWB2	0.826			
PWB3	0.835			
PWB4	0.855			
Burnout				
BO1	0.717	0.889	0.910	0.529
BO2	0.713			
BO3	0.756			
BO4	0.711			
BO5	0.723			
BO6	0.747			
BO7	0.740			
BO8	0.736			
BO9	0.704			
Turnover Intention				
TI1	0.875	0.825	0.895	0.741
TI2	0.876			
TI3	0.830			

Table 3: Discriminant Validity Results.

Constructs	(1)	(2)	(3)	(4)
(1) Burnout	-	-	-	-
(2) Psychological Well-Being	0.511	-	-	-
(3) Turnover Intention	0.682	0.567	-	-
(4) Work-Family Conflict	0.592	0.779	0.657	-

4.2. Structural Model Assessment

The evaluation of the structural model in this study is guided by Hair et al. (2019), which refers to three main indicators of the R^2 value, variance inflation factor (VIF), and path coefficients. The results of the structural model evaluation are shown in Table 4. The evaluation results show that the R^2

values for the PWB and turnover intention constructs are 0.444 and 0.438, respectively, indicating moderate predictive power. Meanwhile, the R^2 for burnout is 0.270, indicating weak predictive power (Table 4). Furthermore, all VIF values are below the threshold of 3.3, with a range between 1.000 and 1.992, indicating no collinearity problems in the model (Table 4).

Table 4: Hypothesis Testing Results.

Hypothesis	Path coefficients	P values	VIF	R^2
<i>Direct effects</i>				
Work-Family Conflict -> Psychological Well-Being	-0.667	0.000	1.000	0.444
Work-Family Conflict -> Burnout	0.520	0.000	1.000	0.270
Work-Family Conflict -> Turnover Intention	0.250	0.000	1.992	0.438
Psychological Well-Being -> Turnover Intention	-0.141	0.016	1.875	
Burnout -> Turnover Intention	0.393	0.000	1.427	
<i>Indirect effects</i>				
Work-Family Conflict -> Psychological Well-Being -> Turnover Intention	0.094	0.015	-	-
Work-Family Conflict -> Burnout -> Turnover Intention	0.204	0.000	-	-

In the relationship path between constructs, as shown in Table 4, it was found that WFC had a negative effect on PWB ($\beta = -0.667$; $p = 0.000$), and a positive effect on burnout ($\beta = 0.520$; $p = 0.000$) and turnover intention ($\beta = 0.250$; $p = 0.000$), supporting H1, H2, and H3. Furthermore, PWB had a negative effect on turnover intention ($\beta = -0.141$; $p = 0.016$), and burnout had a positive effect on turnover intention ($\beta = 0.393$; $p = 0.000$), supporting H4a and H5a. In addition, the results of the mediation analysis showed that PWB ($\beta = 0.094$; $p = 0.015$) and burnout ($\beta = 0.204$; $p = 0.000$) significantly mediated the effect of WFC on turnover intention, supporting

H4b and H5b.

5. DISCUSSION

This research was designed to investigate the effect of WFC on turnover intention, with PWB and burnout serving as mediators, within the context of SMEs. This study reveals that WFC exerts a negative effect on PWB, expressing that heightened conflict between work and family roles tends to diminish individuals' positive psychological states. From the viewpoint of COR theory, such conflict generates pressures that hinder individuals' efforts to preserve, acquire, and develop their personal

resources, ultimately impeding the attainment of optimal well-being. The decline in PWB may manifest in feelings of helplessness, life dissatisfaction, and emotional disturbances that disrupt employees' adaptive functioning. This finding aligns with prior research demonstrating that WFC significantly contributes to the deterioration of employees' mental health and emotional balance (Lin et al., 2022; Lizano, 2022). Theoretically, this relationship underscores that WFC not only affects work-related outcomes but also undermines individuals' subjective quality of life.

The findings also show that WFC has a good influence on burnout among SME employees, supporting the COR theoretical framework, which posits that the strain arising from dual-role conflict between work and family leads to the exhaustion of critical psychological resources such as stamina, attention, and emotional balance. When individuals face conflicting demands from these two life domains, they become trapped in a state of prolonged stress, which encourages the three hallmarks of burnout: emotional tiredness, depersonalization, and diminished sense of personal achievement. This result agrees with prior research demonstrating that WFC is a significant predictor of burnout across various work contexts (Kim & Yeo, 2024; Wen et al., 2023). Thus, WFC can be understood as a primary trigger of burnout, stemming from the sustained external pressures imposed on employees' internal capacities.

Furthermore, the findings reveal that WFC has a positive effect on turnover intention, reinforcing the argument that dual-role strain is a primary driver of employees' intentions to leave an organization. Within the COR framework, when individuals face continuous threats to or losses of personal resources due to an imbalance between work and family demands, they are expected to implement measures to safeguard their residual resources, one of which is leaving the organization. This study aligns with previous findings showing that elevated levels of WFC are associated with increased intentions to quit, particularly in work contexts characterized by limited flexibility and inadequate organizational support (Fei et al., 2023; Ribeiro et al., 2023). These results strengthen the literature indicating that WFC can serve as a powerful predictor of turnover intention, not merely because of work-related strain, but due to its threat to life balance, which is perceived as an intolerable long-term risk.

The outcomes of this research indicate that PWB has a negative effect on turnover intention,

suggesting that employees with elevated levels of PWB are less likely to intend to leave their jobs. This implies that when individuals possess strong PWB, they are better equipped to interpret work-related pressures adaptively, exhibit greater self-control, and maintain emotional attachment to their work and organization. Conversely, when PWB declines, individuals experience reduced social affiliation, diminished work meaning, and lower intrinsic motivation, thereby strengthening the desire to withdraw from the work environment as a means of escaping unmanageable stress. This result agrees with earlier studies showing that PWB significantly reduces the propensity to quit (Langove et al., 2024; Nazari & Oghyanous, 2021). Thus, PWB functions not only as an indicator of mental health but also as a critical determinant in sustaining employee commitment and retention within organizations.

The results also demonstrate that burnout has a positive effect on turnover intention, reinforcing the understanding that chronic emotional exhaustion is a primary driver of employees' intentions to leave their jobs. Burnout reflects the accumulation of unresolved work-related stress, manifesting as fatigue, cynicism toward work, and diminished feelings of personal accomplishment. When individuals experience burnout, they not only feel incapable of meeting job demands but also become emotionally detached from the organization, thereby increasing their intention to resign as a strategy to prevent further resource depletion. Previous research has reached the same conclusion that has identified burnout as a strong and consistent predictor of turnover intention across various industries (Ribeiro et al., 2024; Srivastava & Agrawal, 2020). Therefore, burnout should be understood not only as a consequence of demanding work conditions but also as a psychological mechanism that accelerates employees' decisions to terminate their employment relationships.

The findings of this study reveal that PWB positively mediates the effect of WFC on turnover intention. In line with the principles of COR theory, WFC is viewed as a form of sustained threat and resource loss, wherein individuals are compelled to allocate energy, time, and attention simultaneously across two competing role domains. This strain leads to a decline in PWB, reflecting the degradation of psychological resources such as emotional vitality, sense of competence, and life satisfaction. Such deterioration subsequently triggers turnover intention, as employees seek to avoid conflict-inducing environments and pursue alternatives

perceived as capable of restoring lost resources. These results are consistent with previous studies identifying PWB as a crucial mechanism linking WFC to dysfunctional work behaviors, including intentions to leave (Jung et al., 2024; Kerse et al., 2025). Within the SME context, this phenomenon becomes particularly salient due to limited organizational support, inflexible work structures, and high dependence on individual contributions, which collectively heighten the risk of resource depletion.

Finally, the findings of this study demonstrate that burnout significantly and positively mediates the effect of WFC on turnover intention, indicating that the greater the conflict between work and family roles, the higher the level of emotional exhaustion experienced by employees, which in turn increases their intention to leave the organization. This suggests that when individuals face tension arising from incompatible demands between work and family, they are more likely to experience emotional exhaustion. Burnout then functions as a chronic condition that exacerbates negative perceptions of work and diminishes emotional attachment to the organization, thereby amplifying the intention to resign. These findings support the COR framework, which posits that individuals strive to preserve and protect their resources; thus, when role conflict depletes energy, time, and emotional capacity, burnout becomes a logical consequence that subsequently drives turnover intention as a form of self-protection against further resource loss. This study also reinforces prior evidence consistently showing that burnout serves as a critical mediator in the destructive effects of WFC on various negative work outcomes (Liu et al., 2024; Xu & Yu, 2025). Therefore, burnout should be viewed not only as a consequence of conflict but also as a pivotal transitional pathway toward turnover intention.

6. CONCLUSION AND IMPLICATIONS

This study aimed to investigate the role of WFC in determining turnover intention of SME employees, both directly and through PWB and burnout. The study concluded that, in the SME context, WFC is a significant determinant of turnover intention. Furthermore, PWB and burnout are also known to play significant mediating roles in this relationship.

This study provides several important implications. Theoretically, the findings of this study enrich the understanding of the work-family interface in the SME context by affirming that WFC

constitutes a job demand that depletes psychological resources and diminishes well-being; such a decline in well-being is not merely a consequence but also a mediating pathway explaining why WFC fosters turnover intention. The evidence that WFC increases both turnover intention and burnout extends COR theory, which views role conflict as a stressor that adds strain and triggers resource loss. Furthermore, the findings that PWB reduces turnover intention while burnout increases it confirm the dual role of resources and exhaustion as antecedents of withdrawal intentions, underscoring that well-being and burnout are not only outcomes but also critical mediating variables. The significant mediation of burnout between WFC and turnover intention offers a novel contribution by demonstrating that the depletion of psychological resources due to conflict culminates in exhaustion, which in turn heightens the intention to leave. Meanwhile, the identification of PWB as a mediator of the conflict-turnover intention relationship extends the COR model by introducing the eudaimonic dimension as a protective factor. Overall, this study advances the literature by testing these interrelated pathways among SME employees while highlighting the importance of treating WFC, well-being, and burnout as integral mechanisms in explaining turnover intention.

Furthermore, this study offers several important practical implications. WFC experienced by SME employees has been shown to reduce PWB, increase turnover intention, and trigger burnout. Thus, SMEs should mitigate such conflict through flexible working hours, equitable workload distribution, supervisory support, and family leave policies to enable employees to balance roles, maintain well-being, and avoid exhaustion. In addition, given the negative association between PWB and turnover intention, SMEs should foster a positive work environment, provide development opportunities, and offer counseling programs to enhance well-being and thereby reduce resignation intentions. Since burnout has been found to increase turnover intention, preventing burnout through reasonable task allocation, rest breaks, stress management training, and strengthened social support should be prioritized. The findings further indicate that the decline in well-being resulting from WFC increases turnover intention and that burnout mediates the relationship between WFC and turnover intention. Therefore, SMEs need to simultaneously reduce conflict, strengthen PWB, and prevent burnout to break the domino effect of conflict on turnover intention, ensuring employees remain healthy and

enabling the organization to retain talent.

7. LIMITATIONS AND FUTURE DIRECTIONS

This study has numerous significant limitations that future researchers should consider. First, the cross-sectional design limits the ability to draw causal inferences between variables such as WFC, burnout, PWB, and turnover intention. In the absence of longitudinal data, the temporal direction of these effects cannot be determined with certainty. Future studies employing longitudinal or experimental designs are strongly recommended to confirm the causal pathways identified. Second, the sample was restricted to a single type of industry and geographic area, namely SME employees without sectoral variation, thereby limiting the

generalizability of the findings. Subsequent research should include samples from diverse SME sectors and across different cultural contexts to strengthen the external validity of the results. Third, the reliance on a single self-report method introduces the potential for common method bias, which may affect the reliability of measurements for variables such as burnout and well-being. Future studies could enhance data robustness by adopting multi-source approaches (e.g., supervisor reports or objective performance data) or incorporating qualitative data for triangulation. Fourth, additional mediating variables, such as psychological contract or job satisfaction, were not examined in the present model. Therefore, further research is encouraged to integrate additional mediators or moderators to provide a richer understanding of the mechanisms through which WFC influences turnover intention.

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