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# RELATIONSHIPS BETWEEN THE FLEXIBLE WORKING, INTENTION TO LEAVE AND SUBJECTIVE WELL-BEING

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#### Abstract

The purpose of research is determining the effect of employee's flexible working attitude on intend to leave and subjective well-being. The sample of this research is employees of a company which applies flexible working and operates the area of organized industrial zones in Manisa. In this regard, 164 employees which generally work in call center, joined the research as filling questionnaires. Non-being of the research which examines the flexible attitude, intend to leave and subjective well-being together in the body of literature becomes more attractive the topic. So, the result of this research will help not only academicians who interest the topic but also managers who apply flexible working with giving up-date information. Moreover, results may contribute to further researches which examine the topic from different aspects and relate different terms. Two research questions are concentrated here. One of them is whether existence of statistically meaningful connection between flexible working attitude and subjective well-being in offices. Whether existence of statistically meaningful connection between flexible working attitude of employees and intend to leave or not is the latter one.

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Keywords: Flexible Working Arrangement, Intention to leave, Subjective Well-Being.

#### 1. Introduction

Effort to harmonize employee's and organization's purpose changes the habits radically in business life. In recent years, flexible working which is different from traditional working arrangements has begun to practice by organizations. Today, the needs and expectations of employees compel organizations to change working practices. The employees who have become more educated and skilled than before want to spend more time for themselves, their families and hobbies. Also, employees want to control when

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they go to work and when they spend their time for themselves. Moreover, the participation of women into working life and the increasing divorce rate change the idea of traditional family nowadays. In present family structure, individuals have difficulty to balance work and life due to increased statuses and responsibilities in family and business life. This situation has required flexible working hours. Considering the requirements, organizations have reshaped the employment conditions and working conditions in order to satisfy employees' demand and benefit with advantage of technology (Doğan et al., 2015).

After the second half of 20<sup>th</sup> century, second industrial revolution's improvements, especially the developments in information, communication and transportation technologies have influenced labour market significantly and changed the type of production, pattern, employment and labour relations (Yavuz, 1995). Fordist production model based on division of labour, mass production and full-time working condition was applied prevalently until 1970 has started not to satisfy cyclical fluctuation in economics, product range and changing customer demand. Then it lost popularity (Okkalı-Şanalmış, 2006). Economic crisis and unemployment at the end of 1970's were caused to begin a new era. Here, the state took some precautions and reduced own intervention and strict regulations. In this era which called flexibility period, the relationship between employee and employer has changed; flexibility has been added in working principle, and the type and period of flexible working have gained importance (Yavuz 1995; Okkalı-Şanalmış, 2006). It can be said that flexible working models are adopted by employers because of the cost-oriented approach towards economic crises, and by employees because of the provision of more free time, freedom and the work-life balance (Uyargil, 1984). The human resource element which was considered as a cost-element by the "Fordist-Taylorist" paradigm until the 1980s has gained a strategic importance along with globalization, developing technologies, changing production and management models. Today, most managers have begun to perceive that the human resource management has important strategic implications for organizations. It might be stated that the reason of this strategic importance is the contribution to organizational commitment and to create a competitive advantage. Human resource management, through its ability to hire the right person, creates an effective performance evaluation system, motivates and provides the organizational commitment of employees, ensures companies sustainable competitive advantage by means of important contributions to achieve companies' goals. New working arrangements experienced by employers to gain competitive advantage affect work attitudes along with some of the advantages and disadvantages of employees. Because of the convenience they get in their private lives, individuals' approaches to new ways of working have become positive and their job satisfaction and job commitment level have increased. From this point of view, the aim of this research is to examine the relationship among the attitude toward the flexible working which is increasingly spread nowadays, the subjective well-being and the intention to leave. It is expected that the research will contribute to the literature since there is very limited empirical research on flexible working in the field of human resources management and organizational behavior.

#### 2. Literature Review and Theoretical Framework

#### 2.1. Flexible Working

Flexible working is studied by lots of academicians so, there are lots of definitions about the topic. Jain and Swami (2014) defined the flexible working as "employer provided benefits that permit employees some level of control over when and where they work outside of the standard workday". Moreover, Menezes, & Kelliher (2011) described the term with respect to its type. According to them "flexible working arrangements were defined as working arrangements which allow employees to vary the amount, timing or location of their work." Specifically, arrangements that led employees work from the outside of workplace like teleworking, or led them work at different standard working hours for the workplace like flexi time and compressed working time and allow them to choose to reduce the amount of time they are contracted to work are included. Workplace flexibility can be explained as also "the ability of employees to make changes on where, when and the total time they would spend or engage in work-related tasks" (Rau and Hyland, 2002; Hill et al., 2008). Flexible working which allows to choose which days of the week they work, when they start and finish the work is alternative to the standard working arrangements (Becker et al., 1993). Flexible working programs can be examined in four dimensions. Flexibility in working hours is one of them. Second of them is flexibility in amount of working hours. Third dimension is workplace flexibility and the last one is flexibility in off days' regulation (Giannikis and Mihail, 2011). Here, flexibility in working hours means working when needed, it is defined by employees as decision making in starting and finishing working times according to personal requests. Programs that provide flexibility in working hours try to combine organizations demand on product and services with employees' requests and create optimal working hours. Programs that provide flexibility in amount of working hours consist of arrangements which determine the length of hours which can be moved. As to, programs that provide flexibility in workplace enable employees to continue working activities by presenting information technology tools which is needed to work in the different places or at the different time. The final program that provide flexibility in off day regulations are arrangements that allow employees to move away from work for a period of time to focus on unexpected or common problems or needs (World at Work, 2009).

From the 1980's, the employer who prefer to flexible work is increasing. As to Eurofound's research (Parent-Thirion et. al., 2012) 17% of European worker worked in part time jobs in 1991. When the time became 2010, the rate went up 25%. There are some possible reasons of this popularity. One of them is flexible working arrangements helped to balance responsibilities between work and family. Also it supports to balance work - family life. Flexibility in this context is not about employers' demands for flexibility in scheduling work but rather about providing the employee with control over working time (either in duration, timing or location of work). Also, Kılıç and Öztürk's (2014) research gives a reason. Their research is related to women and labor force participation. According to this research, women prefer alternative employment method to conventional one and if there is an increase in opportunity of flexible working hours, the workforce participation of women will increase too. From an organization point of view, there are lots of benefits like reduced lack of attendance, delays, overtime costs and hostility to management, increased productivity, autonomy and responsibilities (Stephen and Judge, 2011). These are the other reasons which increase the popularity of flexible working.

On the other hand, the relationship of flexible working and attitudes of employee is not clearly explained. Besides some problems about flexible working is caught. According to management, the most important shortcomings of flexible working are difficulties in controlling employees and coordination of teamwork (Stephen and Judge, 2011). In this context, Nossar and friends' study shows that there is a negative relation between shift pattern which is also one sort of flexible working and job satisfaction.

#### 2.2. Flexible Working and Intention to leave

Intention to leave is the degree of an employee's intention, wish and plan to leave from an organization (Price, 2001; Sousa-Poza and Henneberger, 2004). According to Tepper et al. (2009) intention to leave is the probability of employee thought about continuously quitting his or her job or applying business opportunity the person find. Intention to quit is defined as the degree of an employee's thought to discontinue the relationship with his or her employer (Sandeep and Manjari, 2010). The term is really crucial especially for the managers due to causing introduction and training cost for the new employee and the problems in productivity (Firth et. al., 2003).

There are few researches whose topic is the relationship between flexible working and intention to leave on the body of literature. So, there is not empirical support to answer the questions like relationship is available or not, it is negative or positive and how much it effects if the relationship exists. However, according literature, a negative relationship can be expected.

#### 2.3. Flexible Working and Subjective Well-Being

Subjective well-being refers to people's evaluations of their lives, which can be judgments such as life satisfaction, evaluations based on feelings, including moods and emotions. When people feel a sad mood or a joyful emotion it is because how their lives are going, is it badly or well and what they feel about them. Thus, subjective well-being is varied category. It ranges from optimism to low anger to work satisfaction (Diener and Chan, 2011). Subjective well-being is evaluating the level of life satisfaction and comparison the positive and negative emotions (Tuzgöl Erdost, 2005).

Subjective well-being consists of three interrelated components which act independently from each other. These components are life satisfaction, pleasant affect, and unpleasant affect. Affect is separated to pleasant and unpleasant moods and emotions. Also, a cognitive sense of satisfaction with life can be identified as life satisfaction (Dodge et. al., 2012; Diener, et.al., 1999). Subjective well-being refers to all of the various types of evaluations. It includes not only positive feelings but also negative ones. It involves reflective cognitive evaluations, like life satisfaction, work satisfaction, interest and engagement, and affective reactions to life events, like joy and sadness. Therefore, different valuations people make regarding their lives, the events happening to them, their bodies and minds, and the circumstances in which they live are one part of subjective well-being. In other words, it is an umbrella term which includes all of them. Negative affect includes moods and emotions that are unpleasant, and represent negative responses people experience in reaction to their lives, health, events, and circumstances. Anger, sadness, anxiety and worry, stress, frustration, guilt and shame, and envy are examples of primary unpleasant term. Other negative states, like loneliness or helplessness, can also be essential indicators of ill-being. On the other hand, pleasant emotions, like joy and affection, are

component of subjective well-being because of the fact that they show reaction of individuals who live in a desire. Major categories of positive or pleasant emotions include those of low arousal such as contentment, moderate arousal such as pleasure, and high arousal such as euphoria. They involve positive reactions to individuals like affection, positive reactions to activities like interest and engagement, and general positive moods like joy. Life satisfaction represents a report of how a respondent evaluates or appraises his or her life taken as a whole. It is intended to represent a broad, reflective appraisal the person makes of his or her life.

On the other hand, according to Doğan (2013), the elements which affect the subjective well-being are living conditions, intentional daily activities and genetic factors. Demographic variables like age, gender, education status, accommodation, economic status are evaluated under living conditions. Doğan and Eryılmaz (2012) say that fulfilling the necessities of autonomy, proficiency and relationship necessity lead a positive impact to subjective well-being. Here, autonomy necessity means organizing own behaviors and experience. In other words, autonomy necessity can be defined as making decisions, actualizing them and taking initiative freely. Relationship necessity identify the situation who wants to healthy, satisfied and fiduciary connections with others. Lastly, sufficiency necessity needs to accomplish duties, provide successful results and having self- sufficiency. (Doğan and Eryılmaz, 2012) According to studies mention above also shows that flexible working may have an influence on it.

#### 2.4. Flexible Working, Subjective Well-Being and Intention to Leave

It is expecting that flexible working models which become widespread in recent years has an effect to make working life more pleasurable, increase job satisfaction, improve working conditions. The studies about flexible working are generally related with job satisfaction, organizational commitment, work-family conflict, work-family balance, absenteeism and performance (Kim and Campagna, 1981; Choo et. al., 2016; Grover and Crocker, 1995; Thompson et al., 1999; Harris and Foster, 2005; Maxwell, & Rankine, 2007). Because the flexible working makes easy to balance between work and family roles, it is expected that individuals feel better and dedicate himself or herself to work with higher energy. So, employees who are happy at work, do not think quitting to job. Even if working hours are long, flexible working model gives a chance to arrange working hours according to employees' request and helps to overcome work family conflicts.

The other positively factor about flexible working programs is the utility at organizational level. The most important utility which is mentioned about is that whereas flexible working increases job satisfaction, organizational commitment, morale and productivity, it decreases turnover rate and absenteeism with balancing work and free life. Moreover, organizations who implement flexible working model have the power of attract skilled and valued employee. 94% of corporate financial department's managers indicated that flexible working arrangements attract the high skilled employee in the work-life balance research studied by IBM. In this direction, IBM Company gives the attention to flexible working model in order to keep high skilled employees (Cascio, 2010). According to results of research whose sample is human resources directors of 85 organizations which work in telecommunication, finance, and technology sector in South Africa, the most significant advantages of flexible working arrangements are respectively job satisfaction, productivity, using time and work–family balance (Grobler and Bruyn,

2011). Also a survey shows that flexible working arrangements which are used by small sized enterprise in Scotland lead lots of benefits in catching and keeping employee, improvement the management – employee relationship and increasing job commitment (Maxwell, & Rankine, 2007). In the research conducted with 100 people, Jain and Swami (2014) defend that flexible working is a good policy in order to keep qualified employees in the organization for growing economies and competitive markets. As well as the most of researches about flexible working focus positive outcomes in a variety of measures of work performance, there are also some limited evidence to support positive employee outcomes like improved satisfaction among staff and improved health and wellbeing (Atkinson and Hall, 2011).

Limited number of study about relationship between flexible working, subjective well-being and intention to leave are found in the body of literature. According to research findings, employees perceive that flexible working makes employees "happy" and that there are attitudinal/behavioral links between this happiness, discretionary behavior and a number of performance outcomes. According to Shagvaliyeva and Yazdanifard (2014) arrangement of flexible working hours is one of the best activities to increase employee wellbeing, as it helps employee to deal with responsibilities outside the work. Berg et al. (2004) link control over working time to organizational performance through employee well-being. Dockery (2005) supports this, suggesting that employee discretion over work scheduling promotes personal control which is one of the nine primary features required in a job to promote happiness. Booth and Van Ours (2008) investigated the relationship between part-time work and family well-being for Australian couples. Controlling for family income, they found that part-time women are more satisfied with working hours than full-time women, and that women's life satisfaction is increased if their partners work full-time. According to Booth and Van Ours (2008) part-time jobs could make partnered women happier than either full-time work or no work, because such jobs allow them to gain esteem through working, while obtaining social and self-esteem from being with and caring for their families and their homes. Graham (2014) in her study found that, flexible approaches to retirement and to part-time work are linked to higher levels of well-being, at least in labor markets where flexible work is a choice. The flexible working arrangements' ability to reduce work pressure and work-life conflict has important implications for employees' physical and mental well-being and potentially has utility of reduced absenteeism (Russell et al., 2009).

On the other hand, the thought of flexible- term employees about hiring for extra hours after traditional working hours at the workplace, earning lower money than full-time employees, less chance to get promotion and less job security may cause negative attitude to job. Generally, counter arguments to flexible working arrangements are low career opportunities, low job security, part-time employees are mainly women, low paid jobs and unionization.

#### 3. Research Method

#### 3.1. Research Goal

The purpose of this study is to examine if there is a meaningful relationship between employees' flexible working attitude, subjective well-being and intention to leave statistically. In this context, attitude of flexible working, subjective well-being and intention to leave is chosen as dependent variable. Two

hypotheses have been built to find meaningful discrepancy between variables is available or not and was searched that they are supported or not.

 $H_{0A}$ : Statistically, there is not meaningful difference between employees' flexible working attitude and their subjective well-being.

 $H_{IA}$ : Statistically, there is meaningful difference between employees' flexible working attitude and their subjective well-being.

 $H_{0B}$ : Statistically, there is not meaningful difference between employees' flexible working attitude and their intention to leave.

 $H_{IB}$ : Statistically, there is meaningful difference between employees' flexible working attitude and their intention to leave.

#### 3.2. Sample and Data Collection

The study is a field research in which the questionnaire technique is used. The data was collected with questionnaire form prepared according to literature. The questionnaire was applied to employees on the basis of volunteerism and face to face between the dates of 21 November – 09 December 2016.

The population consists of an organization's call center department's employees. This organization which practices flexible working model works in home appliances (white goods), digital product, information technology and LED lighting sectors in Manisa Organized Industrial Zone. The sample of the research is 164 employees who accept to join research. Frequency analysis, normal distribution test, reliable analysis of scales and Wilcoxon signed rank test was applied to data got from 164 questionnaire form using statistic program which is appropriate to goal.

#### 3.3. Analyses

The questionnaire is formed four parts. The first one has eight questions about employees' demographic features. The second one is about employees' attitude of flexible working arrangements. Intention to leave of employees is generated the third part and the last part is about well-being. When searches about intention to leave was scanned, it is noticed that generally Michigan Organizational Evaluation Questionnaire's three-item "intention to leave" scale is used. Gürbüz and Bekmezci (2012) translated Cammann et al. (1983) scale to Turkish and tested the reliability and validity of this scale. Emotional Well-Being Scale which was used in the research was built by Psychiatric Research UNIT, WHO Collaborating Center for Mental Health, Frederiksborg General Hospital and adapted to business (Snoek, 2006). WHO-Five Well-Being Index (WHO-5), which is a short version of the WHO Well-Being Scale initially developed for evaluating the quality of care for diabetes (Bradley and Lewis, 1990; Bech et al., 1996). The original of employees' flexible working attitude scale belongs to Albion (2004) and the scale is examined according to reliability and validity by Çamlı (2010). 10 items using 5 likert-type scale are used to flexible working attitude.

#### 4. Findings

Firstly, the *Descriptive Statistics* test was applied in order to obtain descriptive information about respondents. The values obtained from the test are given in Table 1.

Table 01. Descriptive Statistics for Respondents

Position in the firm	Mid-level manager	Engineer	Call center operator	Officer	Other	
	3 (1.8%)	1 (0.6%)	131 (79.9%)	17 (10.4%)	12 (7.3%)	
Education Level	Primary School	High Schoo1	Associate Degree	Undergraduate	Graduate	
	22 (13.4%)	53 (32.3%)	41 (25%)	45 (27.4%)	3 (1.8%)	
Working Time	Less than 1 year	1-3 years	4-6 year	7-9 year	10-13 year	14 and over year
	14 (8.5%)	56 (34.1%)	44 (26.8%)	14 (8.5%)	15 (9.1%)	21 (12.8%)
Gender	Male	Female				
	39 (23.8%)	125 (76.2%)				
Age	25 years and under	26-30	31-35	36-40	41-45	46 years and over
	58 (35.4%)	46 (28%)	31 (18.9%)	19 (11.6%)	3 (1.8%)	7 (4.3%)
Marital status	Married	Single	Divorced/widow			
	79 (48.2%)	79 (48.2%)	6 (3.7%)			
Child ownership	Yes	No				
	66 (40.2%)	98 (59.8%)				
Income	1300 TL and	1301-	4501 TL and			
	under	4500 TL	over			
	158 (95.7%)	5 (3%)	1 (0.6%)			

Before starting to analysis, missing data are completed with "mean substitution method". This method is used to filling missing data with taking average of the other data in the data set where the data is lost. Not losing the distribution features of data which is studied is the fundamental reason of this need. After that, to control normal distribution of data, Kolmogorov-Smirnov test was used. The outcome of normal distribution rejects the hypothesis which accepts the normal distribution of data (p< 0,05) (Tabachnick and Fidell, 2013). Because of the narrow data set, data which is not appropriate to normal distribution and high standard deviation in data set, nonparametric tests were used.

The reliability coefficients for variables are given in Table 2. Alpha coefficients obtained were accepted because they were higher than 0.50, as defined by Bagozzi and Yi (1988), and 0.70 as defined by Nunnally (1978), respectively.

Table 02. Analysis of Mean, Std. Deviation and Reliability

Variables	Mean	Std. Deviation	Number of items	Cronbach's Alpha
Flexible Working Attitude	3,19	0,671	10	0,942
Subjective Well-Being	3,76	0,724	5	0,829
Intention to leave	1,93	1,025	3	0,883

To test hypothesis, Wilcoxon signed rank test was used. This test helps to find significance of relevance the points related two measurement sets. Wilcoxon signed rank test is used in measurements instead of t test, when the conditions related parametric tests does not meet. In addition, this test takes into account not only the directions of two-measurement sets' points but also their quantities. (Büyüköztürk, 2013; Ural and Kılıç, 2013).

While compering nonparametric tests' variables, mean rank is used instead of mean. Table 3 shows the mean ranks of variables. When the results are examined, discrepancy of mean rank attracted the attention (89; 44; 87; 59). In the table 3, fundamental H<sub>0A</sub> and H<sub>0B</sub> hypotheses were rejected since the probability of Z test is under the significance level which is 0.05<sup>1</sup> (Kalaycı, 2010). So, the employees' attitude towards flexible working has statistically meaningful difference with subjective well-being and intention to leave.

Table 03. Wilcoxon Signed Rank Test Results

	Sample size	Mean Rank	Sum Of Ranks	Z Score	Sig.
Subjective Well-Being -	164	59,59	2681,50	-6,480	,000
Flexible Working Attitude		89,31	10359,50		
Intention to leave -	164	44,46	12136,00	-9,256	,000
Flexible Working Attitude		87,94	1067,00		

The results regarding the hypotheses are shown in Table 4.

**Table 04.** The Results Belonging to Hypotheses

Hypotheses	Sig. (ρ)	A/R
H <sub>1A</sub> : Statistically, there is meaningful difference between employees' flexible working attitude and their subjective well-being.	0.00	A
H <sub>1B</sub> : Statistically, there is meaningful difference between employees' flexible working attitude and their intention to leave.	0.00	A

Accepted/Rejected (A/R)

#### 5. Conclusion and Discussions

In this research, statistical and significance difference between employees' attitudes towards flexible working, subjective well-being and intention to leave was examined in the organization which uses flexible working method. After analyses are completed, it has been determined that there is a

 $<sup>^{1}</sup>$  (p 0.000< 0.05)

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significant and statistical difference about employees' attitude towards flexible working associated with subjective well-being and intention to leave. It has been obtained in this research that while the mean of flexible working attitude is high, the mean of subjective well-being is low. It means that employees' positive attitude towards flexible working is more than the subjective well-being. While scanning related literature, it is observed that the subjective well-being is effected by wage, work place, policy of human resources, contribution, performance and personality characteristic etc. (Knabe and Rätzel, 2010; Luttmer, 2005; Easterlin, 2001). Also there may be a lot of variables which make employees unhappy in this research. As seen on the table 1, the most employees who joined the survey work for under 1300 TL. Hence, it cannot be expected from the employees that the lower money the higher happy level. Also, when the literature is examined, (Golden and Wiens-Tuers, 2006; Dakin and Wampler 2008) there is a close relationship between subjective well-being and income. If there is no increase in the individual's position, status, prestige and income in the workplace, happiness level begins to decrease and lose value. According to standard economic models, only to have leisure time is not enough to increase happiness level (Golden and Wiens-Tuers, 2006).

In the research, a significant difference was found between the attitudes of the employees in flexible working and their intention to leave work. When previous researches are examined, it is seen that the results of them are diversified. For instance, in a study (Stavrou and Kilaniotis, 2010 related to the connection between flexible working and employee turnover rate comparatively between Anglo and Nordic, the positive relationship between programs that provide flexibility in amount of hours worked and employee's turnover rate was found in the Anglo society, whereas in the Nordic society, the negative relationship is found between programs that provide flexibility in amount of hours worked and employee's turnover rate. A study carried oft by Zeytinoğlu et al. on the subject (2011) found that compared to those in full-time employment, nurses in part-time employment do not intend to leave the profession. Atkinson and Hall's (2011) research which studied on nurses shows that flexible working practices have a range of positive outcomes including enhanced patient care reduced nurse turnover, reduced use of temporary staff hours and lower sickness absence (Atkinson and Hall, 2011). As seen, researches show that flexible working practice often reduces the turnover and absenteeism rate. However, the average of the flexible working attitudes of employees was higher than the average of the intention to leave the work according to the analysis result. In other words, employees with positive attitudes toward flexible work also have intention to leave the workforce. One of the reasons may be that even flexible working is preferred avoiding unemployment. This result is not surprising when the unemployment rates in Turkey are considered. Even if individuals are not happy to flexible working arrangements, they try to get this type of job in order to earn a living for their own and families. According to OECD's labor report, flexible working is selected by unmarried and child-bearing women in order to earn income and it is selected by married and child-bearing women to take best care of children (OECD, 2004). As seen in the Table 1 of survey's demographic variables, a large majority of the respondents are women. It can be said that women prefer to work for organizations which apply flexible working arrangements because of child care and housework. Also, statistics indicate that generally women who want to earn extra income in the rest of time which is spent for their family responsibilities, students who want to meet their school expenses, single-parent families, dual-earner couples, as well as those who have geriatric care

responsibilities try to find flexible time-based jobs (Özer, 2006; Higgins, Duxbury and Johnson, 2000; Bond, Thompson, Galinsky and Prottas 2002).

On the other hand, this study has some limitations because of some reasons. The research is conducted only in the call-center of a firm which has flexible working arrangements in Turkey. The other sectors where call centers are used with different arrangements are out of scope. Therefore, it is not possible to generalize the result obtained. It should be remembered that various flexible work arrangements like flexible hours, tele working, part time working etc. are not suitable for every business or employee. Flexibility during working hours is undoubtedly not a definite prescription for creating happy employees at work but it is thought that flexible working arrangements which lead work-life balance positively and supported by managers and colleagues will contribute to staying in employee' organization. The greatest benefit in terms of business and employee in this regard is ensured with alteration and revision the way of work, its principles and hours according to employees' request, consent and suggestion and taking support of all employees. Researches can contribute to the issue by identifying a larger sample group that covers different sectors in future work. Thus, it can be ensured that the work is generalizable to some extent.

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