

**T.C.
ANTALYA BILIM UNIVERSITY
INSTITUTE OF POSTGRADE EDUCATION**

**BUSINESS ADMINISTRATION
MASTER'S THESIS**

**THE EFFECT OF WORK-FAMILY CONFLICT AND COURAGE ON
TURNOVER INTENTIONS IN THE BANKING SECTOR IN MALI.**

Hady DIABY

MARCH 2023

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This thesis was accepted by the jury (with unanimous vote / majority vote) on the date 27/032023 in Master's Business Administration of Business Administration

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DECLARATION

Master's thesis named "The effect of work-family conflict and courage on turnover intentions in the banking sector in Mali", which I presented, I declare that scientific moral principles were followed in the preparation of this study, in case of benefiting from the works of others, reference is made in accordance with scientific norms, no falsification has been made in the data used, and that any part of this study is not presented as another academic study.

/ / 2023

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CONTENTS

ABSTRACT.....	i
ÖZET.....	ii
SYMBOLS AND ABBREVIATIONS.....	iii
LIST OF TABLES.....	iv
LIST OF FIGURES.....	v
PREFACE.....	vi
1. INTRODUCTION.....	1
1.1 Background of Study.....	1
1.2 Statement of Problem.....	4
1.3 Research Objectives.....	5
1.4 Research Questions.....	5
1.5 Rationale of the Study.....	5
1.6 Scope of the Study.....	5
1.7 Limitations of the Study.....	6
1.8 Arrangement of Chapters.....	6
2. LITERATURE REVIEW.....	7
2.1 Introduction.....	7
2.2 Definition of Terms and Variables.....	7
2.2.1 Work-family Conflict.....	7
2.2.2 Turnover Intentions.....	7
2.2.3 Courage.....	7
2.2.4 Forms of Work-Family Conflicts.....	8
2.2.5 Factors That Contribute To Work-Family Conflict.....	9
2.3 Theoretical Review.....	10
2.3.1 Role Theory.....	10
2.3.2 The Expansionist Theory.....	11
2.3.3 The Theory of Organizational Equilibrium (TOE).....	12
2.3.4 Job Embeddedness Theory (JET).....	12
2.4 Empirical Review.....	13
2.4.1 The Relationship Between Work-Interfering-with-Family and Turnover Intentions.....	14
2.4.2 The Relationship Between Family-Interfering-with-Work and Turnover Intentions.....	16
2.4.3 The Moderation Role of Courage in Family-Interfering-with-Work and Turnover Intentions.....	18
2.4.4 The Moderation Role of Courage in Work-Interfering-with-Family and Turnover Intentions.....	18
2.5 Conceptual Framework.....	20
2.6 Summary.....	23
3. METHOD.....	24

3.1 Introduction	24
3.2 Research Philosophy	24
3.3 Research Approach	25
3.4 Research Strategy	25
3.5 Research Design.....	26
3.6 Research Data.....	26
3.6.1 Types of Data Collected	26
3.7 Population of Study.....	26
3.7.1 Study Area	27
3.7.2 Sampling Size	26
3.8 Sampling Technique.....	26
3.9 Research Instrument.....	28
3.10 Data Processing and Analysis	28
3.11 Reliability and Validity	29
3.12 Research Ethics	31
4.DATA ANALYSIS AND PRESENTATION	32
4.1 Introduction	32
4.2 Basic and Demographic Data of Respondents	32
4.3Confirmatory Factor Analysis.....	34
4.4. Psychometric Properties of the Items.....	35
4.5Structural Modeling Using Maximum likelihood Co-efficient.....	38
4.6 Moderation Analysis	40
4.7 Discussion	40
5.ARGUMENT	
5.1.Introduction	43
5.2Summary of Findings.....	43
5.3 Conclusion	43
5.4 Theoretical and Practical Implications.....	47
5.4.1 Theoretical Implications	47
5.4.2 Practical Implications	48
5.5 Further Studies	48
REFERENCES.....	50
APPENDIX	58

ABSTRACT

THE EFFECT OF WORK-FAMILY AND COURAGE ON TURNOVER INTENTION IN BANKING SECTOR IN MALI

Hady DIABY

MSc Thesis in Business Administration

Supervisor: Prof. Dr. Ibrahim Sani MERT

March 2023; 62 pages

The demanding nature of the work and the steadily rising demands of family life is incredibly becoming challenging for employees to have an equivalent balance and level of pleasure with both work and family life. Some academics from throughout the world have claimed that work-family conflicts affect employee's commitment to their organizations, their level of job satisfaction, and ultimately their ability to retain personnel where Mali is of no exception. Courage is being studied with increasing importance in foreign literature in recent years. This study most importantly seeks to provide answers to issues relating to the phenomena that are prevalent in the Malian banking industry and how courage plays significant roles in these impacts. Primary data was collected from 203 bankers in Bamako, Mali through an online questionnaire, and Structural Equation Modeling was used for data analysis. The results suggested that work-interfering with family and family-interfering with work positively influence the turnover intentions of the banking sector workers. It is also identified that Courage moderates the relationship between work-interfering with family and the turnover intentions of the banking sector workers. Courage does not, however, attenuate the association between family obligations interfering with work and the aspirations of banking sector employees to leave their jobs.

KEYWORDS: Courage, Family-Interfering Work, Turnover Intention, Work-Interfering with Family, Work-Family Conflict, Work-Interfering with Family.

COMMITTEE: Prof. Dr. Ibrahim Sani MERT

Doc. Dr. Abubakar Muhammed ABUBAKAR

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ÖZET

MALI BANKACILIK SEKTÖRÜNDE İŞ-AİLE VE CESARETİN DEVİR NİYETİNE ETKİSİ

Hady DIABY

Yüksek Lisans Tezi İletme Anabilim Dalı

Danışman: Prof. Dr. İbrahim Sani MERT

Mart 2023; 62 sayfa

Zorlu iş şartları ve aile hayatının giderek artan talepleri, çalışanların iş ve aile hayatının dengede olmasını ve memnuniyet düzeyini zorlaştırıyor. Dünyanın dört bir yanından bazı akademisyenler, Mali’de de geçerli olmak üzere, iş-aile çatışmalarının çalışanların kuruluşlarına olan bağlılığını, iş tatmin düzeylerini ve nihayetinde personeli elde tutma becerilerini etkilediğini iddia ettiler. Son yıllarda cesaret yabancı kaynaklarda önemi artarak çalışılmaktadır. Bu çalışmada önemli olarak, Mali bankacılık endüstrisinde yaygın olan fenomenlere ve bu etkilerde cesaretin nasıl önemli rol oynadığına ilişkin sorulara yanıtlar sağlamayı amaçlamaktadır. Bamako, Mali'deki 203 bankacıdan çevrimiçi bir anket yoluyla birincil veriler toplandı ve veri analizi için Yapısal Eşitlik Modellemesi kullanıldı. Sonuçlar, işe-aileye müdahale etmenin ve aile-işe müdahalenin bankacılık sektörü çalışanlarının işten ayrılma niyetlerini olumlu yönde etkilediğini ortaya koymuştur. Ayrıca cesaret ‘in bankacılık sektörü çalışanlarının işe-ailesine karışma ve işten ayrılma niyetleri arasındaki ilişkiyi düzenleyici olduğu tespit edilmiştir. Ancak cesaret, işe engel olan ailevi yükümlülükler ile bankacılık sektörü çalışanlarının işten ayrılma istekleri arasındaki ilişkiyi zayıflatmaz.

ANAHTAR KELİMELEER: Aile-İşe Karışma, Cesaret, Devir Niyeti, İş-Aile Dengesi, İş-Aileye Karışma.

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SYMBOLS AND ABBREVIATION

CFA	: Confirmatory Factor Analysis
FIW	: Family-Interfering with Work
MSV	: Maximum Shared Variance
SEM.	: Structural Equation Model
SSPS	: Statistical Package for Social science
TI	: Turnover Intention
WIF	: Work-Interfering with Family

LIST OF TABLES

Table 1: Demographic Breakdown.....	30
Table 2: Demonstrating the Goodness of Fit of the Model.....	33
Table 3: Psychometric Properties of the Items.....	34
Table 4: Reliability and Convergent Validity.....	34
Table 5: Correlations, Descriptive Statistics and Discriminant Validity.....	35
Table 6: Maximum likelihood Estimates for the Research Model.....	39
Table 7: WIF, Turnover Intention and Courage Regression Analysis Results.....	39
Table 8: FIW, Turnover Intention and Courage Regression Analysis Results.....	39
Table 9: Summary of Hypothesis and Decision	41

LIST OF FIGURES

Figure 1: Conceptual framework.....	18
Figure 2: The Map, Capital of Mali, Bamako.....	25
Figure 3: Measure Model (CFA).....	36
Figure 4: Structural Model.....	38
Figure 5: Interaction Graph (Employee Commitment strengthens the Relationship Positive between WIF and TI)	38

PREFACE

I would like to express my deepest appreciation to God and myself. Thank to my supervisor PROF. DR. Ibrahim Sani Mert for his enthusiasm for this thesis, for his support, encouragement and patience. Thanks also to my family for encouraging me in all my pursuits, special mention to my father who supported me emotionally and financially I always knew you believed in me and wanted the best for me. A thought to my mom who passed away when I was 8 years old you can be proud of your son. Thank to my friends at Antalya Bilim university. Thank to Antalya Bilim university.

1. INTRODUCTION

1.1 Background of Study

Due to the development of technology, the overabundance of information, globalization, and the need to satisfy customers or clients, the pressures at work have increased during the past few years for employees in various organizations (Nsafu, 2016). But, because of the demanding nature of the job and the steadily rising demands of family life, it is incredibly challenging for a worker to reach a balanced proportion and level of pleasure in these two spheres (Nawab & Iqbal, 2013). Some employees who prioritize their family over their work are criticized for not being committed to their jobs and for always being prepared to find an excuse to avoid work. However, academics from throughout the world have claimed that work-family conflict affects people's commitment to their organizations, their level of job satisfaction, and ultimately their ability to retain personnel (Nawab & Iqbal, 2013; Bagger & Li, 2012; Akintayo, 2010) where Mali is of no exception.

For adults, work and family are the two most essential spheres of their lives (Casper, Harris, Taylor-Bianco, & Wayne, 2011). As a result, it has been discovered that there are conflicts between job and family and that these conflicts help to explain and understand adult human behaviour (Magnini, 2012). The conventional gender role of a woman as a homemaker, giving birth to and taking care of children, and taking care of her husband is changing in Mali, as it is in many other developing nations. Today, a lot of women are pursuing careers, particularly in the banking industry, while also carrying out their traditional responsibilities of taking care of the home and the nation's economy. Insofar as they are getting more involved with family matters, men are also taking on new duties. These suggest that employees will have increased obligations, both at work and at home (Ugwu, 2018).

One of the biggest threats to family contentment and occupational health, focusing on women professionals, employee well-being and job satisfaction in the twenty-first century, is the conflict between work and family responsibilities (Bedu-Addo, 2010).

Researchers have grown quite interested in the linkages between the work and family domains during the past few decades (Ioannidi, et al., 2016). Numerous studies have hypothesized a connection between these two factors (job and family) and that relationship has manifested as conflict when one domain's role interferes with another's (Ahmad, 2008; Zhang, 2011; Netemeyer, McMurrin, & Boles, 1996).

The term "work-family conflict" was first used by Greenhaus and Beutell in the 1980s to describe an inter-role conflict in which a person's time, energy, and attention are diverted from their family obligations due to the demands of their employment (Aslam, Shumiala, Azhar, & Sadaqat, 2011). Work-family conflicts can arise when the demands of one domain conflict with the expectations of the other. Other authors contend that conflict can arise from factors other than employment, such as obligations to one's family that conflict with one's obligations to one's employer (Choi & Kim, 2012; Karatepe & Magaji, 2008; Poelmans & Chinchilla, 2003). This suggests that both work-related and family-related issues might lead to work-family conflict (WFC) (Ford, Heinen, & Langkamer, 2007; Nicole, 2003). As result, organization or firm's personnel are affected,

as well as the organization or firm itself, by the imbalance that is created between work and home life (Gamor, 2014).

According to Aslam, Shumiala, Azhar & Sadaqat (2011) and Nicole (2012), It was noticed that work-related characteristics, such as job participation, working hours, and type of job, had an impact on work-family problems. On the other hand, a different study by Ahmad (2008), Ahmad (2008) found that work-family conflict is caused by several family-related characteristics, including life stage, spouse support, family needs, and childcare.

Work-family disputes can negatively affect individual employees, organisation and the families of employees if they are not properly managed. The individual employees experience these negative results as exhaustion, emotional stress, and frustration. While difficulties for families can include marital conflict and inadequate childcare, they can also have an impact on banks and their operations. Absences, tardiness, and intentions to quit work are other issues that emanate from Work-Family Conflict (WFC) (Aslam, Shumiala, Azhar, & Sadaqat, 2011; Karatepe & Badder, 2006; Armour, 2002).

By extending WFC research to specific professions, this study aims to examine WFC among banking professionals in Mali, a field that Victor & Thavakumar (2013) claim has received little attention from WFC scholars.

The lengthy hours and erratic schedules that characterize Mali's banking operations make them stressful, and if given other options, few people would choose to accept a position in the sector. Long working hours were linked to negative work outcomes like reduced job satisfaction and a high level of turnover intention, according to researchers Kaur et al., (2009); Sang et al., (2007); Wickramasinghe (2010). Nevertheless, irregular work schedules were linked to work-family conflict among employees (Yildirim & Ayca, 2008). Since banking professions in Mali appear to be more demanding than those in many other industries, it is presumed that banking professionals there will experience greater WFC, which will have an impact on their career happiness. This suggests that amongst bank employees in Mali, discontent and the desire to leave may be prevalent.

Although the banking industry in Mali is one of the most sought-after places to work, it has one of the highest rates of employee turnover. Low career satisfaction in banking employment is one theory that could explain this issue among others. The banking industry is aware that human resources hold a special and delicate position, and research suggests that low career satisfaction, low morale, role ambiguity, role conflict and a lack of social support may be major contributors to the job stress experienced by bank employees (Victor & Thavakumar, 2013).

In the same vein, a study by Muzhumathi & Rani (2012) discovered that prolonged desk work and pressure from the workplace lead to significant physical discomfort and mental stress. Additionally, the constant pressure to fulfil productivity goals in order to outperform competitors has been the driving force for asking excessive demands of staff both in Mali and elsewhere. High levels of WFC are anticipated to result from this pressure among Malian banking professionals. In this context, it is important to investigate why Malian banking professionals are less content with their positions and why they leave them while being paid well.

Due to these aspects of the banking profession, personnel are especially vulnerable to conflicts between work and family obligations. Additionally, it makes the financial

sector a fertile ground for work-family issues (Magnini, 2009). Research conducted by Bayor, Keough, Maertz, & Pearson (2003), came to the conclusion that both work-family conflicts and family-work conflicts were positively correlated with turnover intentions, underlining the possibility that both work- and family-related problems could motivate employees to look for new jobs.

The possibility that a person may quit their current employment is referred to as their “turnover intention” (Ngamkroekjoti, Ounprechavanit, & Kijboonchoo, 2012). Every firm, regardless of its size, location, or line of business, has always placed a high priority on its employees' intention to leave (Long, Thean, Ismail, & Jusoh, 2012).

While Organizations have intervened to retain talented and committed workers leading to the development of numerous turnover models. These interventions have taken into account the tangible cost of employee's turnover in terms of recruitment and training expense as well as intangible costs, such as declining employee morale and customer dissatisfaction. If workers are dissatisfied with their occupations and there are viable job alternatives, traditional turnover models that use these factors as predictors indicate that they will leave their organizations (Zhang, Fried, & Griffeth, 2012).

While the above is true, research by Abrow (2016) suggest that courage in the workplace also affects employee's behaviour and actions towards work. Re-evaluating the attitudes, actions, presumptions, and control concerns that keep businesses operating in antiquated ways is what courage in the workplace entails. Courage is one the core values that has been talked about from time to time (Mert & Koksai, 2021). It refers to the ability and willingness to fight fear, uncertainty, intimidation, or difficulties at work by having in-depth understanding of one's belief, emancipation and insight rather than being heroic or daring to demonstrate amazing abilities or confront negative with egoistic reactions.

Learning to behave with integrity while employing your heart and spirit is what courage is all about. Courageous actions allow you to choose reflection over action, which means you are not required to confront what you feel is wrong right away instead, you can reflect on your beliefs and culture to handle the situation in a cool collected manner in order to avoid intimidation and unpleasant situations. Bravery is the knowledge of one's liberation, awareness, and belief (Abrow, 2016). This according to research conducted by Tkachenko, Quast, Song, & Jang (2018) concludes that courage is essential when it comes to employee decision-making, confronting and dealing with situations which includes turnover intentions and work-family conflicts. In another study conducted by Sen & Mert (2022) courage, past being seen as one of the essential or basic virtues that has been accepted by some philosophers as the defender or indeed a necessary condition of all other virtues.

According to Ufer (2022) recent facts indicate that the highest among all industries, the Banking & Finance sector has a turnover rate of 18.6 percent (%), according to a Compdata survey. While there are several contributing variables to this high turnover rate, a closer examination of the data reveals one obvious disruptor: millennials and this is because the financial services sector is probably not a suitable option for someone wishing to start a career with a decent work-life balance. Financial analysts can put in between 50 and 70 hours each week on average. This goes beyond the standard 8-hour workday and 5-day workweek, which may turn off young professionals

who value a healthy work-life balance. Work-life balance is very important to nearly 60% of millennials and had led to the frequent and high turnover rate in the sector.

This study intends to provide light on a variety of issues that previous research inquiries did not sufficiently address. More importantly, it seeks answers to issues relating to the several aforementioned phenomena that are prevalent in the Malian banking industry. In contrast, to more conventional studies, this one will examine the effects of significant individual and organizational social support variables and courage on the relationship between WFC and employee career satisfaction.

1.2 Statement of Problem

Due to the labour-intensive nature of the banking sector, as well as other traits like intangibility, inseparability, and in-situ consumption, personnel put in long hours to ensure that customers are satisfied in a variety of situations (Kaur et al., 2009; Sang et al., 2007; Wickramasinghe, 2010). Due to their jobs, they frequently neglect significant family obligations. Conflict between job and family results from this, which may seriously affect how well families get along (Aslam, Shumiala, Azhar, & Sadaqat, 2011). Multiple role pressures brought on by conflict between work and home responsibilities have serious negative effects on both the individual and the company. Work-family conflict is reportedly harmful to businesses since it has a negative impact on their performance, productivity, job satisfaction, and employee's physical and emotional health. It is also a leading cause of employee's burnout and turnover (Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005; Grebhaus & Powell, 2003). Although there has been research on work-family conflict, and the evidence implies that the notions of work and family have been examined separately (Brotheridge & Lee, 2005). However, as indicated by scholars, it is crucial for studies that will evaluate these ideas collectively, including (Aslam, Shumiala, Azhar, & Sadaqat, 2011) be conducted. This therefore implies that; it is important to undertake research to examine the connection between these variables as well as others.

In emerging societies like Mali, work-family issues are also just starting to receive attention (Karatepe & Magaji, 2008), although they are the focus of empirical studies in more advanced or developed nations (O'Neill & Davis, 2011; Xiao & O'Neill, 2010). Therefore, it is important to investigate the work-family conflict situation in Mali and how it may be related to employee turnover intents and bravery.

Yet again, despite the fact that there have been several studies on human resource management in Mali's banking sector, little to no research has been done to fully examine work-family conflict and turnover intentions and the role of courage among employees in the banking sector in the country. Therefore, this study aims to supplement the literature by examining the nature, causes, and impacts of work-family conflicts as well as their effects on bank employees' intents to leave their jobs, the role of courage as well as the coping mechanisms that have been overlooked.

1.3 Research Objectives

The study's main goals are to look at how courage and work-family problems affect employees' intents to leave their jobs in Bamako, Mali's banking industry.

The specific objectives which will systematically tackle the various aspects of the problem are:

1. To examine the relationship between work-interfering-with-family and turnover intentions.
2. To explore the relationship between family-interfering-with-work and turnover intentions.
3. To examine the moderation role of courage in family-interfering-with-work and turnover intentions.
4. To explore moderation role of courage between family-interfering-with-work and turnover intentions.

1.4 Research Questions

The study is guided by the following questions:

1. Does work-interfering-with-family positively affect the turnover intentions?
2. Does family-interfering-with-work positively affect the turnover intentions?
3. Is there a moderation role of courage on relationship between work-interfering-with-family and turnover intentions?
4. Is there a moderation role of courage on relationship between family-interfering-with-work and turnover intentions?

1.5 Rationale of the Study

Examining the friction between work and family, and resilience, on turnover intentions of bank employees in Mali is the main goal of this study. The study's findings would specifically assist banks, employees, and individuals in recognizing and comprehending the connection between work-family conflict and employee turnover intents and courage. The study will also help banks and workers recognize the many types of work-family conflict and management strategies for it.

By incorporating the study's findings into their organizational manual and best practices to advance their employee's work lives, banks will be able to play a significant role in reforming their operations to accommodate the family lives of their employees.

The study will also assist individuals and workers in creating work and family schedules that won't conflict with one another and in leveraging preventative measures.

Finally, the research will help the corpus of knowledge and offer research findings that will act as a starting point for future research on work-family conflicts, turnover intentions, and the importance of courage. It will also lay the foundation for additional empirical research in this field.

1.6 Scope of the Study

The study will focus solely on banking sector employees in Bamako, the capital of Mali. Only employees who are within the banking sector will be contacted and used during the study over a period of four weeks. The research will be limited to examining work-family conflicts and the impact of courage on bank employees in Mali.

1.7 Limitations of the Study

There is a chance that not all targeted respondents will be able to take part in the research because of the purposeful nature of sampling. The solicited replies of some respondents may not accurately reflect their work and family lives because they fear that they will hurt the banks' bottom lines. Despite these restrictions, it is hoped that they will be effectively controlled to minimize any negative effects on the results of the research.

1.8 Arrangement of Chapters

The research consists of five chapters. Chapter one covers the research introduction, background, statement of research problems, objectives, questions, limitations, significance, and definition of terms and concepts. The literature review which covers both the theoretical and empirical literature reviews that are associated with work-family conflict, family work conflict, turnover intentions, and the role of courage as well as other issues that may be related to the study is captured in chapter two. The methodology comprising the research population, sampling and design, data collection, data analysis, and data presentation, is captured in chapter three. Results and discussions are tackled in chapter four. The last chapter summarizes and concludes the study and presents some limitations and further recommendations on the study.

2. LITERATURE REVIEW

2.1 Introduction

This chapter is devoted to a review of the literature on the subject being studied. To put the investigation into context, important relevant literature and variables were chosen and rigorously reviewed. A variety of theories have been put forth to explain the inter-role conflicts (work-family conflicts) that an individual experiences as well as the employee's voluntary decision to leave or resign from their position (turnover intentions) and the part that courage plays in both turnover intentions and the two types of family-work conflict. However, these theories function as the cornerstone of the study's theoretical framework. Empirical literature which relates to this study was carefully critiqued in line with the objectives of this study. The conceptual framework concludes this chapter.

2.2 Definition of Terms and Variables

2.2.1 Work-family Conflict

Researchers have characterized the idea of work-family conflict in a variety of ways. Work-family conflict is described as a sort of inter-role conflict in which the role constraints from the work and family domains are mutually incompatible in some respects (Greenhaus & Beutell, 1985). The extent to which work-related activities conflict with family life or family obligations is due to pressures that are incompatible in the work and family domains. Similarly, it is agreed by Asla, Shumiala, Azhar, & Sadaqat (2011); Carmeli (2003) that work-family conflict is an inter-role conflict brought on by incompatible roles in the work and family domains. According to Eby, Gasper, Lockwood, Bordeaux, & Brinley (2005), work-family conflict occurs when a person is confronted with opposing and simultaneous demands that stem from either his work or family role.

2.2.2 Turnover Intentions

Organizations have traditionally been concerned about employee turnover. Employee turnover that is particularly high could be bad for both the company and the employees. According to Ngamkroekjoti, Ounprechavanit, & kijboonchoo (2012), the intention of employees to leave their existing jobs refers to the possibility of an employee doing so.

Employee turnover is the act of an employee willingly quitting a company or a profession. Voluntary turnover has been found to be a multifaceted, interdisciplinary concept (Udechukwu & Mujtaba, 2007).

2.2.3 Courage

The essence of courage is learning how to act honorably while using your heart and spirit. In other words, you are not forced to address what you feel is wrong right immediately; instead, you can reflect on your ideas and culture to approach the matter in a cool, collected manner in order to prevent intimidation and unpleasant situations. This

is what courageous acts allow you to do awareness of one's conviction, consciousness, and liberty (Abrow, 2016).

Courage refers to having a deep awareness of one's beliefs, liberation, and insight rather than being brave or daring to display extraordinary abilities or confront negative with egoistic emotions in order to overcome fear, uncertainty, intimidation, or challenges at work (Abrow, 2016).

In the same vein there are plenty studies that conducted on courage in the literature. In some of these studies the relationship between courage and organization commitment (Mert & Koksai, 2022a), organization justice, life satisfaction and happiness (Mert, Sen and Alzhoul, 2022; Mert & Koksai, 2022b), managerial competence (Mert and Aydemir, 2019; Mert, 2007; Koksai, Mert and Gursay, 2022), terror management theory (Mert, 2010), heroism (Mert, 2021a) were investigated. Also, some studies focused on the unclear structure of courage and tried to make this term clearer (Mert 2021a), understanding courage (Mert, 2021b; Mert 2021c; Mert, 2022).

2.2.4 Forms of Work-Family Conflicts

The concept of work-family conflict has two primary forms. They are family-work interference (FWI) and work-family interference (WFI) (Gamor, 2014). Early academics believed that the realms of work and family were distinct from one another, according to Brotheridge & Lee(2005).

However, numerous recent empirical studies conducted by academics such Aslan, Shumiala, Azhra, & Sadaqat (2011); Rby, Casper, Lockwood, Bordeaux, & Brinley (2005); Rathi & Barath (2013); Qiu & Fan (2015) who have explored the correlation between work and family and debunked an early researcher's theory by demonstrating that work-family conflict can be bidirectional in nature. Specifically, work-to-family conflict (W-FC) or work interfering with family (WIF) implies that issues at the workplace are interfering with family issues, and family-to-work conflict (F-WC) or family interfering with work (FIW) also implies that issues at home are interfering with work.

a) Work to family Conflict (W-FC)

Work to family conflict (W-FC) or work interfering with family is described as "a sort of inter-role conflict in which the role pressures from the work and family domains are mutually contradictory in some respects" (Greenhaus & Beutell, 1985). When work-related activities collide with family obligations or family life, it is because of pressures that are incompatible with one other in the work and family domains. Three types of work and family conflict are identified in the literature: time-based conflict, strain-based conflict, and behaviour-based conflict. The various jobs that compete for a person's time are referred to as time-based conflicts. Conflict based on behaviour refers to specific instances of role behaviour incompatibility, whereas conflict based on strain refers to the strain created by a particular role (Greenhaus & Beutell, 1985).

Working class parents are expected to do significant duties at both their place of employment and at home. The likelihood of overlap between these two jobs is high, and depending on how they are handled, this could result in conflict at both work and home. Work-family conflict has been linked at the organizational level to higher absenteeism, higher employee turnover, lower career participation and lower job satisfaction

(Greenhaus et al., 2001; Netemeyer et al., 1996) all of which diminish employee's job embeddedness. Work-family conflict has also been linked on an individual level to depression, substance addiction, hypertension, and general ill physical and mental health (Amazue and Uzoka, 2009; Frone et al., 1997). Therefore, the occurrence of work-family conflict suggests that work duties obstruct employee's success and happiness in their families.

b) Family to Work Conflict (F-WC)

When obligations to one's family and one's job collide with one another, this is known as an inter-role conflict (Greenhaus & Beutell, 1985). It is described as an inter-role conflict in which the demands of one's family role collide with the performance of one's obligations to one's employer (Crossley et al., 2007; Higgins et al., 1992; Netemeyer et al., 1996). Therefore, family-work conflict is defined in this study as a type of inter-role conflict in which an individual's family's demands for time, stress, and behaviour are considered to conflict with obligations related to their employment (Hammer et al., 2005; Netemeyer et al., 1996; Greenhaus & Beutell, 1985). Therefore, involvement in family matters may hinder an employee's ability to succeed at work.

Therefore, involvement in family matters may hinder an employee's ability to succeed at work. Due to employee's high level of involvement in family activities, home commitments may conflict with or interfere with work, which may undermine their attachment to their jobs.

The presence of young children and dependent elders, which may need parents to take time off from work to care for a sick child or an old family member, are examples of family difficulties that may conflict with work-related tasks (Chinwuba, 2020).

The presence of small children and older family members who are reliant may conflict with work-related tasks, compelling parents to take time off of work so they can take care of sick kids or elderly relatives. According to Pasewark and Viator (2006), employees who are married and have children may engage in more non-work-related activities at home making it more challenging for them to complete their tasks at work. Similar to this, Karatepe and Kilic (2007) found a strong correlation between involvement in family activities and family-work conflict. These findings, however, were derived from a Western environment (Karatepe & Kilic, 2007; Pasewark & Viator, 2006), hence it may be necessary to investigate whether they apply to emerging societies like Mali.

2.2.5 Factors that Contribute to Work-Family Conflict

Many academics contend that WFC happens when workers bring problems and stress from the workplace home, which impairs the quality of life for their families, whereas FWC happens when personal obligations conflict with the employee's employment responsibilities that may have an impact on your job (Dartey-Baah, 2015; Afzal & Yasir, 2014; Aslam, Shumiala, Azhar, & Sadaqat, 2011; Hsu, 2011).

Work-family conflict primarily results from variables linked to the workplace and ones related to the family. Understanding where the roles and obligations of the home and the workplace intersect is becoming increasingly important (Ahmad, 2008). Conflict between work and family arises when a person is unable to fulfill the demands of both his or her functions and responsibilities at work and those of his or her family at the same time (Gamor, 2014).

There are various predictors or elements that can lead to work-family conflict in an individual or a person. The problems that are common to all work-family conflicts

suggest that there are two main causes of the problem: variables linked to the workplace and factors related to the family. According to studies, the conflict is primarily caused by reasons relating to the workplace and the family (Aslam, Shumiala, Azhar, & Sadaqat, 2011; Ford, Heinen, & Langkamer, 2007; Nicole, 2003).

Work-life conflict is more likely to occur as a result of family-related variables such as childcare responsibilities, spousal support obligations, the amount of time spent on housework and parental demands (Ahmad, 2008; Fu & Shaffer, 2001; Erdwins, Buffardi, Casper, & O'Brien, 2001). Similarly, according to Ahmad (2008), the primary work-related elements that lead to work-family conflict include Work engagement, job involvement, duty overload, and employment flexibility are all factors. The factors that other studies have focused on include working shifts, transfer systems, overtime, danger, and working hours (Aslam, Shumiala, Azhar, & Sadaqat, 2011) and are a few examples (Nicole, 2003).

2.2.6 Effects of Work Family Conflict on Employees

Similar to predictors of work-family conflicts, the relevant outcomes can be divided into those that are primarily concern the individual, those that primarily concern the family and those that primarily work (Barling, Kelloway, & Frone, 2004).

The majority of the individual-level outcomes relate to the person experiencing WFC's mental and physical health and wellbeing. It has been established that both types of work-family conflict are detrimental to one's mental health and wellness. It has been shown that these impacts have an impact on mental health and wellbeing, life dissatisfaction, stress, and depression (Grzywacz, 2000; Adam, King, A., & King, 1996; Aryee, Fields, & Luk, 1999; Carlson & Kacmar, 2000). Additionally, it has been shown that prioritizing job over family causes emotional weariness (Burke & Greenglass, 1999).

However, the effects of WFC go beyond only the individual level; predictably, WFC has also been proven to demonstrate lower family satisfaction, decreased family role, higher family related absenteeism and tardiness, and diminished emotional support (Burke & Greenglass, 1999; Aryee, Fields, & Luk, 1999; Carlson & Kacmar, 2000).

WFC has additionally demonstrated an impact on work-related outcomes. The affective responses to one's job are negatively impacted by WFC in both ways. For instance, WFC and FWC forecast decreased job satisfaction, higher job misery, and departure intentions (Aryee, Fields, & Luk, 1999; Burke & Greenglass, 1999; Tsai, 2008).

2.3 Theoretical Review

2.3.1 Role Theory

Role theory emphasizes on social concerns and contends that distinct social structures, such as families, workplaces, and communities, are developed that call for different roles to be played by individuals (Parsons & Shlis, 1951). Role conflict is said to emerge from extrinsic limitations that prevent a person from fulfilling their various role obligations (Coverman, 1989; Barnett & Baruch, 1985). Each part an individual plays, especially if they play multiple roles, comes with certain responsibilities, rights, expectations, and expected behaviors that can occasionally lead to role conflict (Biddle,

1986). Role conflict happens when a person is unable to execute their duties in their responsibilities in the family, at work, or in the community.

According to the role theory, which was developed by by Khan, Wolfe, Quinn & snoek (1964), the concept of work-family conflict is influenced by the expectations that others have of a person's behavior. Conflicts between the various roles that a person plays can result from the expectations that surround each of them, according to the role theory. This occurs when the focal person's time is under strain to meet all of the demands of both their work and family responsibilities.

Conflicting expectations related to various roles have a negative impact on wellbeing, claims the role theory. The demands of job and family responsibilities can cause stress on the body and mind in a variety of ways. First, conflicting expectations within a role might lead to a role ambiguity or conflict. When pressures in one position take precedence over or interfere with pressures in another one, the expectations can also lead to inter-role conflict (Katz & Kahn, 1978).

2.3.2 The Expansionist Theory

Recent research on several jobs that defy gender, such as the function of a worker has placed a strong emphasis on “The Expander Hypothesis” (Barnett & Hyde, 2001; Barnett & Baruch, 1985). According to the advocates, taking on numerous responsibilities has positive benefits on a person. For example, adding up the worker and family duties will assist men as well as workers, particularly women.

The work-family conflict approach, which has projected a bad link between work responsibilities and family roles, contrasts with this expansionist point of view. The expansionist view assumes that time and energy resources are expandable rather than acknowledging that they are finite and limited resources(Gamor, 2014).

By developing an inductive theory of gender, labor, and family that incorporates four empirically developed and empirically testable fundamental principles that are more in line with contemporary realities, we aim to close this theoretical gap. The first three principles deal specifically with the difficulties of gender, work, and family, whereas the fourth principle deals with the more general problem of the nature of women and men, which has repercussions for understanding roles, work, and family(Barnett & Hyde, 2001). The principles are as follows.

The theory consists of four principles:

1. Multiple roles are beneficial for one’s mental, physical, and relationship health;
2. The benefits are derived from processes such as “buffering, added income, social support, opportunities to experience success, expanded frame of reference, increased self-complexity, similarity of experiences, and gender-role ideology
3. The benefits have upper bounds that are determined by factors like the quantity, caliber, and time requirements of each function.
4. Gender differences in psychology are typically minor.

2.3.3 The Theory of Organizational Equilibrium (TOE)

People are an organization's most valuable resource. One of the most crucial managerial activities, according to Barnard (1938), is encouraging individuals to continue

contributing. The primary measure of organizational viability is the capacity of the organization to garner sufficient contributions to sustain its longevity.

Fayol (1916/1956) is credited with creating the idea of organization. Fayol connects the traits of individual behavior to the traits of the organization as a whole in his theory (Gazendam, 1974). Fayol separates a number of equilibria. Each of them relates to a particular element of the job of a management or employee. In other words, equilibrium is viewed as the outcome of a dynamic process. Fluctuations around the equilibrium state are expected and must be maintained. Although the equilibrium state may be momentarily altered, the equilibrium preserving mechanisms will eventually bring it back to normal.

March & Simon(1958), introduced the Theory of Organizational Equilibrium (TOE), which stresses the need to balance employee contributions and inducements with those of the organization (Holton, Mitchell, T.W, & Eberly, 2008). The earliest formal theory of turnover intentions is frequently regarded as being the notion of organizational equilibrium (Holton, Mitchell, T.W, & Eberly, 2008). According to March & Simon(1958), who are quoted by this theory, turnover is a decision made after comparing an individual's perceptions of their contributions to the organization against their perceptions of the contributions of the organization to their lives (S.B, 2003; Brasher, 2016).

2.3.4 Job Embeddedness Theory (JET)

The Job Embeddedness Theory (JET), according to (Zhang, Fried, & Griffeth, 2012), was first suggested by Mitchell, Holton, Lee, Sablinski, & Erez (2011). According to this hypothesis, employees are well-connected in their communities. They consequently feel so integrated into their work and social environments that they do not want to sacrifice or lose those relationships for an uncharted new job or an unsettling new setting (Zhang, Fried, & Griffeth, 2012). This approach highlights coworkers, family members, and friends as crucial players in determining an employee's connections to their workplace and community.

Job embeddedness refers to a wide range of circumstances, both on and off the job, that affect an employee's decision to remain in a position (Mitchell et al., 2001). In other words, job embeddedness is concerned with the elements that motivate employees to stick with a company. It is described as a vast constellation of psychological, social, and financial factors that affect how long workers stay on the job (Mitchell et al., 2001). The concept of job embeddedness also suggests that the influences that are present at work are also present outside of the direct scope of the employee's job environment and are likely to affect each other if not managed well and can hence cause an employee to be stuck, depressed and unsatisfied.

This implies that a variety of threads connect an employee in a social, psychological, and financial web that includes pals from both their professional and personal lives, groups, their local community, and their physical surroundings. People with more strands become more entangled in the web and find it more difficult to quit their jobs (Zhang, Fried, & Griffeth, 2012).

There is a difference between on-the-job embeddedness and off-the-job embeddedness since job embeddedness depends on whether the influences happen on-the-job or off-the-job. On-the-job Embeddedness is the term for an employee's attachment to the social connections made at work that prevents them from wanting to quit the company

(Hammer, Bauer & Grandey 2003; Lee et al. 2004). The term "off-the-job embeddedness" is used to describe an employee's attachment to their social life outside of work, which makes it less likely that they will contemplate leaving their current position to accept one elsewhere (Holtom & O'Neil, 2004; Lee et al., 2004; Yao et al., 2004). Fit, linkages, and sacrifice are the three fundamental elements that make up job embeddedness, depending on whether the effect happens on or off the job.

Employee perceptions of their compatibility with the organization and the community at large are referred to as their organization fit (Lee, 2004; Mitchell et al., 2001). When an employee's personal beliefs, career goals, knowledge, skills, and ability are consistent with the corporate culture and the job needs, there is a good person-organization fit (Zhang et al., 2012). A person will also take into account how well he or she fits with characteristics of the neighborhood and the environment, such as the climate, weather, religious practices, and recreational activities (Mitchell et al., 2001). The job embeddedness theory asserts that an employee's personal values, career objectives, and long-term ambitions must "fit" with the overall corporate culture and the requirements of his or her current position (such as professional expertise, skills, and competence requirements).

Links are defined as official or informal relationships between individuals, groups, or institutions (Lee et al., 2004; Mitchell et al., 2001). Organization links are relationships, either formal or informal, that exist between a worker and a company, organization, or person. These relationships lead to emotional attachments to a job that go beyond the worker's actual work (Bergiel et al, 2009; Crossly et al., 2007; Mitchell et al., 2001). A number of connections bind a worker and his or her family to a social, psychological, and financial web that also involves the worker's coworkers, friends from work and outside the office, associations, and the neighborhood where they reside (Zhang et al., 2012). The psychological impact, emotional, or financial cost of quitting one's organization and society is what is meant by sacrifice (Lee et al., 2004; Mitchell et al., 2001). Leaving a job may be viewed as having a financial or psychological cost (Holtom & O'Neil, 2004; Lee et al, 2004; Mitchell, Holtom & Lee, 2001; Yao et al., 2004). It captures the estimated cost of the material or emotional losses or sacrifices that would be necessary if an employee went for a new position and abandoned the company and the neighborhood. Thus, leaving a company entails both professional and civic losses and sacrifices, such as giving up dependable coworkers, fulfilling projects, a convenient commute, a reputable daycare center, or a local club membership. It is more challenging to part ways with the company the more an employee gives up upon leaving (Crossley et al., 2007).

According to research, work embeddedness is a powerful predictor of crucial organizational outcomes like employee performance, attendance, and behavior related to innovation and organizational citizenship (Ng & Feldman, 2010; Holtom, Mitchell & Lee, 2006; Lee et al., 2004; Mitchell et al., 2001). In a related study, Karatepe and Ngeche (2012) discovered that work embeddedness has a negative impact on voluntary and intentional turnover and a positive impact on levels of in-role and extra-role performance (citizenship behavior).

2.3.5 Conservation of Resources (COR) Theory

The conservation of resource theory is a psychological theory that emphasizes the importance of individuals' resources in determining their well-being and success.

According to this theory, resources refer to anything that is valued and can be used to achieve goals, such as time, money, energy, social support, and skills.

The theory was first proposed by Dr. Stevan E. Hobfoll in 1989 as a way of explaining how people cope with stress and adversity. Hobfoll argued that when individuals face stressors, such as job loss or relationship breakdowns, they experience a threat to their resources. This threat can lead to negative psychological and physical outcomes, such as depression and illness.

COR theory is a motivational theory founded on the fundamental tenet that people strive to obtain, retain, foster, and protect resources. Stress occurs under three conditions, according to COR theory:

- 1) When an individual's primary resources are threatened with depletion
- 2) When resources are lost, or
- 3) When individuals fail to gain resources after a significant investment of resources.

According to the theory, individuals have a limited amount of resources available to them, and they must prioritize their use to maximize their well-being and success. Furthermore, it suggests that individuals strive to conserve their resources and acquire new ones when possible.

The theory has several implications for individuals, organizations, and society as a whole. For example, individuals can benefit from prioritizing their resources and avoiding overcommitment to prevent burnout and maintain their well-being. Organizations can use the theory to design work environments that support employee resource conservation and provide opportunities for resource acquisition. On a societal level, the theory highlights the importance of preserving natural resources and promoting sustainable practices.

In conclusion, the conservation of resource theory provides a valuable framework for understanding the role of resources in determining individual well-being and success. By prioritizing resource conservation and acquisition, individuals, organizations, and society can optimize their use of resources and promote sustainable practices.

2.4 Empirical Review

Researchers have found a strong correlation between work-family conflict and several variables, which can be divided into aspects connected to the workplace (such as job demands, schedules, and commitments) and those linked to the family (such as family engagement). According to researchers, career and family happiness are evaluation stages that change significantly throughout time (Rathi & Barath, 2013).

2.4.1 The Relationship Between Work-Interfering-with-Family and Turnover Intentions

Work to family conflict (W-FC) or work interfering with family is "a form of inter-role conflict in which the role constraints from the work and family domains are mutually contradictory in some respects" (Greenhaus & Beutell, 1985). It is because of pressures that are incompatible with one another in the work and family domains that work-related activities and family responsibilities often conflict.

According to research by Cohen (1997), work-family conflicts may lead individuals to resign from their positions due to the pressure and workload at work produce frustration in the family sphere at home as well as elsewhere. The emotions that employees encounter at work are felt at home since it is difficult for them to switch off while not at work and to adjust their behaviours and emotions in the short time between the two sites (Powell & Greenhaus, 2006). The findings from research conducted by Cordero, DiTomaso, Farris, & Post(2009) saw that employees find it very difficult to forget about the work that needs to be done in the workplace while they are in the home environment with their immediate family. This prohibits them from performing their family roles as they should due to pressures and commitments at work. The study showed that this conflict can disrupt the work and family balance and is the leading cause of turnover intentions among workers with families.

Research conducted by Maree & Jarrod (2012) on the topic" Work-Family Conflict and Turnover Intentions amongst Indigenous Employees: The Importance of the Whanau/Family for Maori" revealed that Work Family Conflict (W-FC) was positively related to turnover intentions; highlighting that both work issues may encourage employees to search for employment elsewhere. Thus, employees may respond to greater conflict through seeking greater work-life balance with a different organization.

Similarly, (Anderson, Coffey, & Byerly, 2002) postulate that a situation of ongoing conflict and unresolved disruption between work and personal duties will have a direct impact on a person's decision to leave a company in search of another position that is more conducive to achieving a balanced existence. This connection is supported by a study conducted by Noor and Maad in (2008), which found a correlation between the conflict between personal and professional responsibilities and eventual employee attrition.

Within the banking sector context, employees in the banking industry put in long, unrelenting hours and are heavily accountable for performance in terms of cost, time, quality, and safety (Adhikary, 2018). In this context, a study by Victor & Thavakumar (2013) indicated that employees in the banking industry had much increased Work-Family Conflict, and that spousal and organisational support had a role to play in lowering those levels. Victor (2013) also admits that not only does work interfering with family due to long hours at work, heavy accountability for performance affects career satisfaction but also turns to increase turnover intentions amongst bank employees. The study also showed that long and monotonous workdays at banks put people under stress, which has an increasingly negative impact on their traditional roles and responsibilities in their families and becomes a problem for their spouses and children which increases the possibility of turnover intentions.

In contrast, (Cleveland, et al., 2007) objected to the findings of (Prottas, 2008) asserts that the likelihood of quitting a job in the banking industry is unrelated to lengthy, erratic work hours and high-performance expectations. People quit the banking industry, according to research on turnover intentions, when their non-work life system is shocked, especially among millennials, as evidenced by the birth of a child and the unpredictable long hours of work (Cleveland, et al., 2007; Lee & Mitchell, 1994).

Some bank employees want to leave their current jobs because of the conflicts between their work and family obligations. According to a survey done in the bank employees in Nepal, a significant number of employees said they planned to leave their bank positions due to conflicts between their work and family obligations (Adhikary, 2018).

Overall, we are aware that work-family conflict often results in turnover intentions, and that W-FC is likely to be the main predictor (Maree & Jarrod, 2012).

2.4.2 The Relationship between Family-Interfering-with-Work and Turnover Intentions

An inter-role conflict occurs when a person's commitments to their family and their job conflict (Greenhaus & Beutell, 1985). The demands of one's family duty clash with the fulfilment of one's commitments to one's employment in what is known as an "inter-role conflict" (Crossley et al., 2007; Higgins et al., 1992; Netemeyer et al., 1996). Accordingly, family-work conflict is described in this study as a sort of inter-role conflict in which a person's commitments to their family are thought to conflict with those linked to their career in terms of demands on their time, stress, and behaviour (Hammer et al., 2005; Netemeyer et al., 1996; Greenhaus & Beutell, 1985). Therefore, a worker's ability to succeed at work may be hampered by engagement in family issues. The employee's ability to succeed at work may therefore be hampered by engagement in family issues. Due to the high level of involvement that employees have in family matters, home obligations may conflict with or interfere with work, which may weaken their dedication to their positions of employment. Family issues that may interfere with work-related activities include the presence of small children and elderly relatives that may require parents to take time off work to care for a sick child or elderly family member (Chinwuba, 2020).

Research conducted by Mowday, Porter, Streers (1982) asserted that non-work considerations, such as obligations and family matters, may also affect individuals' intents to leave their jobs. Employees may believe that their families come first and that their jobs are secondary. For instance, they might find that the hours they need to work at their current employment do not match their ideal ones, which leaves them with less family time.

Adhikary (2018) postulate that turnover intentions are likely to occur when employees the presence of young children and dependent older family members interfere with work-related duties, necessitating parental leave from the workplace to care for sick children or elderly family members. Pasewark and Viator (2006) found that having children and being married may lead to employees engaging in more non-work-related activities at home, it makes it more difficult for them to carry out their duties at work. In

a similar vein, Karatepe and Kilic (2007) discovered a significant link between family-work conflict and participation in extracurricular activities.

According to Anderson, Coffey, & Byerly (2002), a person's decision to leave a job in search of one that is more suited to achieving a balanced existence will be directly impacted by a situation of ongoing conflict and unresolved disruption between personal obligations, family responsibilities, and work. A study by Noor and Maad in (2008) that established a link between the tension between personal and family obligations and professional commitments and eventual employee attrition lends credence to this association.

As clearly stated above, long hours, work overload, heavy accountability for performance has been characterised as the order of the day for most banking jobs in the world today (Adhikary, 2018). Due to these turnover intentions amongst bank employees is most likely especially for employees who have family roles to perform such as taking care of children, pregnancy, and taking care of older family relatives (Cleveland, et al., 2007; Lee & Mitchell, 1994). Adhikary (2018) in her study of work family conflict and the banking system in Nepal asserted that, employees were likely to change jobs or resign in most cases to perform family duties as they assume that family duties are more important and less burdensome than their job positions in the banking sector. Adhikary (2018) in her research findings postulate that Family Work Conflict (F-WC) conflict correlates significantly to turnover intentions amongst banking sector employees.

In 2007, Cleveland et al, discovered in their research that the protracted and unpredictable work schedules of the banking system are what stresses people out, hurting their ability to fulfil their obligations and responsibilities as parents of young children. The study predicted that employees would stick to taking care of their family roles especially then they experience shocks or inadequacy towards their family roles and obligations. For instance, a worker with several kids and other relatives to take care of is more likely to quit his or her job to find a job that will aid to balance family and work roles fairly and the banking sector employee is no exception.

Again, the empirical evidence states that some employees in the banking industry intend to leave their existing professions due to a conflict between the responsibilities of family and work (Armour, 2002; Karatepe & Kilic, 2007). While this phenomenon is evident (Maree & Jarrod, 2012) believe that work to family conflict is a dominant factor that affects turnover intentions and the influence of family to work conflict has been mixed up and not persistent with why people leave their jobs.

2.4.3 The Moderation Role of Courage in Family-Interfering-with-Work and Turnover Intentions

Learning to behave honorably while employing your heart and spirit is the definition of courage. That is to say, you are not required to address what you believe to be incorrect immediately, rather, you can consider your beliefs and culture and approach the issue in a coolcollected manner to avoid intimidation and uncomfortable circumstances. This is made possible by heroic deeds. Conviction, conscience, and liberty awareness (Abrow, 2016).

Instead, then being brave or daring to show amazing abilities or confront negative with egoistic emotions in order to get over fear, uncertainty, intimidation or problems at work,

courage refers to having a thorough comprehension of one's own views, emancipation, and insight (Abrow, 2016).

The relationship between family-interfering-with-work (FIW) and turnover intentions has been extensively studied in organizational psychology. FIW refers to the extent to which family responsibilities interfere with work obligations. The general finding is that FIW is positively related to turnover intentions, which means that employees who experience high levels of FIW are more likely to consider leaving their job.

However, the role of courage in moderating this relationship is less clear. Courage can be defined as the willingness to take risks and to confront fear, danger, or uncertainty. In the context of work, courage may involve speaking up about FIW issues or taking actions to address them.

There is some evidence to suggest that courage may weaken the relationship between FIW and turnover intentions. For example, a study by Kelloway, Gottlieb, and Barham (1999) found that employees who reported high levels of courage were less likely to report turnover intentions, even when they experienced high levels of FIW. The authors suggest that this may be because courageous employees are more likely to take proactive steps to address FIW issues, which can reduce their negative impact on job satisfaction and commitment.

Similarly, a study by Beutell and Brenner (1986) found that employees who reported high levels of personal control (a construct related to courage) were less likely to report turnover intentions, even when they experienced high levels of FIW. The authors suggest that personal control can help employees feel more empowered to address FIW issues, which can reduce their negative impact on job satisfaction and commitment.

However, there is also evidence to suggest that courage may strengthen the relationship between FIW and turnover intentions. For example, a study by Carlson, Kacmar, and Williams (2000) found that employees who reported high levels of courage were more likely to leave their job when they experienced high levels of FIW. The authors suggest that this may be because courageous employees are more likely to take risks and pursue alternative job opportunities, even if it means leaving their current job.

In conclusion, the relationship between courage, FIW, and turnover intentions is complex and may depend on a variety of factors, including the specific context and individual differences. However, overall, there is some evidence to suggest that courage can weaken the relationship between FIW and turnover intentions by empowering employees to take proactive steps to address FIW issues.

The above arguments support the hypothesis that courage moderates' family-work conflicts and turnover intentions in organisations.

2.4.4 The Moderation Role of Courage in Work-Interfering-with-Family and Turnover Intentions

Based on enormous literature, there exist a positive relationship between work interfering with family and turnover intentions. Research by Maree & Jarrod (2012) revealed that while all WFC and FWC dimensions were significantly correlated with

turnover intentions, the regression analysis showed that the WFC dimensions (time strain) were the dominant predictors of turnover intentions, accounting for large amounts of variance and fully mediating the effects of FWC. While the relationship between WFC and turnover intentions exists and backed by literature, most researchers have not studied the role of courage when testing the relationship between these 2 variables.

The concept of courage in the workplace has received increasing attention from researchers in recent years, with studies exploring its relationship with various work-related outcomes, including turnover intentions. Courage as defined by Abrow (2016) as the act honorably while using heart and spirit. Courage entails how an individual deals with issues that befalls him or her in a mannerly way to avoid intimidation and confrontations by applying one's belief, culture and values (Bersset-Price, 2017). The role of courage in the relationship between work interfering with family (WIF) and turnover intentions is an interesting area of investigation.

Research suggests that the relationship between WIF and turnover intentions is generally positive, meaning that as WIF increases, turnover intentions increase. This is because employees who experience high levels of WIF may seek to leave their jobs in order to better balance their work and family responsibilities. However, the role of courage in this relationship is less clear.

On one hand, it could be argued that courage may strengthen the relationship between WIF and turnover intentions, as employees who are more courageous may be more likely to take action to address WIF and seek alternative employment if their current job does not allow for sufficient work-life balance. On the other hand, courage may weaken the relationship between WIF and turnover intentions, as employees who are more courageous may be more likely to persevere in their current job despite experiencing high levels of WIF.

There is some evidence to support both of these perspectives. For example, a study by Kim and colleagues (2019) found that employees who reported high levels of courage were less likely to experience WIF and less likely to have turnover intentions, suggesting that courage may weaken the relationship between WIF and turnover intentions. However, a study by Hobfoll et.al (2018) found that employees who reported high levels of courage were more likely to experience job burnout when faced with work-family conflict, suggesting that courage may strengthen the relationship between WIF and turnover intentions.

Overall, it seems that the role of courage in the relationship between WIF and turnover intentions is complex and may depend on various individual and contextual factors. While some research suggests that courage may weaken the relationship between WIF and turnover intentions, other studies suggest that it may strengthen this relationship. More research is needed to better understand the mechanisms underlying these

relationships and to identify strategies for promoting work-life balance and reducing turnover intentions among employees.

2.5 Conceptual Framework

The conceptual framework seeks to explain how the independent and dependent variables in the research are related. Turnover intentions can be said to be the dependent variable and the independent variable would be Work Family Conflict and Family Work Conflict and Courage as a moderating factor between both dependent and independent variables.

The model below demonstrates the topic this study explores, which is the relationships between Work family conflict (W-FC), Family work conflict (F-WC) and Turnover intentions and the moderating role of Courage. The independent variable being Work family conflict (W-FC) and Family work conflict (F-WC) and Courage acting as a moderating role between the independent variables and the dependent variable which is Turnover intentions. The research model will help the researcher to explore the various relationships that exist between Work family conflict (W-FC), Family work conflict (F-WC) and Turnover intentions and the moderating role of Courage.

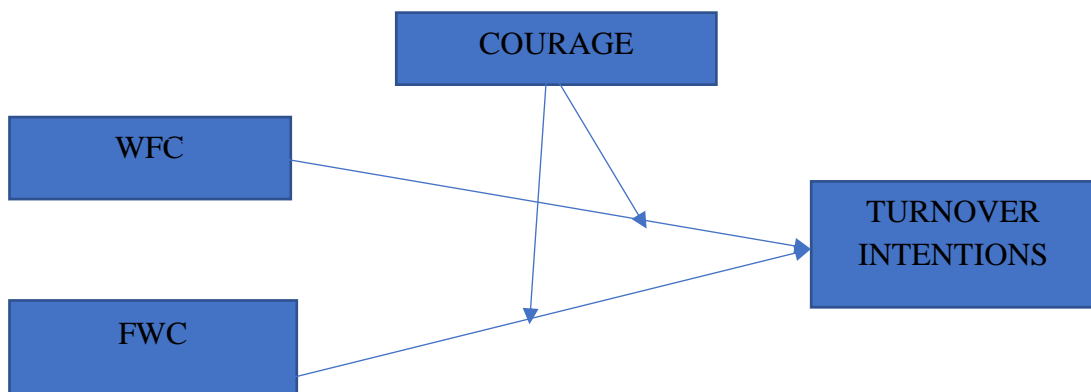


Figure 1: Conceptual Framework

Source: (Cordero, DiTomaso, Farris, & Post, 2009).

Research by Cohen (1997) suggested that work-family conflict could cause employees to quit their job because the tasks and stress that accumulates in the workplace leads not only to frustration in the workplace, but also at home in the family domain. The emotions felt in the workplace are felt at home as employees find it hard to zone out while not at work and to change their behaviours and feelings in the short period of time between the two locations (Powell & Greenhaus, 2006).

Furthermore, employees sometimes find it hard to forget about the work that needs to be done in the „workplace“ while they are in the home environment. Other studies have examined work-family conflict and turnover intentions due to family demands, such as childcare role demands (Cordero, DiTomaso, Farris, & Post, 2009).

The findings from research conducted by Cordero, DiTomaso, Farris, & Post(2009) made an observation that employees find it very difficult to forget about the work that needs to be done in the workplace while they are in the home environment with their immediate family. This prohibits them from performing their family roles as they should due to pressures and commitments at work. The study showed that this conflict can disrupt the work and family balance and is the leading cause of turnover intentions among workers with families.

Research conducted by Maree & Jarrod (2012) on the topic “Work-Family Conflict and Turnover Intentions amongst Indigenous Employees: The Importance of the Whanau/Family for Maori” revealed that Work Family Conflict (W-FC) was positively related to turnover intentions; highlighting that both work issues may encourage employees to search for employment elsewhere. Thus, employees may respond to greater conflict through seeking greater work-life balance with a different organization.

Similarly, (Anderson, Coffey, & Byerly, 2002) postulate that a situation of ongoing conflict and unresolved disruption between work and personal duties will have a direct impact on a person's decision to leave a company in search of another position that is more conducive to achieving a balanced existence. This connection is supported by a study conducted by Noor and Maad in (2008), which found a correlation between the conflict between personal and professional responsibilities and eventual employee attrition. From the above research, we can formulate the following hypothesis;

H1: Work Family Conflict has a significant impact on Turnover intentions among bank employees.

Research conducted by Mowday, Porter, & steers (1982) asserted that non-work considerations, such as obligations and family matters, may also affect individuals' intents to leave their jobs. Employees may believe that their families come first and that their jobs are secondary. For instance, they might find that the hours they need to work at their current employment don't match their ideal ones, which leaves them with less family time.

Adhikary (2018) postulate that turnover intentions are likely to occur when employees the presence of young children and dependent older family members interfere with work-related duties, necessitating parental leave from the workplace to care for sick children or elderly family members. Pasewark and Viator (2006) found that having children and being married may lead to employees engaging in more non-work-related activities at home, making it more difficult for them to carry out their duties at work. In a similar vein, Karatepe and Kilic (2007) discovered a significant link between family-work conflict and participation in extracurricular activities.

The employee's ability to succeed at work may therefore be hampered by engagement in family issues. Due to the high level of involvement that employees have in family matters, home obligations may conflict with or interfere with work, which may weaken their dedication to their positions of employment. Family issues that may interfere with work-related activities include the presence of small children and elderly relatives that may require parents to take time off work to care for a sick child or elderly family member (Chinwuba, 2020).

In 2007, Cleveland et al, in their study, they found that the lengthy and unpredictable work schedules of the banking system are what stresses people out, hurting

their ability to fulfil their obligations and responsibilities as parents of young children. The study predicted that employees would stick to taking care of their family roles especially then they experience shocks or inadequacy towards their family roles and obligations. For instance, a worker with several kids and other relatives to take care of is more likely to quit his or her job to find a job that will aid to balance family and work roles fairly and the banking sector employee is no exception.

Again, the empirical evidence states that some employees in the banking industry intend to leave their existing professions due to a conflict between the responsibilities of family and work (Armour, 2002; Karatepe & Kilic, 2007). While this phenomenon is evident (Maree & Jarrod, 2012) believe that work to family conflict is a dominant factor that affects turnover intentions and family dynamics, and workplace conflict has been mixed up and not persistent with why people leave their jobs. From the above research, we can formulate the following hypothesis;

H2: Family Work Conflict has a significant impact on Turnover intentions among bank employees.

Studies by Kismoo (2011) suggest that employees whose belief, values and culture is embedded deep in family unity and conservative tend to make decisions that will favour their family irrespective of what is at stake. The study suggests that employees that are family oriented are more likely to leave their job positions if they are not able to perform their family roles or work stress create an imbalance in their family duties.

The role that courage plays in family interfering with work and turnover intentions is that courage, which based on a person's values, belief and culture in how to address or confront issues is in that regard and an individual will make the decision to leave or stay in an organisation based on these values and belief system and without fear (Berset-Price, 2017). Based on the role theory, which distinguishes between the various roles performed by individuals in society as stipulated by Biddle (1986), an employee who accepts his or her role to family and society is more likely to make decision in that regard and with courage the individual's motives will be made clear in a situation where family duties are interfering with work. From the above research, we can formulate the following hypothesis;

H3: Courage strengthens the relationship between Family Work Conflict and Turnover intentions among bank employees

Research by Maree & Jarrod (2012) revealed that while all WFC and FWC dimensions were significantly correlated with turnover intentions, the regression analysis showed that the WFC dimensions (time strain) were the dominant predictors of turnover intentions, accounting for large amounts of variance and fully mediating the effects of FWC.

While the relationship between WFC and turnover intentions exists and backed by literature, most researchers have not studied the role of courage when testing the relationship between these 2 variables. Courage as defined by ABROW (2016) as the act honorably while using heart and spirit. Courage entails how an individual deals with issues that befalls him or her in a mannerly way to avoid intimidation and confrontations by applying one's belief, culture and values (Berset-Price, 2017).

While organizational culture, value and belief promotes a cross sectional and diverse organization culture which aids in decision making, courage as an individual trait can also influence decision making by an individual. According to studies by Kismono (2011), employees whose beliefs, values, and culture are deeply rooted in family unity and conservatism often make decisions that will benefit their family regardless of the issues involved. According to the study, family-oriented employees are more likely to quit their jobs if they are unable to fulfil their family responsibilities or if work stress causes an imbalance in those responsibilities. Employees whose values, belief and culture is more fixated on achieving work goals and attaining high value position and make their family great are ready to leave work and get better chances to balance work with family. From the above research, we can formulate the following hypothesis;

H4: Courage strengthens the relationship between Work Family Conflict and Turnover intentions among bank employees

2.6 Summary

Based on these presumptions and the literature, the present study postulates that there exists a significant relationship between family work conflict, work family conflict and turnover intentions. The study will also explore the role of courage in both family work conflict (F-WC) and work family conflict and how it affects turnover intentions. However, since the review demonstrates that work-family conflict and family-work conflict cause turnover intentions at home, which makes it more difficult for individuals to complete their duties at work. This study intends to investigate whether these assertions are true and whether family work conflict (F-WC) and work family conflict (W-FC) affects turnover intentions amongst bank employees in Mali and the role of courage on these variables listed.

3. METHOD

3.1 Introduction

The methodology is captured under this chapter. It comprises information on the research philosophy, research design, research approach, research strategy and method, research data, development and distribution of data collection instruments; data analysis, validity and analysis; as well as ethical issues considered in the conduct of this research.

3.2 Research Philosophy

Research philosophies include said to be a structured framework that guides how research work should be conducted based on concepts about reality and the nature of knowledge (Collis & Hussey, 2014). According to Saunders, et al., (2015), research philosophy includes systems of beliefs and assumptions about the development of knowledge in a particular field of study. (Johnson & Clark, 2006), state that it is prudent for researchers to be aware of philosophical commitments they make through research strategy since it has a significant impact on what to do and what the researcher seems to be investigating.

The two main types of philosophies relating to research work are positivism and interpretivism. These philosophies represent the basic concepts underlining how humans make sense of the world we live in: with regards to positivism, the reality is seen as independent of us and therefore researchers can make observations into reality through an objective stance. In interpretivism, observations made into reality are seen as highly subjective due to shaping perceptions of humans (researcher) (Collis & Hussey, 2014; Saunders, et al., 2015).

Positivism found its origin in the natural science concepts and focuses on testing hypotheses and finding logical proof that is usually derived from statistical analysis and not human behavior or perceptions (Collis & Hussey, 2014). According to Saunders al., (2015), a positivist researcher always thinks positively and sees the world objectively, mostly dealing with quantitative data types.

Interpretivism, on the other hand, is contrary to positivism and holds the thought that the world is usually subjective and associated with qualitative data and hence subjective due to different perceptions and ideologies of people (Saunders, et al., 2015). An interpretivist researcher can get closer to participants and interpret their subjective understanding especially on issues regarding experiences and expectations.

The research philosophy of realism serves as the foundation for this study which combines both positivism and interpretivism and is based on the researchers' ability to understand the effect of wider social forces in play (Saunders, 2009). Saunders, (2009) further elaborates that using realism philosophy means the researcher can use both quantitative and qualitative data so that the outcomes of the study can be applied to the three main components of realism which are a reality, empirical and actual.

It is worth noting that the philosophy of realism aids the researcher to talk about experiences, reviewing empirical components and making objective conclusions from research findings. This philosophy is therefore appropriate for this study since the

researcher seeks to examine the relationships that exist between work-family conflicts and employees turnover intentions and the moderation role of courage on the banking sector employees in Bamako, Mali.

3.3 Research Approach

According to Bryman & Bell (2015) and Saunders (2015), three types of research approaches can be divided into 3 categories namely, deductive approach, inductive approach and abductive approach. Researchers adopting the deductive approach seek to test theories using hypothesis whereas those using the inductive approach seek to develop theories out of data gathered from respondents and finally researchers using the abductive approach starts with surprising facts and use premises to generate testable conclusions.

In line with the realism research philosophy, the research approach adopted for the study is inductive. Using the inductive research approach, data collected are used to explore a phenomenon, identify themes and patterns and create a conceptual framework. (Bryman & Bell, 2015).

3.4 Research Strategy

Research strategies can be said to be the step-by-step plan of action that gives direction to the researcher's thought process. It enables the researcher to make enquiries and conduct research on schedule and systematically (Walia, 2022). According to Fellows & Liu (2015) the main types of research strategies may include action research, case studies, surveys, exploratory predictive. The action strategy seeks to find immediate solutions to a problem and is generally applied to agencies, companies or the government. Exploratory strategies of research are primarily used to understand a problem in relation to specific circumstances, but does not attempt to offer answers. The foundation of predictive research methodologies is probability, which aids the researcher in understanding and having a clear perspective of the future study challenge. Analytical research strategy uses already existing information and the researcher attempts to understand and solve complex problem sets. Descriptive on the other hand generally plays out when a researcher seeks to describe a particular behavior pattern among a group of people or community. Surveys are usually used in studies that require statistical sampling to establish a representative sample and finally, case studies commonly employ interviews for an in-depth examination of a particular subject.

This research will however implore a quantitative research strategy. Descriptive strategy will be used at the initial stages of the analysis to describe the demographic characteristics and behavior among research participants and the survey strategy will use statistical sampling technique to establish a representative sample. Quantitative research will employ the Structural Equation Model (SEM) technique from SPSS-Amos analytical software to explore observations that can help him describe patterns and themes and explore relationships amongst banking sector workers in Bamako, Mali.

3.5 Research Design

By definition, a research design is a comprehensive blueprint for how a study will be carried out (Sarantakos, 2005), covering details like topic selection, data collection, data analysis, and other information (Flick, 2000). Longitudinal research, comparative research, and descriptive research designs are a few examples of research designs that can be based on quantitative or qualitative approaches.

(Fellows & Liu, 2015) posit that research can be classified as exploratory, descriptive, explanatory, or predictive. Exploratory designs seek to investigate the phenomena to identify variables and a hypothesis for further studies. Explanatory design is suitable for explaining causality. Descriptive research design describes the phenomena as they exist. Predictive research design is appropriate for studies that seek to predict outcomes and forecast events and behaviors.

Keeping the aim and objectives of this study in mind, a quantitative research design appeared to be more appropriate. Quantitative research is more applicable since this researcher seeks to analyze and affirm the effects of the independent variables (Work-interfering with family and Family-interfering with work) on the dependent variable (Turnover Intention) and also explore the moderation effects of courage in these relationships.

Quantitative research will also help the researcher provide accurate snapshots or demographic characteristics of variables by collecting data with a survey.

3.6 Research Data

The study will collate primary data through the use of questionnaires.

3.6.1 Types of Data Collected

Bryman & Bell (2015) state that there are two types of data that are common to the two main research methods. These are primary and secondary data. Primary data is gathered by the researcher for the study. Secondary data on the other hand is gathered by another researcher for other purposes.

According to Saunders, et al., (2015), the usage of primary data in research work saves time and is very easy to use. While it is convenient and easy to use, they also argue that secondary data might not adequately answer research questions.

Primary data on the other hand though difficult to ascertain and expensive can reflect and answer research questions appropriately.

Data used for this study was gathered directly from participants to operationalize the research aim and objectives as soon as possible. Primary data was collected by the researcher from the field to answer research questions and closed questionnaires and structured interview questions were utilized.

3.7 Population Of Study

The population for a research work can be said to comprise of all units which represent the sample selected (Saunders, et al., 2015).

The target population for the research would be all employees working in the banking sector in Bamako, Mali. The choice for selecting all banking sector workers in Bamako, Mali as the target population of this study is comprised of workers because they are in both the public and private sector and might be concerned and affected with work-family conflicts, turnover intentions, and courage. This group of respondents are most likely to experience challenges or decisions that may affect their careers, confidence and branding.

3.7.1 Study Area

The targeted geographical area of focus for the study will be Bamako which is the capital and largest city in Mali. According to Wikipedia (2022) Bamako is one of the world's cities with the greatest population growth, is spread across the flat plains to the north and south of the Niger River, with an estimated population of 2.71 million, lies on coordinates [12°38'21"N and 8°0'10"W](#) and covers a total of 6,618.41 square meters which comprises a total of over 350 major settlements and industries.

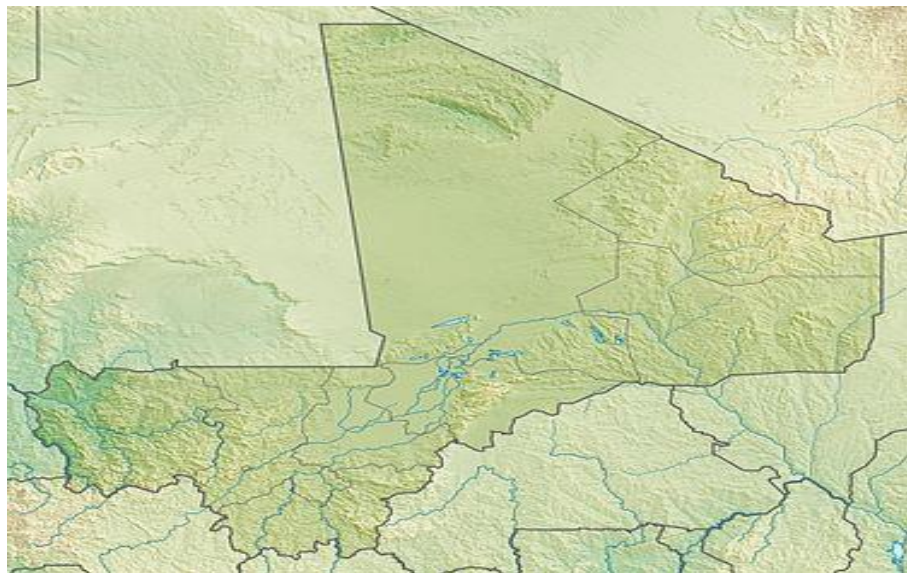


Figure 2: the Map, Capital of Mali, Bamako

Source: Wikipedia (2022)

3.7.2 Sampling Size

Burns & Bush (2010) assert that sample size can have a considerable impact on how accurately sample decisions reflect the population.

Sample size refers to the number of items selected from the research population which constitute a representative sample (Kothari, 2004). The sample size should be efficient, reliable, flexible, and representative.

Hair et al, (1998) posit that based on a large sample distribution theory, reliable result estimates could be derived from samples of 100 to 150 responders. Thus, a purposive sample of (300) respondents will be selected. These criteria were first based on

knowledge and experience on work-family conflicts, courage and employees' turnover intentions. The banking sector in Mali is evolving in a framework marked by fierce competition. At the end of December 2021, it was made up of thirteen (13) banks and three (3) financial institutions of a banking nature.

The research population will comprise of all employees in the banking sector. However, due to time constraints and the schedules of the targeted population, the researcher was able to get information from (203) respondents who were used for this research work.

3.8 Sampling Technique

Sampling is “the process of selecting a few (a sample) from a bigger group to become the basis for estimating or predicting the prevalence of an unknown piece of information, situation or outcome regarding the bigger group” (Kumar, 2011).

Saunders, et al (2012) state sampling techniques can be distributed into two main types which are probability sampling and non-probability sampling techniques. In probability sampling, the chances of a particular unit in the sample being selected for the study can be determined or known while the chance of a unit being selected in a non-probability sampling is not known.

Non-probability sampling techniques can also be divided into three types which are convenience sampling, purposive sampling and quota sampling. Convenient sampling techniques are usually used based on the number of respondents who are ready and available to the researcher. Purposive sampling requires the researcher to select samples that are according to the researcher's assessment, the sample is typical of the research population. Quota sampling on the other hand is utilized by the researcher to select a sample that reflects the characteristics of the research population (Bryman & Bell, 2015)

This research however adopted the purposive sampling technique to select samples that adequately represent the population. Simple random sampling was also adopted by the researcher to collect data from respondents available and willing to take part in the survey.

3.9 Research Instrument

A structured questionnaire is to be used to collect quantitative primary data. The choice of the questionnaire was because of practicability, applicability to the research problem, research objectives and the size of the population. The questionnaires comprised of close-ended questions with Likert scale. Questionnaires were administered by sending google form links to each respondent from various public sector organizations and aiding them to fill the forms through both virtual and physical means such as phone calls, emails, text messaging, and direct communicating means.

3.10 Data Processing and Analysis

Analysis of data is the process of editing, cleaning, transforming, and modelling data to highlight useful information, suggestions, conclusions, and supporting decision making (Ader, 2008).

The study shall employ quantitative data analysis techniques to manipulate data obtained from the field statistically. The demographic data from the study will be analyzed through descriptive methods and presented using charts and tables. In addition, the researcher will

conduct a preliminary analysis of the study's variables, and structural equation modeling model (SEM) will analyze the relationships amid the variables using SmartPLS 4.

3.11 Reliability And Validity

Reliability is concerned with issues of consistency of measures and validity with the extent to which a chosen measure can measure a given concept (Bryman, 2012). Validity in research refers to the extent to which a study measures what it intends to measure. Validity is a critical component of any research analysis, as it determines the accuracy and reliability of the results. Convergent validity and discriminant validity are two important types of validity that were used to assess the quality of measures in this research. Convergent validity refers to the extent to which different measures of the same construct are positively related to each other.

Being a first-time instrument, the survey instrument will be examined for face validity to ensure the content and contrast validity thereof. This ensures the appropriateness, quality, and accuracy of the procedures adopted for finding answers to the research objectives. Cronbach alpha and Composite Reliability are both measures used to assess the reliability of a scale and a measure in research. A structured questionnaire is to be used to collect quantitative primary data. The choice of the questionnaire was because of practicability, applicability to the research problem, research objectives and the size of the population. The questionnaires comprised of close-ended questions with Likert scale. Questionnaires were administered by sending google form links to each respondent from various public sector organizations and aiding them to fill the forms through both virtual and physical means such as phone calls, emails, text messaging, and direct communicating means. The researcher simplified the questionnaire in simple language for the understanding of all respondents to answer appropriately. The questionnaire captured demographic and professional data and scales to measure work-interfering with family, family-interfering with work, courage and turnover intentions.

In determining work-interfering with family, a scale was adapted and modified from Carlson, Kacmar & Williams (2000). The scale originally comprises of six (6) items but had been modified to seven (7) items to suit the objectives of this study. The modified scale now comprises of seven (7) close-ended questions with a 5-point Likert scale (strongly disagree, disagree, neutral, agree, strongly agree). Internal consistency of this scale was checked using Cronbach alpha on the study sample.

To determine family-interfering with work, a scale was adapted and modified from Carlson, Kacmar & Williams (2000). This scale also originally comprises of six (6) items but had been modified to seven (7) items to suit the objectives of this study. The modified scale now comprises of seven (7) close-ended questions with a 5-point Likert scale (strongly disagree, disagree, neutral, agree, strongly agree). Internal consistency of this scale was checked using Cronbach alpha on the study sample.

The courage scale was adopted from Norton & Weiss (2009). This scale consists of six (6) close ended questions designed to measure courage with a 7-point Likert scale (strongly disagree, disagree some what disagree, neutral (neither agree nor disagree), somewhat agree, agree, strongly agree). Internal consistency of this scale was checked using Cronbach alpha on the study sample. Bootstrapping was used to determine the moderate role of courage on these variables by using a random sampling.

In measuring turnover intentions, we used, adopted and modified, a scale from Strolin-Goltzman, Auerbach, McGowen, & McCarthy (2007). This scale consists of eight (8)

close ended questions designed to measure turnover intentions with a 5-point Likert scale (strongly disagree, disagree, neutral, agree, strongly agree).

Cronbach alpha and Composite Reliability are both measures used to assess the reliability of a scale and a measure in research. Cronbach alpha is a commonly used measure of internal consistency reliability. It is used to evaluate the extent to which the items in a scale are measuring the same underlying construct. Cronbach alpha ranges from 0 to 1, with higher values indicating greater internal consistency. Typically, a Cronbach alpha of 0.7 or higher is considered acceptable for research purposes. Composite Reliability (CR) is a measure of the reliability of a scale or measure, which considers both the internal consistency of the items in the scale and the factor loadings of the items. It ranges from 0 to 1, with higher values indicating greater reliability. Typically, a CR value of 0.7 or higher is considered acceptable for research purposes.

3.12 Research Ethics

This research will observe and practice respondent consent, voluntary participation, confidentiality, and anonymity, which form part of some of the elements of research ethics as highlighted (Creswell, 2009). The privacy of all respondents of this research will be respected with permission to engage them accordingly. Data collected from them will be solely for research purposes. Appropriate measures will also be taken to safeguard data quality from avoiding compromises and minimizing errors. Also, all sources of borrowed material will be duly acknowledged in accordance with the required standards.

4. FINDINGS

4.1 Introduction

The feedback from the respondents in relation to the objectives of the study is analyzed in this chapter. The data as analyzed are presented in tables with frequencies and percentages to allow for easy understanding and interpretation. The study was mainly focused on employees in the banking sector in Bamako, capital of Mali. A target of 300 employees was set at the beginning of the study; however, only 203 responses were collected in the end. The 203 respondents were the only employees willing and available for the research to be carried on. The researchers focused on gender, age bracket, educational level, sector, marital status, monthly income, religion, number of children, number of elderly dependents, and years of working experience.

4.2 Basic And Demographic Data of Respondents.

The survey instrument collected demographic data to know the characteristics of the research population. Demographic data analysis shows insight into the respondents' individual and collective characteristics and features used for the research. It provides a general overview of the population in question, and better understands the respondents' specific trends and historical changes in particular points in time. Here in this paper, we looked at ten (10) demographic characteristics of the respondents, namely; gender, age bracket, educational level, sector, marital status, monthly income, religion, number of children, number of elderly dependents, and years of working experience. (See Table 1).

The concept of gender has become a very important consideration in studies especially during this period of advocacy on gender equality. From the data gathered, 65.50 percent of the respondents were male and 34.50 of the respondents were females. Although the percentage of males to women is high, it also presents some improvement in the participation of females in the banking industry.

From the collected data, 13.30 percent of the respondents are 25 years and below, 25.1 percent of respondents fall between 26 years to 35 years, 27.6 percent are between the ages of 36 years to 45 years. 19.2% of the respondents are between the ages of 46 and 55. Only 14.8% are 56 years and more. The age distribution from the field shows a young adult population engaged in the banking industry, as the majority of adults currently engaged are between the ages of 26 years to 46 years. The age distribution of the respondents is presented in the table 1 below.

From the data gathered from the field, 4.90 percent of the respondents attained an educational level of high school/diploma certification. 44.8 percent of respondents attained a bachelor degree certification. 31.5 percent of the respondents had post-degree qualifications or certification and 18.7% had other qualifications. These responses showed that all respondents have undergone some form of formal education. This also made their understanding of the study or questionnaire easier. The data showing the responses on the educational level of respondents is presented in the table 1 below. There are other demographic features examined in this paper, carefully presented in the table below

Table 1: Demographic Breakdown

Variables	Frequency	Percentage (%)
Gender		
Male	133	65.5%
Female	70	34.5%
Total	203	100.0%
Age		
25 years or less	27	13.3%
26 years – 35 years	51	25.1%
36 years – 45 years	56	27.6%
46 years – 55 years	39	19.2%
56 years or more	30	14.8%
Total	203	100.0
Education Level		
Diploma	10	4.9%
First Degree	91	44.8%
Master’s Degree	64	31.5%
Others	38	18.7%
Total	203	100.0
Sector		
Public	80	39.4%
Private	123	60.6%
Total	203	100.0
Experience		
5years or below	62	30.5%
6years to 15years	98	48.3%
16years to 25years	28	13.8%

26years or more	15	7.4%
Total	203	100,0
Marital status		
Single	31	15.3%
Married	122	60.1%
Co-habitation	19	9.4%
Divorced	14	6.9%
Widowed	13	6.4%
Separated	4	2.0%
Total	203	100.0
Monthly income		
\$201- \$400	20	9.9%
\$401- \$600	51	25.1%
\$601- \$800	75	36.9%
\$801- \$1000	41	20.2%
\$1000 & over	16	7.9%
Total	203	100.0
Religion		
Islam	150	73.9%
Christianity	35	17.2%
Traditional	14	6.9%
Atheist	4	2.2%
Total	203	100.0
Number of elderly dependents		
None	44	21.7%
1	51	25.1%
2	64	31.5%

3	25	12.3%
More than 3	19	9.4%
Total	203	100.0
Number of children		
None	23	11.3%
1	35	17.2%
2	83	40.9%
3	28	13.8%
More than 3	34	16.7%
Total	203	100.0

4.3 Confirmatory Factor Analysis

A multivariate technique called structural equation modeling may both estimate and verify complex relationships between different sets of variables (Hair, Sarstedt, Ringle, and Mena, 2012). SEM can be thought of as an advanced form of multiple regression analysis and generic linear modeling from a statistical perspective. Version 21 of the IBM-SPSS AMOS application was used to conduct covariance-based SEM (CB-SEM). As a component of CB-SEM, confirmatory factor analysis (CFA) is a statistical technique used to verify the factor structure of a set of observed variables” (Harrington, 2008) and to determine to construct reliability and validity (i.e., convergent and discriminant validity).

As part of one of the suggested procedural procedures in this study, the researcher gave the participants assurances of their secrecy and anonymity. Table 2 shows the structural equation modeling (SEM) fit statistics. SEM fit statistics in an attempt to enable researchers to make better, and more informed judgments with respect to their models. Fit indices determines the model fit for the data being examined. Models illustrates the overall fit and the local fit of individual parameters and if these fit indices are acceptable fits for the research model. Some of the frequently used fit indices discussed in this paper, are: chi squared (X^2); goodness of fit (GFI); normed fit (NFI); comparative fit index (CFI); root mean square residual (RMR) and root mean square error of approximation (RMSEA). The respective p-values or thresholds for these indices are: chi-squared ($X^2, >.05$); relative chi-squared ($1 < X^2/DF < 5$); goodness of fit (GFI, $>.90$); normed fit (NFI, $>.90$); comparative fit index (CFI, $>.90$); root mean square residual (RMR, $<.08$), standardized root mean square residual (SRMR, < 0.08) and root mean square error of approximation (RMSEA, $<.05$). Table 2 shows that the CFA results for the 4-In other words, the proposed model yielded satisfactory and good model fit indices. Additionally, the models' large shift in Chi-square value demonstrates that the method is not subject to bias (Podsakoff et al., 2003, Podsakoff et al., 2012)

Table 2: Demonstrating The Goodness Fit Of The Model

	X ²	Δ X ²	df	X ² /df	GFI	NFI	CFI	RMSEA	RMR	SRMR
Four factor model	260.949	-	190	1.373	.903	.900	.970	.043	.037	0.078

4.4. Psychometric Properties Of The Items

The factor loadings were over the cutoff of 0.50 in Table 3 and Figure 3, and the item t-values were statistically significant (Bagozzi, and Heatherton, 1994; Bagozzi, and Yi, 1988). As part of the measurement model evaluation, the factor loadings for each measuring item was established and all items appeared to be fine (above .50), except item 6, C6, under courage that scored 0.479. This item, C6- below the threshold for factor loadings – will be maintained since it not problematic and doesnt affect the model fit indices, reliability and validity analysis.

To test for reliability, the study used Cronbach’s alpha and composite reliability. In Table 4, the research variables' Cronbach's alphas exceeded the standard of 0.70 (Cronbach, 1951; Nunnally, 1976); composite reliability (CR) of the research variables were above the benchmark of 0.70 (Hair et al., 2017); average variance extracted (AVE) of the research variables were above the standard of 0.50 (Fornell, and Larcker, 1981). Convergent validity continues to be supported by evidence. As a result, we came to the conclusion that convergent validity and reliability had been established. Discriminant validity requires Table 5 shows that the research variables' maximum shared variance (MSV) was similarly less than AVE (Hair et al., 2017).

Additionally, Table 5 demonstrates that the inter-correlations coefficient among the research variables was smaller than the square root of the variables AVE, satisfying the criterion for discriminant validity proposed by Fornell and Larcker (1981). The combined findings demonstrate that discriminant validity has been established.

Table 3: Psychometric Properties Of The Items

Variables	Factor loadings	t-value
Family-Interfering with Work		
Item 1	.686	(-)
Item 2	.716	9.836
Item 3	.746	7.839
Item 4	.747	7.375
Item 5	.706	7.131
Item 6	.692	7.283
Item 7	.584	8.147
Work-Interfering with Family		

Item 1	.656	(-)
Item 2	.738	9.849
Item 3	.777	7.754
Item 4	.755	7.941
Item 5	.735	7.288
Item 6	.744	7.435
Item 7	.607	7.216
Turnover Intentions		
Item 1	.647	(-)
Item 2	.726	9.729
Item 3	.749	7.887
Item 4	.749	8.214
Item 5	.727	7.940
Item 6	.747	7.303
Item 7	.738	7.659
Item 8	.706	7.362
Courage		
Item1	.724	(-)
Item2	.817	11.789
Item3	.703	7.783
Item4	.724	8.310
Item 5	.587	7.629
Item 6	.479	7.882

Notes: (-) = unavailable;

Table 4: Reliability And Convergent Validity

Variables	α	CR	AVE	MSV	MaxR(H)
Work-1.Interfering Family	.841	.868	.662	.542	.892
Family-Interfering Work	.820	.831	.533	.542	.933
Turnover Intention	.870	.790	.633	.358	.966
Courage	.765	.815	.705	.563	.983

AVE= Average Variance Extracted, MSV= Maximum Shared Variance, MaxR(H)= Maximal Reliability

Table 5: Correlations, Descriptive Statistics And Discriminant Validity

Variables	Mean	SD	1	2	3	4
Work-Interfering Family	4.1806	.622	(.813)			
Family-Interfering Work	4.1576	.613	.736**	(.743)		
Turnover Intention	4.2432	.569	.515**	.598**	(.796)	
Courage	6.0394	.802	.602**	.549**	.750**	(.951)

Notes: *Bold values in the diagonal are square of AVE;*
Values below the diagonal are Pearson correlation coefficients generated from SPSS;
SD = standard deviation

Table 5 shows concurrent correlations coefficients of the variables under investigation. It is seen from the various correlation matrix that all the variables are positively correlated with each other at a significant level of 0.00. Family-interfering work is correlated positively and significantly with work-interfering family at ($r = .736$, $\rho = .000$). Similarly, courage is correlated positively and significantly with work-interfering family at ($r = .602$, $\rho = .000$). Also, turnover intention correlated positively and significantly with work-interfering family at ($r = .515$, $\rho = .000$)

Turnover intention correlates positively and significantly with family-interfering work at ($r = .598$, $\rho = .000$). Courage also correlates positively and significantly with family-interfering work at ($r = .549$, $\rho = .000$).

The intention to leave is positively and significantly connected with courage at ($r = .750$, $\rho = .000$). The positive and significant correlations offer early support for the research topics even though Pearson correlations only demonstrate the existence or absence of links and their orientations.

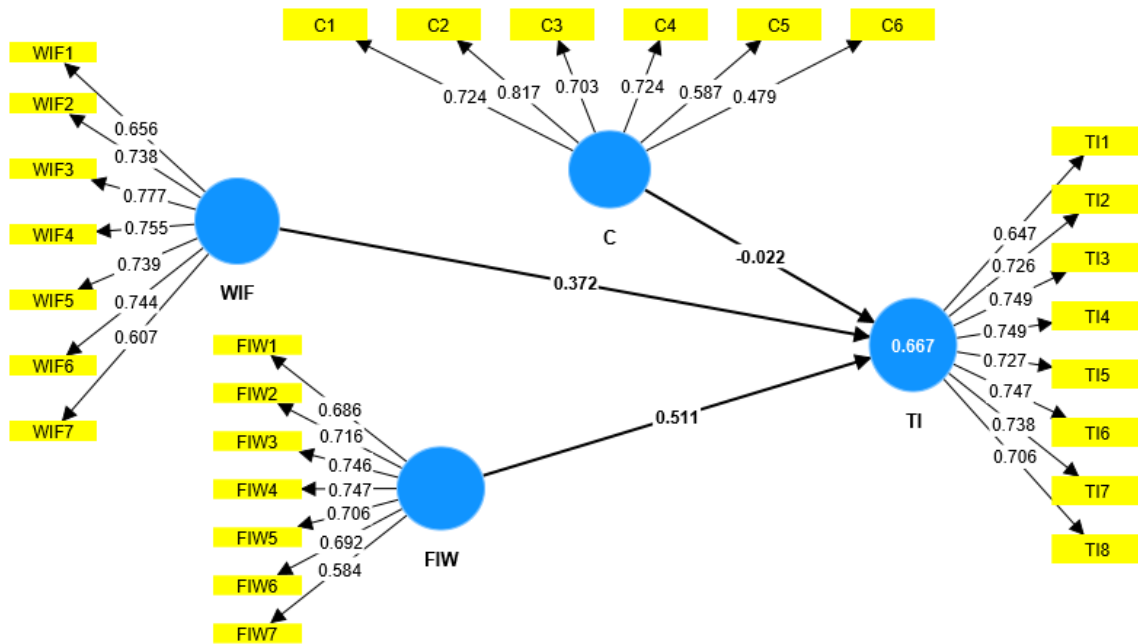


Figure 3: Measurement Model (CFA)

The measurement model deals with the explicit and implicit models which relates the latent variable to its indicators or measuring items. This part of the model analysis examines relationship between the latent variables and their measures. It also shows the factor loadings of all the indicators.

From figure 4 above, we can see the relationship between the latent variables (WIF as work-interfering family; FIW as family-interfering work; TI as turnover intention and lastly Courage) and their indicators used for the analysis.

Each latent variable had their own indicators; WIF1 to WIF7 were the measures for work-interfering family; FIW1 to FIW7 were measures for family-interfering work; TI1 to T8 were also measures for turnover intention and C1 to C6 were measures for courage.

4.5 Structural Modeling Using Maximum Likelihood Co-Efficient

The structural equation modeling for the variables is tested and presented in figure 2 and table 6 below. The model has showed the r-squared value and has revealed that the paths between all the variables in the study are positive and significant. For instance, it is seen in figure 2 that the r-squared value is .667, which indicates that 66.7% change in turnover intentions of employees in the banking sector is caused by work interfering with family and family interfering with work.

Additionally, path between work-interfering with family represented as (WIF) in the model is positive and significant as seen in table 6, with turnover intention represented as (TI) in the model. The model represents this with a positive value ($\beta = 0.364, p < .000$). This implies that there is a positive nexus between work-interfering with family and the turnover intention. A 1 unit increase in the work-interfering with family issues among the banking sector workers will lead to a 0.364 increase in the turnover intentions rate in the banking sector in Bamako, Mali. Also, it is seen that a significant positive relationship exists between family-interfering with work (FIW) and the turnover intentions level of

the employees. This is shown with a value ($\beta = 0.510, \rho < .000$). This indicates that a unit increase in family-interfering with work issues will result in a 0.510 growth in the turnover intentions of the staff.

The findings in this regard satisfy hypothesis 1 and hypothesis 2 in the study, which indicates that work-interfering with family has a significant influence on turnover intentions of the employees, and family-interfering with work has a significant impact on turnover intentions of the employees. The findings of this analysis suggest a significant positive connection amid work and family concerns on the turnover intentions of the employees in the banking sector of Bamako, Mali.

Hypothesis 1 predicts work-interfering with family has significant impact on turnover intention, and the results are accurate as a value of ($\beta = 0.364, \rho < .000$) is identified for the hypothesis testing. Again, Hypothesis 2 predicted that family-interfering with work has a significant impact on turnover intention, and the findings are valid for hypothesis 2 as the result depicted a value of ($\beta = 0.510, \rho < .000$).

Based on the findings of hypothesis 1 and hypothesis 2 and supported by the literature, *it can be said that hypotheses 1 and 2 received empirical support*

Table 6: The Research Model's Most Likely Predictions

<i>Exogenous Variables</i>	<i>Endogenous variables</i>	<i>Beta estimates</i>	<i>Standard estimates</i>	<i>t-statistics</i>	<i>p</i>
WIF	TI	0.364	0.105	4.874	***
FIW	TI	0.510	0.096	3.777	***

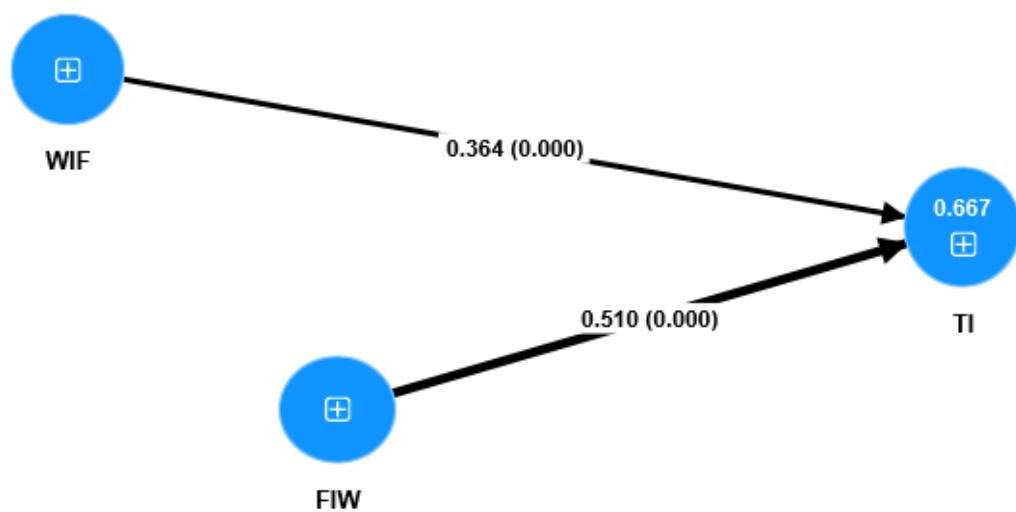


Figure 4: Structural Model

4.6 Moderation Analysis

The moderation analysis was tested to help analyze the moderating effects courage has on the relationships between work-interfering with family, family-interfering with work and turnover intention. Model 1 in SPSS PROCESS macro was utilized to carry out regression analysis on the variables to see the interaction effects. 95% confidence interval was the level of confidence used in the output.

Courage was added as the moderating variable on the significant relationship between work-interfering with family (WIF) and turnover intention (TI) in order to test for Hypothesis 3. Bootstrapping was used to carry out this analysis using an (n =5000) simulation sample. The choice of the bootstrapping analysis technique was due to its superiority over other methods like SOBEL'S method for such analysis (Rucker et al., 2011).

The result from the regression analysis in table 10, showed that courage moderated the relationship between HRM and EMS at ($\Delta R^2 = 0.03$, $p = 0.00$). There is significance in the change in R squared value so there was a moderating role of courage in the WIF and TI relationship. The graph, figure 3, interprets the moderation effect. The graph indicates that high courage strengthens the relationship between WIF and TI. The findings, therefore, support Hypothesis 3 which says courage moderates the relationship between work-interfering with family (WIF) and the turnover intentions (TI) of employees.

In addition, the same regression analysis was also used to test hypothesis 4 stated in the study. That is, the hypothesis stated that "Courage moderates the relationship between family-interfering with work (FIW) and turnover intention (TI)". Courage was again added as the moderating variable on the relationship between family-interfering with work (FIW) and turnover intention (TI).

It was identified in the test in the table 8 below that courage does not moderate the relationship between FIW and TI of the employees in the banking sector ($\Delta R^2 = 0.01$, $p = 0.16$). Since the change in R squared value is not significant, there is no moderating role of courage in the FIW and TI relationship. Even though the interaction shows a positive beta value of 0.10; it is insignificant at P-value=0.16. The findings, therefore, reject Hypothesis 4 which says courage moderates the relationship between family-interfering with work (FIW) and turnover intention (TI)

Table 7: WIF, Turnover Intention And Courage Regression Analysis Results

Dependent Variable	Beta	S.E	T-statistics	p-value
Turnover intention				
Model 1				
Constant	1.78	0.58	3.08	0.00
WIF	0.16	0.15	1.06	0.29
Courage	-0.18	0.12	-1.48	0.14
Interaction (WIF*Courage)	0.10	0.03	3.42	0.00

	$R^2=0.03$	$R^2=\Delta 0.52$	$F=11.69$	0.00
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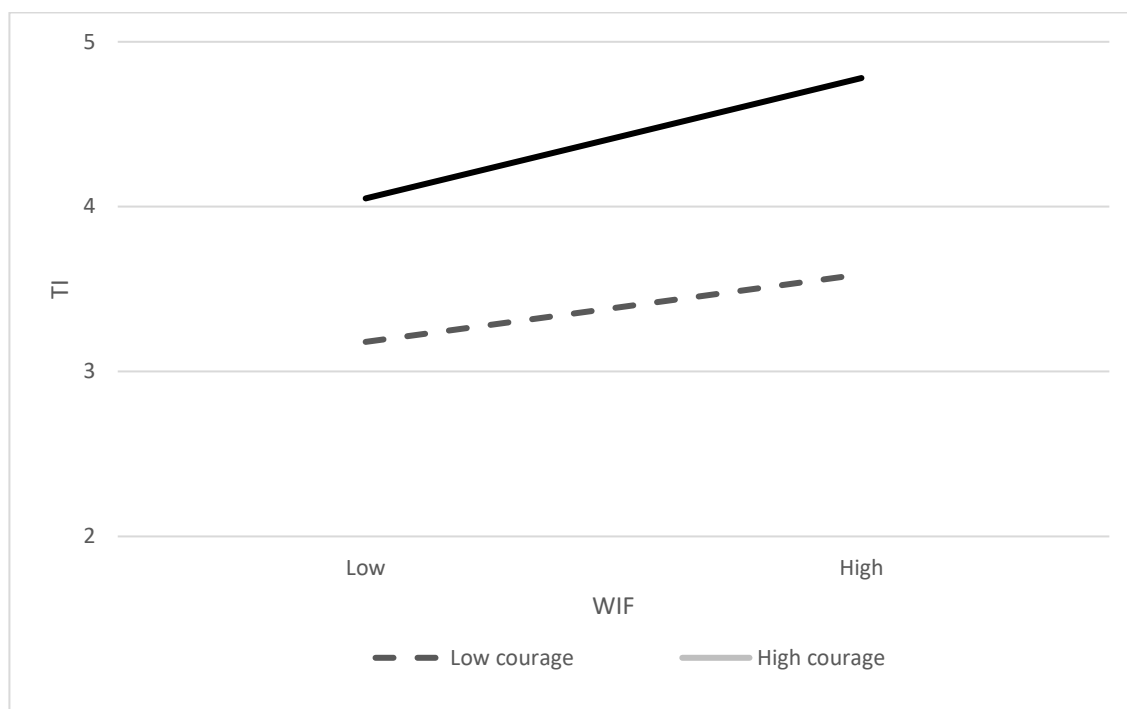


Figure 5: Interaction Graph
(Courage strengthens the positive relationship between WIF and FIW)

Table 8: FIW, Turnover Intention And Courage Regression Analysis Results

Dependent Variable	Beta	S. E	T-statistics	p-value
Turnover Intention				
Model 2				
Constant	0.48	0.97	0.49	0.62
FIW	0.55	0.25	2.19	0.03
Courage	0.14	0.21	0.67	0.50
Interaction (FIW*Courage)	0.07	0.05	1.41	0.16
	$\Delta R^2=0.01$	$R^2=0.47$	$F=1.99$	0.16

Table 9: Summary Of Hypotheses And Decision

Hypotheses	Decision
H1: Work-interfering with family >> Turnover intention	Supported
H2: Family-interfering with work >> Turnover Intention	Supported
H3: WIF*Courage >> Turnover Intention	Supported
H4: FIW*Courage >> Turnover Intention	Rejected

From the findings of the study, we conclude that Work and family conflicts have significant effect on the turnover intentions of bankers to leave the sector. As postulated by Armour (2002) and Karatepe & Kilic (2007), due to conflicts between the responsibilities of work and family, some personnel in the banking industry intend to leave their existing positions.

Evidently, courage played a significant role on work-interfering with family conflicts and turnover intentions among banking sector workers in Bamako, Mali. Employees whose values, belief and culture is more fixated on achieving work goals and attaining high value position and making their family great are ready to leave work and get better chances to balance work with family. Contrarily, courage did not play a moderation role in the relationship between family-interfering with work and turnover intentions.

These findings showed a good connection between work and family conflicts and turnover intentions of banking sector workers in Bamako, Mali and also the presence of courage in these impacts.

5. ARGUMENT

The study's findings are discussed with the literature to evaluate the areas of consistency and the areas that the study deviates from the literature.

Work-family issues is believed, in this paper, to be a significant matter of attention in any human resource of any organization. This research is indicated to attract a series of studies owing to the significant effects of work-family conflicts on employees' productivity and efficiency and organizational effectiveness and on their turnover intentions. As tested in this study, work-family issues are evident to have significant positive impacts on the turnover intentions of employees in an organization.

The relationship between work-interfering with family and turnover intention of workers in the banking sector was tested and a positive impact was established. Therefore, the findings from this study concerning the first hypothesis is seen as significant and confirms various findings in the literature by Cohen (1997); Cordero, DiTomaso, Farris, and Post(2009); Maree and Jarrod (2012); Anderson, Coffey, and Byerly(2002); Victor and Thavakumar (2013) and Adhikary(2018).According to the research by Cohen (1997), work-family conflicts may lead individuals to resign from their positions due to the pressure and workload at work produce frustration not only there but also at home in the family domain. Also, the findings from research conducted by Cordero, DiTomaso, Farris, & Post(2009) made an observation that employees find it very difficult to forget about the work that needs to be done in the workplace while they are in the home environment with their immediate family. This prohibits them from performing their family roles as they should due to pressures and commitments at work. The study showed that this conflict can disrupt the work and family balance and is the leading cause of turnover intentions among workers with families.

Research conducted by Maree & Jarrod (2012) on the topic “Work-Family Conflict and Turnover Intentions amongst Indigenous Employees: The Importance of the Whanau/Family for Maori” revealed that Work Family Conflict (WIF) was positively related to turnover intentions; highlighting that both work and family issues may encourage employees to search for employment elsewhere. Thus, employees may respond to greater conflict through seeking greater work-life balance with a different organization. Similarly, (Anderson, Coffey, & Byerly, 2002) postulate that a situation of ongoing conflict and unresolved disruption between work and personal duties will have a direct impact on a person's decision to leave a company in search of another position that is more conducive to achieving a balanced existence.

The finding is largely connected to the banking sector too. Within the banking sector context, employees in the banking industry put in long, unrelenting hours and are heavily accountable for performance in terms of cost, time, quality, and safety (Adhikary, 2018). In this context, a study by Victor & Thavakmar (2013) indicated that employees in the banking industry had much more conflict at work, and that spousal and organizational support had a role to play in lowering those levels. Victor (2013) also admits that not only does work interfering with family due to long hours at work, heavy accountability for performance affects career satisfaction but also turns to increase employees in banks intention to leave. The survey also showed that long and monotonous workdays at banks put people under stress, which has an increasingly negative impact on their typical duties and obligations in their families becomes a problem for their spouses and children which increases the possibility of turnover intentions.

Due to the conflicts between their work and family responsibilities, some bank employees intend to quit their existing positions. According to a survey done in the bank employees in Nepal, a significant number of employees said they planned to leave their bank positions due to conflicts between their work and family obligations (Adhikary, 2018).

Overall, we are aware that work-family conflict often results in turnover intentions, and that work-interfering with family is a major predictor of banking industry employees' intentions to leave in the banking sector in Bamako.

Secondly, the results from the analysis reveal that family-interfering with work has a positive and significant relationship with the banking sector workers' intention to leave their work. As the result from the analysis showed a significant positive impact, we can boldly confirm with the literature conducted by the following researchers: Mowday, Porter, & Steers (1982); Adhikary (2018); Anderson, Coffey, & Byerly (2002); Noor and Maad (2008).

The research conducted by Mowday, porter, & steers (1982) asserted that non-work considerations, such as obligations and family matters, may also affect individuals' intents to leave their jobs. Employees may believe that their families come first and that their jobs are secondary. For instance, they might find that the hours they need to work at their current employment do not match their ideal ones, which leaves them with less family time. Adhikary (2018) postulates that turnover intentions are likely to occur when employees the presence of young children and dependent older family members interfere with work-related duties, necessitating parental leave from the workplace to care for sick children or elderly family members. According to (Anderson, Coffey, & Byerly, 2002), a person's decision to leave a job in search of one that is more suited to achieving a balanced existence will be directly impacted by a situation of ongoing conflict and unresolved disruption between personal obligations, family responsibilities, and work. A study by Noor and Maad in (2008) that established a link between the tension between personal and family obligations and professional commitments and eventual employee attrition lends credence to this association.

As clearly stated above, long hours, work overload, heavy accountability for performance has been characterized as the order of the day for most banking jobs in the world today (Adhikary, 2018). These turnover intentions amongst bank employees is most likely due to employees who have family roles to perform such as taking care of children, pregnancy, and taking care of older family relatives (Cleveland, et al., 2007; Lee & Mitchell, 1994). Adhikary (2018) in her study of work family conflict and the banking system in Nepal asserted that, employees were likely to change jobs or resign in most cases to perform family duties as they assume that family duties are more important and less burdensome than their job positions in the banking sector. Adhikary (2018) in her research findings postulate that Family Work Conflict (FIW) conflict correlates significantly to turnover intentions amongst banking sector employees.

Again, the empirical evidence states that some employees in the banking industry intend to leave their existing professions due to a conflict between the responsibilities of family and work (Armour, 2002; Karatepe & Kilic, 2007). The above empirical evidence are in line with the findings of the study concerning the hypothesis two. Thus, the hypothesis two, "family-interfering with work has a positive and significant impact on turnover intention among workers in the banking sector", of this study is true and supported.

Thirdly, while the relationship between WIF and turnover intention exists and backed by literature, little or nothing is being said about how courage can moderate this relationship. In this study, we believe that employees who are courageous, brave, bold and have high self-efficacy can actually make very quick and decisive decisions about leaving their current jobs in search for a new one that gives better room to balance work with family. On the other hand, workers who are not courageous turn to be relatively reluctant about making quick decisions to leave their work, mainly because they don't believe they can do well and have a balanced work and family life elsewhere. So with conviction, we believe the findings on hypothesis three of this study move in line with the arguments made by Berset-Price (2017) and Kismono (2011) which sought to assess how courage aids/influence employees to make decisions to deal with issues that befall them in a mannerly way to avoid intimidation. We could also see from the moderation graph in figure 5, that, the more courageous employees get, the more they intend to leave their banks in search for a new jobs. The employees turn to develop high beliefs in their cultural and family values and unity, and that influences their decisions to leave work. Employees whose values, belief and culture is more fixated on achieving work goals and attaining high value position and making their family great are ready to leave work and get better chances to balance work with family. Therefore, the arguments above gives us the grounds to say hypothesis three (3) of the study is supported, thus, courage is a moderator in the relationship between work-interfering with life and the intentions of the banking sector workers to leave their work.

Finally, having a deep understanding of one's beliefs, culture and values and the ability to address issues in a more professional and collected manner is a trait that aids organizational culture as well as family culture (Berset-Price, 2017). While the enormous literature suggests that family interfering with work is one of the main causes of turnover intentions in organizations, it is therefore not fair to make a generalization without considering an employee's courage, that is, perceived belief, values and culture which is known to be dominant in decision making in life. Studies by (Kismono, 2011) suggest that employees whose belief, values and culture is embedded deep in family unity and conservative tend to make decisions that will favor their family irrespective of what is at stake. The study suggests that employees that are family-oriented are more likely to leave their job positions if they are not able to perform their family roles or if work stress create an imbalance in their family duties. The role that courage plays in family-interfering with work and turnover intentions is that courage, which is based on a person's values, belief and culture in how to address or confront issues in that regard, will make the decision to leave or stay in their work based on these values and belief system and without fear. (Berset-Price, 2017). Based on the role theory, which distinguishes between the various roles performed by individuals in society as stipulated by Biddle (1986), an employee who accepts his or her role to family and society is more likely to make decision in that regard and with courage the individual's motives will be made clear in a situation where family duties are interfering with work.

In this research, however, courage does not moderate the relationship between FIW and the turnover intentions among the banking sector workers. Therefore, the findings of this study rejects or opposes the arguments of Berset-Price (2017), Biddle (1986) & Kismono (2011) who emphasized that FIW conflicts and turnover intentions are positively correlated with courage. Furthermore, the study's findings have not enhanced the moderating role of courage among employees and their FIW conflicts on

turnover intentions. Therefore, it can be argued that courage is not a moderator in the relationship between family interfering with work and turnover intentions among banking sector workers in Bamako. Therefore, it rejects the initial hypothesis four (4), in our study.

6. CONCLUSIONS AND SUGGESTIONS

From the findings of the study, we conclude that Work and family conflicts have significant effect on the turnover intentions of bankers to leave the sector. As postulated by Armour (2002) and Karatepe & Kilic (2007), the intentions of some employees to leave their current jobs positions in the banking sector are because of incompatibility between the roles of family and work.

Evidently, courage played a significant role on work-interfering with family conflicts and turnover intentions among banking sector workers in Bamako, Mali. Employees whose values, belief and culture is more fixated on achieving work goals and attaining high value position and making their family great are ready to leave work and get better chances to balance work with family. Contrarily, courage did not play a moderation role in the relationship between family-interfering with work and turnover intentions.

These findings showed a good connection between work and family conflicts and turnover intentions of banking sector workers in Bamako, Mali and also the presence of courage in these impacts.

6.1 Theoretical And Practical Implications

From the findings, the researcher proposed the following recommendations to enhance the knowledge and practice on work and family conflicts in the banking sector in Mali.

6.1.1 Theoretical Implications

- Understanding the relationship between work-family balance and turnover intentions could help banking organizations in identifying and addressing factors that contribute to high employee turnover. For example, a study by Grandey, Cordeiro, and Crouter (2005) found that job stress and work-family conflict were significant predictors of turnover intentions among bank employees.
- The study could also contribute to the literature on the spillover-crossover model of work-family conflict which suggests that stress and conflict in one domain can spill over into another domain, leading to negative outcomes such as reduced job satisfaction and increased turnover intentions (Greenhaus & Beutell, 1985).
- The study could help in developing and testing theories related to work-family balance and its impact on employee behavior, such as turnover intentions. A meta-analysis by Allen et al. (2013) found that work-family conflict was positively related to turnover intentions, suggesting that employees who experience conflict between work and family domains are more likely to leave their jobs.

6.1.2 Practical Implications

- The banks should have flexible schedules in the day-to-day work demands. It's obvious that employees find it difficult to fit in all job and family roles and responsibilities since they often feel pulled into multiple and diverse directions. So a more flexible schedule at work could go a long way to stabilize the balance between work and family. For example, a meta-analysis by Kossek and Michel

(2011) found that flexible work arrangements, such as telecommuting and flexible schedules, can have a positive impact on work-family balance and job satisfaction.

- It is also recommended that managers should provide adequate support to the bankers in order to lessen their stress levels. Just as supervisors have the potential to mount pressure on the workers, they also have the chance to support their staff with their work demands. An abusive superior can end up having a negative influence on the employees' energy levels and mood. A study by Hu, Greenberg, and Spector (2015) found that supervisor support was negatively related to emotional exhaustion and turnover intentions among banking employees. The study concluded that supervisor support can help to reduce job stress and turnover intentions among employees.
- The banking sector workers in Bamako, Mali, should be adequately and properly trained in order to feel confident and fully ready to fulfil their demands at work. The more adequate training for an employee, the less likely they feel stressed, irritated and overwhelmed. For example, a study by Carlson, Grzywacz, and Zivnuska (2009) found that a work-family conflict management training program had a positive impact on work-family conflict, job satisfaction, and turnover intentions among workers.
- A study by Zhang, Jiang, and Zhou (2016) found that organizational culture was negatively related to turnover intentions among bank employees in China. Specifically, a culture of innovation, employee empowerment, and a focus on customer service were found to be associated with lower turnover intentions. The banks in Bamako, Mali, should also adopt a culture that creates a positive feeling and environment. Top managers should encourage effective communication among the employees, smooth collaboration and team building. Strict measures should be put in place to avoid strict accountability and blame games.

Overall, the theoretical and practical implications of the study on the relationship between work-family balance and turnover intentions of bankers are significant and can have important implications for banking organizations and their employees.

6.3 Further Studies

Regardless of the recommendations made, the researcher suggests further research on the same topic. This further study should collect, analyze and compare data on work and family conflict and an in-depth understanding of courage from same and different sectors using a composite strategy combining quantitative and qualitative methods, to ascertain other major conflicts or factors that contributes to workers leaving their jobs in search for new ones. Also, a study can be conducted to find out further reasons why the presence of courage had no significant moderation role on the relationship between family-interfering with work and turnover intentions of the bankers.

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APPENDIX

This questionnaire is part of the exploratory study in the Banking Sector in Bamako, Mali, being conducted to assess the effect of work-family conflicts and courage on employees' turnover intentions in the banking sector in Mali. The questionnaire is in five parts; PART A, B, C, D & E, where each part obtains responses for the objectives of the study. All information you provide will be kept strictly confidential and under no circumstances will your individual responses be released to any outside party. Participation in this study is voluntary and you are free to discontinue at any time. We would greatly appreciate you taking the time to complete our questionnaire. Thank you for your participation.

PART A: DEMOGRAPHIC CHARACTERISTICS/ FACTORS

- **GENDER**
 - Male
 - Female

- **AGE**
 - 25years or below
 - 26years to 35years
 - 36years to 45years
 - 46years to 55years
 - 56years and above

- **EDUCATIONAL LEVEL**
 - Diploma
 - Bachelor degree
 - Master degree
 - Others

- **SECTOR**
 - Public
 - Private

- **MARITAL STATUS**
 - Single
 - Married
 - Co-habitation
 - Divorced
 - Widowed
 - Separated

- **MONTHLY INCOME**
 - 1. €50-200 []
 - 4. €601-800 []

2. €201-400 []

5. €801-1000 []

3. €401-600 []

6. €1000 &over []

• **RELIGION**

- Islam
- Christianity
- Traditional
- Buddhist
- Atheist

• **NUMBER OF CHILDREN**

- 1
- 2
- 3
- More than 3

• **NUMBER OF ELDERLY DEPENDENTS**

- 1
- 2
- More than 2

• **EXPERIENCE**

- 5years or below
- 6years to 15years
- 16years to 25years
- 25years or more

PART B: WORK INTERFERING WITH FAMILY

Below are three (7) statements that you may agree or disagree on with. Using the scale below (1-5), indicate your agreement with each item by ticking the appropriate number on the row of that item. Please be open and honest in your responding.

(1= strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= strongly agree)

Work-Family Conflict Scale	1	2	3	4	5
1. The demands of my bank work interfere with my home and Family life					

2.The amount of time my job takes up makes it difficult to fulfill Family responsibilities					
3.Things that I want to do at home do not get done because of the demands of my bank job puts on me					
4.My job produces strain that makes it difficult to fulfill family duties					
5.Dueto work-related duties, I have to make changes to my plans For family activities					
6. My job conflicts with my family role					
7.My work is more important to me					

PART C: FAMILY INTERFERING WITH WORK

Below are three (7) statements that you may agree or disagree on with. Using the scale below (1-5), indicate your agreement with each item by ticking the appropriate number on the row of that item. Please be open and honest in your responding.

(1= strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= strongly agree)

Family-Work Conflict Scale	1	2	3	4	5
1. The demands of my family or spouse/partner interfere with work-related activities.					
2.I have to put off doing things at work because of demands on my Time at home					
3.Things that I want to do at work don't get done because of the demands of my family or spouse/partner					
4.My home life interferes with my responsibilities at work such as getting work on time, accomplishing daily task and working overtime					
5.Family-related strain interferes with my ability to perform job-Related duties					
6. My family duties conflict with my work roles					
7. My family is more important to me					

PART D: TURNOVER INTENTIONS

Below are three (8) statements that you may agree or disagree on with. Using the scale below (1-5), indicate your agreement with each item by ticking the appropriate number on the row of that item. Please be open and honest in your responding.

(1= strongly disagree, 2= Disagree, 3= Neutral, 4= Agree, 5= strongly agree)

Turnover Intentions	1	2	3	4	5
1.I will probably be looking for another job by the next two months.					
2. I feel strongly about quitting my current job if I get an opportunity because of the problems I have with my work and family roles.					
3.Ioften think about leaving this hotel.					
4.I have made some contact about getting a new job.					
5. I have revised my C.V recently.					
6. I have attended interviews for a job offer that will minimize conflict.					
7.I have considered leaving my job within the past six months because of work-family conflict.					
8.I have been reading advertisement in the newspapers for new job offers.					

PART E: COURAGE

Below are six (6) statements that you may agree or disagree on with. Using the scale below (1-7), indicate your agreement with each item by ticking the appropriate number on the row of that item. Please be open and honest in your responding.

(1= strongly disagree, 2= disagree, 3= somewhat disagree, 4= neutral (neither agree or disagree), 5= somewhat agree, 6= agree, 7= strongly agree)

	COURAGE	1	2	3	4	5	6	7
1	I tend to face my fears							
2	Even if I feel terrified, I will stay in the situation until I have done what I need to do							
3	I will do things even though they seem to be dangerous							
4	If I am worried or anxious about something, I will do or face it anyway							
5	If there is an important reason to face something that scares me, I will face it							
6	Even if something scares me, I will not back down							