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Work-To- Family Conflict and Turnover Intention Among Women in Nigerian Banking Sector: The Role of Affective Commitment.

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ABSTRACT

Work-to family conflict is caused by the conflict between work role demands and family role demands. This study explores the role of work-to-family conflict and affective commitment to women turnover intention in Nigeria banks. The data collected from 275 women employees of Union Bank of Nigeria were analysed using multiple regression with the assistance of Statistical Package for Social Sciences (SPSS) software version 23, and the Analysis of Moments Structures (AMOS) version 23. The result of the analysis for the direct relationship showed that strain-based work-family conflict and behaviour based work-family conflict have a significant effect on employee turnover intention to leave. However, time-based work-family conflict does not affect employee turnover intention. Concerning the moderating variable, affective commitment moderates the relationship between time-based work-family conflict and employee turnover intention, while affective commitment moderates the relationship between behaviour based work-family conflict and employee turnover. However, affective commitment did not moderate the relationship between strain-based work-family conflict and employee turnover intention.

Keywords: Affective Commitment; Turnover Intention; Work-to-Family Conflict; Time-Based, Strain-Based, Behaviour- Based Work –To Family Conflict

Introduction

Human resources play an immense role in the sustenance of an organization and the economy as a whole. They are the centre of all development processes of an economy. As such, organizations of various sizes and scope in the 21st century invest a lot of resources to make them efficient and effective for improved performance (Emmanuel, Oluwaramipada, & Isreal, 2014). However, despite the role employees' plays in the success of an organization, the challenges of retention have weakened this progress and in particular, pertaining to women and how to manage work and family. This problem is even more catastrophic within the banking sector as a result of the sector's huge reliance on human capital for service delivery (Alkahtani, 2015).

According to existing literature, frontline employees in banking institutions are susceptible to work conflict due to the numerous roles they perform (Aycan & Eskin, 2005; Mukanzi & Senaji, 2017). The Nigerian banking sector is noted for its long hour culture and high workloads of employees, which seem to result in the employees spending more time at work and less time with family. This trend puts the employees on the disadvantage, considering the societal value on the family system, where its failure is termed as the failure on the individual's part, which is likely to affect the individual's success and commitment to work (Ojo, Salau & Falola, 2014). Work-family conflict issues are inevitable because of the demanding conditions of the job such as long working hours, work-time pressure and strict supervision that characterise work life in the Nigerian banking sector (Ugwu, Amazue & Onyedire, 2017). More so, the

increasing prevalence of dual-career couples is a social change that hinders employees from balancing work and family life (Galleta, Portoghese, Melis, Gonzalez, Finco, D'Aloga, Contu & Campagna, 2019).

Recent literature shows that work-family conflict is associated with turnover intention, and both job and life dissatisfaction (Ghislieri, Molino & Gatti, 2015; Zhang, Duffy & Castillero, 2017; Oshio, Inoue & Tsutsumi, 2017). More so, the notion of turnover intention has become a central allure of research in various fields of managerial disciplines, hence prompting more and more executives/managers in diverse business sectors to take this concept into attention to effectively manage their employees (Li, Zhang, Xiao, Chen & Lu, 2019).

Turnover intention is a negative job attitude which is found to associate with actual turnover. Turnover intention has been alluded to follow negative behaviour in the workplace such as lateness, absenteeism, work withdrawal, reduced performance, and poor organizational citizenship behaviour, low commitment, poor work engagement, and declining output (Mustafa, Ramos & Badri 2020, Oluwafemi, 2013). All these negatively impact the competitiveness and performance of the organization. For instance, Allen, Bryant & Vardaman (2010) opine that replacing an employee can cost more than a year's salary for the position being filled. Additionally, Hausknecht & Trevor (2019) suggest that turnover results in the loss of social and human capital. In human services organisations (e.g.

banking institutions), those negative effects can extend to the clients and the organisation it serves. The need to compete in today's globalized environment leads to pressure from stakeholder putting managers and employees under high stress in an attempt to meet targets. Studies have shown that employees differ based on gender in their response to work stress (Nart & Batur 2014) hence this study seeks to explore this disparity further.

Also, the quest for profitability has made employers increase work demands on employees. Due to the difficulty in participating in both work and family roles occasioned by the increase in responsibilities for the career woman, work-family conflict (WFC) becomes inevitable. Thus, WFC is caused by the contradiction between work role demands and family role demands (Mukanzi & Senaji, 2017; Karatepe (2013). Responsibilities at work and in the family are vital to most individuals; nevertheless, when taken together, these responsibilities often result in conflicting demands (Hsu, 2011).

As women actively participate in the world of work to support their family amidst the challenging global economy, the number of responsibility for women keep rising and many of them are exposed to stress, obstacles and challenges posed by the job conditions. All these, affect the socio-behavioural and psychological wellbeing of the woman worker (Balogun & Olowodunoye, 2010). Results from previous research indicate that WFC is related to several negative job attitudes and consequences including greater intention to quit (Boles, Johnston, & Hair, 1997, Higgins, & Duxbury, 1992). The increasing conflicts that happened

either at work or in the family logically would reduce mind-concentration, trigger stress, depression, dissatisfaction, and even underperformed work, and drive to quit the job. However, it is expected that organizational commitment might play a vital role in mitigating the conflicts that emerge in the course of trying to balance the work and family responsibilities. Researchers typically argue that there are three major types of WFC: (1) *time-based conflict* (e.g. missing a family birthday party because of a work-related demand), (2) *strain-based conflict* (e.g. being irritable with family members following a stressful day at work), and (3) *behaviour-based conflict* (e.g. treating family members in the same way one treats subordinates in the workplace) (Greenhaus & Beutell, (1985). To elaborate, time-based and strain-based conflicts may occur because human resources are limited in terms of time and energy, which affects one's ability to cope with the demands of membership in different roles (Gutek, Searle & Klepa, (1991). The behaviour-based conflict originates from the existence of contradictory norms and expectations in one person's roles. Thus, the attitudes, values, and behaviours expected in one role may conflict with the same in another role. As an example, characteristics that may be considered valuable in the workplace, such as materialism and aggression, may conflict with the needs and expectations of family members. The difficulty that people have to reconcile these divergent claims could give rise to behavioural conflicts (Greenhaus & Beutell, 1985).

Furthermore, organizational commitment reflects an individual's feelings about the

organization as a whole. Committed employees are unlikely to have an intention to leave their organizations no matter the conflict that arises in the course of accomplishing work and family responsibilities. They are also compelled by commitment to go beyond normal job requirements hence willing to make a more significant contribution to the organization, perform better and are unlikely to engage in counterproductive behaviour (Meyer, Stanley, Herscovitch & Topolnytsky 2002). Consequently, it is expected that where there is affective commitment, this will reduce the high rate of turnover intention in the organization and will also make career women devise ways to balance the conflict whenever it arises (Allen & Meyer 1990). Inlight of these, this study evaluates the moderating role of affective commitment to the relationship between work-family conflict and employee turnover intentions of union bank female employees in Lagos State, Nigeria.

Theoretical Foundation

Individuals who join an organization possess certain needs, desires, and skills along with work-related attitudes and behaviours. One of the most commonly used frameworks for understanding individual attitudes and behaviours are social exchange theory. Social exchange theory, developed to explain the initiation, strengthening, and continued maintenance of interpersonal relationships, provides a possible conceptual basis for understanding relationships between individuals and their work organization. The theory highlights the importance of understanding

employees' motivation and its relation to the achievement of organizational goals (Cook, Chesire & Rice 2013). Moreover, the theory suggests that rational self-interest drives people's social interactions. Such approaches to organizational behaviour incorporate employees' motives to carry out specific activities within the organization. Thus, the theory has been extended to people's relationships with organizations such that employee-employer relationships may be viewed as the trade-off employee effort for loyalty and socio-emotional benefits (for example, esteem and approval) and tangible resources (for example, pay and benefits) (Cropanzano, Anthony & Daniels 2017: Wayne, et.al 1997). In support of this idea, Eisenberger, Fasolo, & Davis-LaMastro, (1990). described exchange ideology as a continuum. At one end of the continuum, individuals will perform in ways consistent with organizational reinforcements such that when perceived treatment by the organization is favourable, employees respond with low turnover intention; if perceived treatment is unfavourable, turnover intention is high. At the other end of the continuum, individuals will perform concerning what they receive from the organization. Individuals at this end of the continuum will put forth effort even if they perceive themselves as being treated poorly.

Thus, exchange ideology within an organizational context reflects the individual's expectation for the person-organization exchange. The notion of a balanced exchange in the employee-employer relationship is consistent with the general notion of

reciprocity. Reciprocity central to social exchange theory is the norm which obligates people to respond positively to favourable treatment received from others. The norm of reciprocity requires employees to respond positively to favourable treatment from the employer. Consistent with this view, Rousseau (1990) found that many employees believed that they and their work organization had reciprocal obligations that exceeded formal responsibilities by both parties. Rousseau characterized this psychological contract as an implicit understanding by employees that they and their employer will consider each other's needs and desires when taking actions that affect the other. Social exchange theory, therefore, provides a theoretical framework suggesting that relationships are characterized by reciprocity such that those who receive something of value feel obligated to repay the provider. According to Lew (2010), developments in social exchange theory suggest that work-family benefits may encourage employee participation and initiative through a felt obligation to give extra effort in return for additional benefits. Manju, Joey Katherine, Charles, Harrison McKnight. (2006) in their survey of employer's attitudes and a companion investigation of employees' attitudes found that 94% of employers and 95% of employees agreed that people work best when they can balance their work and other aspects of their lives.

That is to say, employees are obliged to create a balance between the organization that has allowed them to grow their career and their family that are also looking up to them (even as work roles sometime scrawls into their family

responsibilities), which in most cases leads to conflict between the two domains that most at times brings about intention to quit the organization. Within the general framework of social exchange theory, the mechanism of reciprocation explains why positive experiences within the organization lead to commitment. This reaction is activated as part of the psychological contract that the individual forms with the organization (Rousseau, 1990). The extent to which the individual has positive experiences with an organization creates a willingness of the individual to reciprocate with commitment.

According to organizational commitment literature, employees are loyal to an organization to the extent that their needs are being met and to the extent that the employee experiences the employee-employer relationship as rewarding (Redmond, 2015; Meyer & Allen, 1997). In addition to commitment, exchange processes have been used to explain the effect of organizational characteristics such as fairness, supervisor support, and rewards on individuals (Aselage & Eisenberger, 2003 & Wayne, Shore, & Liden, 1997). Furthermore, Aselage & Eisenberger, 2003 suggested that employees' perception of the organization's commitment to them are based on employees' global beliefs concerning the extent to which the organization values their contributions and cares about their well-being. Using a social exchange framework, Eisenberger and his colleague argued that employees who perceive a high level of organizational support are more likely to feel an obligation to "repay" the organization in terms

of affective commitment (Eisenberger, *et al.*, 2003), and work-related behaviour (Eisenberger, Fasolo, & Davis-LaMastro, 1990). However, Wayne, Shore, and Liden (1997) suggest that it is not often clear when or in what form the beneficial action will be reciprocated.

Literature Review and Hypotheses Development

Work-to family conflict (WFC)

Employees in many organizations around the world are experiencing work-family conflict because of the changing dynamics of the work environment and the competitive nature of business today (Mukanzi & Senaji, 2017). Work-family conflict is a "form of inter-role conflict in which role pressures from work and family domains are mutually incompatible in some respect. That is, participation in work becomes more difficult by participation in the family (Greenhaus & Beutell, 1985). For instance, imagine employees whose supervisors urge them to work overtime while family members pressure them to come home. Furthermore, work-family conflicts are borne out from situations of tough time demands and stress, which can be traced back in a particular role that spilt-over to other roles, which results in the disturbance of the quality of life, and behaviours that were suitable in one domain (such as work) but are seen as inappropriate in other domain such as in the home (Allen, Herst, Bruck, & Sutton, 2000).

It has been observed that an individual's life become stressed and exhausted through dual participation in family and work roles (Greenhaus & Buetell, 1985). This line of research showed that high work-family conflict is associated with undesirable outcomes, such as

lower health, higher turnover intentions, and lower job performance (Amstad, Meier, Fasel, Elfering, & Semmer, 2011). Recognizing those social developments, researchers are trying to increase understanding of the work-family interplay. Although scholars have studied work-family issues intensively only over the past three decades, the theoretical foundations were already laid in the 1960s.

Time-Based Work-Family Conflict and Turnover Intention

Work-family Conflict is found to be an important factor in influencing employees to develop the intention of quitting their jobs, for instance. Aboobaker, Edward, and Pramatha (2017) studied the relationship between employees' work-to family conflict and their intention to leave the organization, it was established that beginners between the ages of 26 and 30 years are facing more time-conflict as compared to others. However, the intention to leave is found to be very low among employees in top-level management. In the same vein, Panatika, *et.al* (2012) found that all the dimensions of work-family conflict together explained 23% of the variance in mental health and 35% of the variance in turnover intentions. However, only time-based work-family conflict was positively and significantly related to turnover intentions. The effect of time-based work-family conflict is not restricted to turnover intention but extends to the overall mental health of the employee.

Haar (2004) examined work-family conflict and turnover intentions of indigenous employees. This research was conducted to test

work-family conflict and family-work conflict (time and strain dimension) on turnover intentions, 197 of New Zealand Maori's employees involved in the studies. Data was collected from 13 New Zealand organizations in diverse geographical locations. He then conducted two-way data collection, the first survey aimed to measure work-family conflict, support and demographic variables, while the second survey was conducted to measure turnover intention. A total of 197 respondents of Maori's employees gave a good response to this survey. Findings of the study show that Time-based WFC is significantly correlated with turnover intention. Charkhabi, Sartori, & Ceschi (2016) these researchers found work-family conflict based on time to significantly relate to mental health. Alsam et.al (2013) equally found a positive and significant relationship between work-family conflict and turnover intention using a purposive sample of 250 employees of banks in Pakistan. Erkmén and Esen (2016) from the results of multiple regression analysis however found no significant effect of work-family conflict on turnover intention.

Strain-Based Work-Family Conflict and Turnover Intention

The studies of Haar (2004) as was mentioned under time-based work-family conflict, were aimed to examine how work-family conflict impacts on turnover intentions of indigenous employees. The finding of the study shows that strain-based WFC is significantly correlated with turnover intention. Similarly, Noor & Maad (2008) revealed in their study that the clashing of work and life roles which produces strain on the employee leads to an eventual turnover. As such,

the greater the level of perceived work-family conflict (WFC) the individual faces will increase the chances of turnover intention among staff. As was mentioned in time-based work-family conflict the findings of Aboobaker et.al (2017) on the relationship between employees work-family conflict and their intention to leave the organization. Strain-based work-family conflict was identified to be the most hazardous type of conflict in the study. The result of Panatika, et.al (2012) indicated that strain-based work-family conflict was significantly related to turnover intentions. Thus, it is expected that strain-based work-family conflict will positively impact employee turnover intention.

Behaviour-Based Work-Family Conflict and Turnover Intention

Research results have shown mixed findings with regards to the relationship between behaviour based work-family conflict and employee turnover intention. For instance, the findings of Aboobaker and Edwards (2017) on the relationship between employees' work-family conflict and their intention to leave the organizations showed a negative correlation between behavioural WFC and intention to leave. Charkhabi et.al (2016) found behaviour based work-family conflict to greatly impact health outcome. WFC based on behaviour was found to be significantly related to mental health but not to physical health. However, Panatika et. al (2011) found that behavioural-based work-family conflict did not significantly impact or relate to turnover intention.

Moderating role of affective commitment on the relationship.

Affective commitment can be seen as an employee's emotional attachment to, identification with, and involvement in his/her organization. Employees with higher affective commitment are more likely to invest in their work roles and to internalize the goals and values of the organization (Liao, Lau, Hui & Kong 2019). According to a meta-analysis work-family conflict was one of the variables most often positively associated with turnover intention (Amstad, Meier, Fasel, Elfering, & Semmer, 2011). Researchers found that work-family conflict was a strong predictor of turnover intention. Individuals who perceive that their work roles are interfering with their family roles revealed higher turnover intention (Lew, 2010).

In a study by Haar (2004), work-family conflict was positively associated with turnover intention, other results (Ahmad & Omar, 2013) showed a significant association between WFC and turnover intention. Not many research reports have looked at the moderating role of affective commitment on the relationship between work-family conflict and turnover intention. Other research reports have rather investigated moderating role of other variables on the relationship (e.g. Azhar, Ahmad, Kassim 2016; Panatik, Badri, Rajab, & Yusof, 2012), nevertheless, Hatam, Tajik, Askarian, Kharazmi (2016) conducted a research to determine the relationship between work-family conflict, organizational commitment and turnover intention among 400 nurses and paramedical staff at hospitals affiliated to Shiraz University of Medical Sciences (SUMS). Smart PLS software

was used for modelling variables while SPSS was used for data analysis. Based on the findings of this study, work-family conflict had a significant inverse relationship with organizational commitment. An inverse relationship was seen between organizational commitment and turnover intentions. Organizational commitment, as an effective variable, modifies negative effects of work-family conflict and turnover intention. In other words, affective commitment reduces the negative impact of work-family conflict on turnover intention. Thus, from the reviewed literature; we conclude that affective commitment will have an impact on the relationship between work-family conflict and turnover intention.

The following are the hypotheses to be tested in this study;

H1: Strain-based conflict has a significant relationship on turnover intention of women in the banking sector.

H2: There is a significant relationship between Time-based conflict and turnover intention of women in the banking sector.

H3: Behaviour-based conflict has a significant relationship on turnover intention of women in the banking sector.
H4a: Affective commitment moderates the relationship between strain-based conflict and turnover intention of women in the banking sector.

H4b: Affective commitment moderates the relationship between time-based conflict and turnover intention of women in the banking sector.

H4c: Affective commitment moderates the relationship between behaviour-based conflict and turnover intention of women in the banking sector.

Methodology

Design, Population and Sample

A cross-sectional design was used in this study, married and single mothers of Union Bank of Nigeria, Lagos State to be precise were used for this study. The choice of this context is as Lagos is a commercial Centre that makes life very hectic for residents. A sample of 290

Measures

As explained in the theoretical and conceptual frameworks, the independent variable is work-family conflict. The moderating variable is affective commitment, while the dependent variable is turnover intention. These variables were measured using item scales developed by previous scholars drawn from existing literature and theories. Modifications were made where necessary to suit the study context.

Work-family Conflict: The questions were generated from the instruments previously developed and used by Carlson, Kacmar, and Williams (2000). The measurement items were adapted from the literature with minor modifications and rewording to ensure contextual consistency. Examples of the items are: (1) My work keeps me from my family

activities more than I would like. (2) I am often so emotionally drained when I get home from work that it prevents me from contributing to my family sufficiently (3). The problem-solving behaviours I use in my job are not effective in solving problems at home. Respondents were required to indicate their degree of agreement or disagreement, with prescribed items anchored on a 5 point Likert scale ranging from 1= strongly disagree to 5= strongly agree.

Turnover Intention: The questions were generated from the instruments previously developed and used by Wayne, Shore, and Liden (1997), Michigan organizational questionnaire (MOQ), the measurement items were adapted from the literature with minor modifications and rewording to ensure contextual consistency. Examples of the items are: (1) As soon as I can find a better job, I will leave the organization; (2) I am actively looking for a job outside the organization; and (3) I am seriously thinking of quitting my job. Respondents were required to indicate their degree of agreement or disagreement with the items generated, anchored on a 5 point Likert scale ranging from 1= strongly disagree to 5= strongly agree.

Affective commitment: The questions are generated from the instruments previously developed and used by Allen and Meyer (1990), The measurement items were adapted from the literature with minor modifications and rewording to ensure contextual consistency. Examples of the items are: "I enjoy discussing my organization with people outside it". 'I do not feel like 'part of the family' at my

organization' (reversely coded question). Respondents were required to indicate their degree of agreement or disagreement, with prescribed items anchored on a 5 point Likert scale ranging from 1= strongly disagree to 5=strongly agree.

Data Analysis

In this research, a total of four hundred and twelve (412) questionnaires were administered, two hundred and ninety (290) were returned completed. The usable questionnaires were two hundred and eighty-four (284) while six (6) were not usable due to insufficient and poor response. This constitutes a response rate of more than 70% which is adequate for the study because it is within the threshold for accepting self-administered questionnaires of 76 % for completion and 26% for rejection (Henry Ongori, 2007). Data screening is inevitable in multivariate analysis because it helps in mitigating the violation of key assumptions in the use of multivariate procedures in data analysis. In this study, the data was properly screened to avoid issues of Missing values, normality of data, multicollinearity, common method bias, and outliers. Further in-depth screenings were conducted using the Exploratory Factor Analysis and Component Factor Analysis.

Exploratory Factor Analysis

The Bartlett's test of Sphericity and Kaiser-Meyer-Olkin (KMO) measure of sample adequacy (Kaiser 1970, 1974). The former suggested that the p-value should be less than 0.05 for the factor analysis to be accepted and carried out. The latter suggested an index that ranges from 0 to 1 with 0.6 as the threshold for

acceptance (Tabachnik and Fidell 2007).

In this study, the KMO is 0.735 which is more than the threshold for acceptance. The Bartlett's test of sphericity (.00) is equally valid for conducting the EFA. This means this study did not violate any of the two requirements of sample size adequacy and sphericity. The Eigen values acceptable in this study is 1 and above, varimax with Kaiser Normalisation method values were suppressed by size and at 0.3. belong to reflective latent factors. Also, the total variance explained stands at 61% with Eigen values of more than 1 which is the threshold for acceptance. The factors were properly loaded and no cross-loadings

Confirmatory Factor Analysis

Few measures are useful for establishing validity and reliability: Composite Reliability (CR), Average Variance Extracted (AVE), Maximum Shared Variance (MSV), and Average Shared Variance (ASV). These measures together can produce the desired results on a single entry obtained in AMOS 23 used in this study as shown in the Table 1

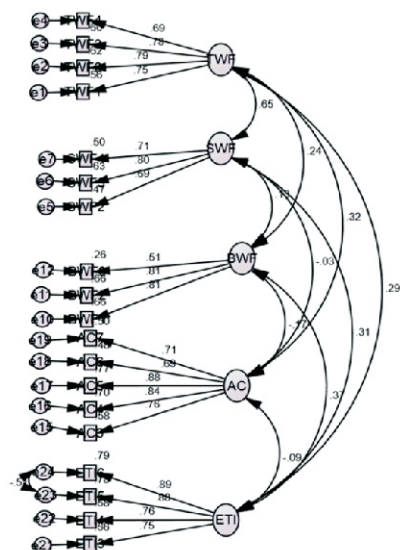


Figure1 Confirmatory Factor analysis

Building on the EFA, this research conducted a Confirmatory Factor Analysis (CFA) to test the overall fitness of the measurement model with five latent factors: Time based work-family conflict (TBW) is made up of six observed variables, Behaviour-based work-family conflict (BWF) comprised of six observed variables, Strain-based work-family conflict (SBW) consist of six observed variables, and affective commitment is made up of seven observed variables, and employee turnover intention has seven observed variables.

Table1

	CR	AVE	MSV	MaxR(H)	AC	TWF	SWF	BWF	ETI
AC	0.884	0.605	0.100	0.900	0.778				
TWF	0.838	0.564	0.421	0.842	0.317	0.751			
SWF	0.775	0.536	0.421	0.784	-0.026	0.649	0.732		
BWF	0.762	0.526	0.135	0.809	-0.173	0.244	0.130	0.725	
ETI	0.893	0.678	0.135	0.909	-0.093	0.294	0.313	0.368	0.823

Tests of Hypotheses

There are four major hypotheses to be tested in this study. Three for direct relationships and the fourth for moderation. The moderation has three hypotheses.

Table 2

Direct Relationships

Relationships	Beta values(β)	Significance (p)
ETI? BWF	0.363	0.000
ETI? SWF	0.282	0.000
ETI? TWF	0.015	0.844

Behaviour-based work-family conflict has a significant effect on employee turn intention to leave (ETI BWF, $\beta = 0.363$, $p = 0.000$). In the same vein, strain-based work family conflict has

a significant effect on employee turnover intention (ETI SWF, $\beta = 0.282$, $p = 0.000$). **However, time-based work-family conflict does not affect employee turnover intention (ETI TWF, $\beta = 0.015$, $p = 0.844$)**

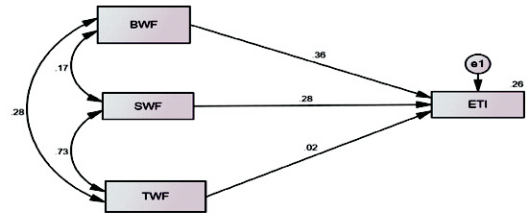


Figure2 Direct Relationship

Moderation

The aim of moderation in this study basically, is to determine if affective commitment moderates the relationships between each of the direct relationships mentioned in the study. Since all the composite factors in the study must be standardized before analyses, ETI, SWF, BWF and AC will now be represented with the addition of Z indicating that they have been standardized.

Table 3 Moderation Components

		Estimate	S.E.	C.R.	P	Label
ZETI	<--- ZTWF	-.032	.080	-.397	.691	par_15
ZETI	<--- ZTWF_X_ZAC	-.147	.077	-1.904	.057	par_16
ZETI	<--- ZSWF	.235	.080	2.945	.003	par_17
ZETI	<--- ZBWF_X_ZAC	-.104	.050	-2.088	.037	par_18
ZETI	<--- ZBWF	.379	.056	6.723	***	par_19
ZETI	<--- ZSWF_X_ZAC	.110	.085	1.299	.194	par_20

The Table 3 shows that affective commitment moderates the relationship between time-based work-family conflict and employee turnover intention (ZETI<---ZTWF_X_ZAC, C.R = -1.904, $p = 0.057$) albeit partially. Also, affective commitment moderates the relationship between behavior-based work-family conflict and employee turnover intention (ZETI<---ZBWF_X_ZAC, C.R = -2.088, $p = 0.037$).

However, just as in the direct relationships, affective commitment did not moderate the relationship between strain-based work-family-work-family conflict and employee turnover intention (ZETI<---ZSWF_X_ZAC, C.R = 1.299, $p = 0.194$). This can be seen in the figure.

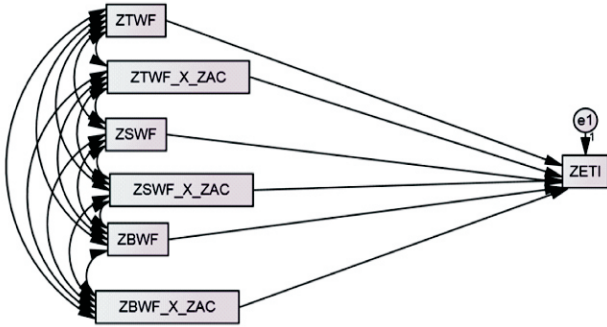


Figure3 Moderation

Discussion

The study was conducted to determine the moderating role of affective commitment in the relationship between work-family conflict and turnover intention of women in the Nigeria banking sector. Following the analysis conducted, the results obtained and presented are discussed.

Based on the result in hypothesis 1, it is established that strain-based conflict has a significant effect on turnover intention, meaning that when an employee is often preoccupied with office work while at home, tension and anxiety from office creep into the family, stress from the job irritates employees at home, they are often emotionally drained when at home from work which prevents women employees from contributing to their family sufficiently, it often makes an employee think of leaving the job. This finding supports the findings of Aboobaker, Edward and Pramatha(2017) on the relationship

between employees work-family conflict and their intention to leave the organization, results revealed that strain-based family conflict showed the highest correlation with turnover intention.

Based on the result in hypothesis 2, it is established that behaviour-based conflict has a significant impact on turnover intention, which means that behaviours that are necessary which makes the women employees in the banks effective are counterproductive at home, not effective in resolving problems at home, doesn't help the women employees to be better parents and spouses. This implies that for the women employees in the banks to be successful at home just as they are in their jobs, they must behave differently, apply different problem-solving behaviour used at work from the behaviours applied at home, that leaves women employees with the thought that as soon as they can find a better job, they will quit their jobs. This finding supports the findings of Charkhabi, Sartori & Ceschi (2016) who found behaviour-based work-family conflict to greatly impact health outcome as in the mental health of employees which is enough reason for employees to want to exit their jobs.

However, hypothesis 3 established that time-based conflict does not have any significant effect on the turnover intention of women employees in the bank, meaning that the time that women employees in the bank must devote to their jobs does not keep them from participating equally in household responsibilities and activities, and makes them miss family activities. Despite the time needed at work by women employees at the bank, they

have derived means of balancing the time needed to be spent at work and home and hence do not have any serious thought about quitting their job or feel tempted to work for another organization. This finding supports the findings of Erkmen, and Esen, (2016) who found out that work-family conflict does not result in turnover intention.

Hypothesis 4a established that affective commitment moderates the relationship between time-based work-family conflict and turnover intention on the bank employees, which means that because of the emotional attachment, loyalty, identification and involvement that the women employees in the banks have towards the organization that they are working for, they tend to look out for ways that will enable them to balance the time needed at work and also at home and are ready to make a lot of efforts for the success of the organization even as time-based conflict arises and develops intention to quit in the women employees.

Hypothesis 4b, established that affective commitment moderates the relationship between behaviour-based conflict and turnover intention on women bank employees, meaning that for the fact that behaviour-based conflict arises and leads to turnover intention amongst women bankers, the emotional attachment, loyalty, identification and involvement that the women employees have towards the organization, enables them to be able to restrain, control and discipline themselves towards the serious thoughts that they have to quit their job.

However, hypothesis 4c, established that affective commitment did not moderate the

relationship between strain-based work-family conflict and turnover intention **on bank** employees. Meaning that the direct relationship between strain-based conflict and turnover intention, just as in the direct relationships. Hence, the presence of affective commitment which is supposed to control, or restrain turnover intention as a result of strain-based conflict is negative.

Considering the theoretical implication, this study provides the theoretical basis and information for organizations to adopt models putting into consideration how to work-family conflict will be looked into to measure turnover intention amongst women in the banking sector and also how affective commitment will reduce turnover intention. The findings have a relationship with the theoretical assertion of social exchange theory.

Limitations of the Study and Suggestions for further studies

The primary limitation of this study is that a cross-sectional design was employed. It would have been ideal if data could have been obtained longitudinally to determine the causal ordering of our variables, however, due to limited resources longitudinal data could not be obtained for the current study. Therefore, future researchers should examine longitudinal data to determine causal relationships between variables.

The policy of not disclosing some sensitive data and information for obvious reason posed an obstacle to the practical orientation that could be very much useful.

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