



## The role of work-family conflict and courage in employee's turnover intention in the Mali banking sector

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ORCID: 0009-0005-9897-7366

*Antalya Bilim University, Antalya, Türkiye*

**Ibrahim SANI MERT**

ORCID: 0000-0002-2850-1865

*Antalya Bilim University, Antalya, Türkiye*

**Abstract.** The increasing demands of both work and family life pose significant challenges for employees striving to achieve a balanced and satisfying existence in both domains. Globally, academics have argued that work-family conflicts impact organizational commitment, job satisfaction, and employee retention, with Mali being no exception. *Purpose.* Recent studies have also highlighted the growing importance of courage in the workplace. This study aims to explore these phenomena within the Malian banking industry, focusing on the role of courage in mitigating work-family conflict and its impact on turnover intentions. *Method.* Primary data was collected from 203 bankers in Bamako, Mali, via an online questionnaire, and analysed using structural equation modelling. *Finding.* The findings indicate that both work interfering with family and family interfering with work significantly increase turnover intentions among banking sector employees. Furthermore, courage was found to moderate the relationship between work interfering with family and turnover intentions, but not between family interfering with work and turnover intentions. While these insights are valuable for the Malian banking sector, caution is advised in generalizing the findings to other industries or regions. *Value of results.* This research contributes uniquely to understanding the interplay between work-family balance and courage within the Malian context.

**Keywords:** work-family balance, work-interfering with family, family-interfering with work, turnover intention, courage, Mali banking sector.

### Introduction

In recent years, the confluence of technological advancements, information overload, and globalization has intensified workplace pressures for employees across diverse organizations (Nsaful, 2016). Simultaneously, the ever-increasing demands of family life compound the challenges faced by workers, making it arduous to achieve a harmonious balance and satisfaction between these two spheres (Nawab, Iqbal, 2013). Striking this equilibrium becomes particularly intricate, as individuals who prioritize their family over their professional commitments often face criticism for perceived lack of dedication to their jobs. Notably, global academic consensus supports the idea that work-family

conflict significantly influences organizational commitment, job satisfaction, and employee retention, a phenomenon does not exempt in Mali (Akintayo, 2010; Bagger, Li, 2012; Nawab, Iqbal, 2013).

For adults, the domains of work and family constitute pivotal aspects of their lives (Casper, Harris, Taylor-Bianco, Wayne, 2011). As societal roles evolve, especially with the changing gender dynamics in Mali, where women increasingly pursue careers in the banking sector while managing traditional household responsibilities, both men and women find themselves grappling with heightened obligations on multiple fronts (Ugwu, 2018). The intricate interplay between work and family life has become a subject of keen interest among researchers exploring its implications for individual well-being and job satisfaction (Bedu-Addo, 2010).

Over the past few decades, scholarly attention has grown towards understanding the linkages between the work and family domains, with numerous studies positing a connection between these two facets and identifying conflicts when the roles of one domain impede upon the other (Ahmad, 2008; Netemeyer, McMurrin, Boles, 1996; Zhang, 2011). The term “work-family conflict” was coined by Greenhaus and Beutell in the 1980s, describing a situation where a person’s time, energy, and attention are diverted from family obligations due to employment demands (Aslam, Shumiala, Azhar, Sadaqat, 2011). This conflict can arise from various factors, including both work-related and family-related issues (Ford, Heinen, Langkamer, 2007), subsequently affecting both employees and organizations through imbalances in work and home life (Gamor, 2014).

Empirical studies have explored the impact of work-related and family-related characteristics on work-family conflict, revealing its negative consequences on individual employees, families, and organizational dynamics (Armour, 2002; Aslam et al., 2011). Banking professionals in Mali face distinctive challenges, characterized by prolonged working hours and unpredictable schedules, leading to heightened stress levels and, consequently, increased turnover intentions (Yildirim, Ayca, 2008). Despite the banking sector’s allure in Mali, it grapples with a high turnover rate, potentially attributed to factors such as low career satisfaction, role ambiguity, and a lack of social support (Victor, Thavakumar, 2011).

Intriguingly, research indicates that courage in the workplace plays a pivotal role in influencing employee behavior and actions, providing a unique lens through which to examine the dynamics of work-family conflict and turnover intentions (Tuffs, 2016). Courage, defined as the ability and willingness to confront fear, uncertainty, or difficulties at work while upholding one’s beliefs, freedom, and insight, has been identified as a crucial factor in employee decision-making and addressing workplace challenges (Tkachenko et al., 2018; Sen, Mert, Abubakar, 2022).

Drawing on recent research conducted by K. Koksals and I. S. Mert, their study on the role of courage and interactional justice in the emotional exhaustion of emergency nurses (Koksals, Mert, 2023) offers pertinent implications for our investigation. The findings underscore the significance of courage, aligning with our exploration of how courage influences the relationship between family work conflict and turnover intentions among bank employees. Similarly, I. S. Mert and K. Köksal’s work on the role of Coast Guard courage in the relationship between personality and organizational commitment provides additional layers to our understanding of courage in organizational settings (Mert, Köksal, 2022). The military context examined in their study contributes a unique perspective, shedding light on the broader applicability of courage in various professional domains.

Furthermore, one exploration of organizational justice, life satisfaction, and happiness, with a specific focus on the mediating role of workplace social courage, enhances our understanding by illuminating the interconnected dynamics between courage, justice, and overall well-being in the workplace (Mert, Sen, Alzghoul, 2022). These insights collectively deepen our understanding of courage’s multifaceted role in organizational contexts, providing a robust foundation for interpreting

the nuances of courage within the specific framework of work-family conflict and turnover intentions in the banking sector.

The banking and finance sector in Mali, despite being a sought-after career destination, grapples with one of the highest employee turnover rates, with millennials identified as a significant disruptor due to their inclination towards work-life balance (Ufer, 2022). This study aims to contribute novel insights by exploring the relationships between work-family conflict, courage, and turnover intentions among banking professionals in Mali, shedding light on the nuanced dynamics that previous research may have overlooked. Specifically, we hypothesize that work-family conflict, family-work conflict, and courage play crucial roles in shaping turnover intentions among bank employees, thereby contributing valuable knowledge to both academic literature and organizational practices.

This research holds paramount importance for several reasons. Firstly, it addresses a critical gap in the existing literature by specifically examining the intricate dynamics of work-family conflict, courage, and turnover intentions within the unique context of the banking sector in Mali. While studies on work-family conflict are abundant, there is a paucity of research that delves into the specific challenges faced by professionals in the Malian banking industry, which is known for its demanding nature and high turnover rates.

Secondly, the study explores the role of courage, an often-overlooked factor, in influencing employee behavior and decisions in the face of work-family conflict. Understanding how courage operates as a mitigating factor can provide valuable insights for both academic research and practical implications for organizations seeking to enhance employee well-being and retention strategies.

Furthermore, the findings of this research can offer actionable insights for banks and financial institutions in Mali to develop targeted interventions that address the unique challenges faced by their workforce. By understanding the interplay of work-family conflict, courage, and turnover intentions, organizations can implement measures to foster a healthier work environment, potentially reducing turnover rates and enhancing overall organizational performance.

The remaining parts of the study are structured as follows: The "Theory and hypotheses" section will delve into existing literature, establishing the theoretical framework for the study and presenting the hypotheses derived from the identified gaps. The "Methods" section will detail the research design, sample selection, data collection, and analysis procedures employed to test the hypotheses. Following the methods section, the "Discussion" section will interpret the study's findings, placing them in the context of existing literature and offering implications for theory and practice. Additionally, potential limitations of the study will be acknowledged, providing avenues for future research. Finally, the "Conclusion" section will synthesize the key findings, reiterate the study's contributions, and propose actionable recommendations for organizations in the Malian banking sector.

## **Theory and hypotheses**

Individuals, especially those navigating multiple roles, encounter distinct responsibilities, rights, expectations, and anticipated behaviors that may, at times, give rise to role conflict (Biddle, 1986). Role conflict manifests when an individual finds it challenging to fulfill their duties within the realms of family, work, or community responsibilities. Rooted in role theory, the concept of work-family conflict is shaped by external expectations regarding an individual's conduct (Khan, Wolfe, Quinn, Snoek, 1964). Conflicts emerge as a consequence of the expectations tied to each role, particularly when the individual's time is strained in meeting the demands of both work and family responsibilities.

Recent research challenging traditional gender norms, especially regarding occupational roles, underscores “The Expander Hypothesis” (Barnett, Baruch, 1985; Barnett, Hyde, 2001). Advocates posit that assuming multiple responsibilities yields positive benefits, aiding both men and women when balancing work and family duties. In contrast to this expansive perspective, the work-family conflict approach suggests a negative correlation between work and family roles, failing to acknowledge the finite nature of time and energy resources (Gamor, 2014).

The job embeddedness theory (JET), proposed by T. Mitchell with colleagues, emphasizes the interconnectedness of employees within their communities (Mitchell, Holton, Lee, Sablinski, Erez; 2011; Zhang, Fried, Griffeth, 2012). This theory posits that employees, deeply integrated into their work and social environments, resist relinquishing these relationships for the uncertainties of a new job or unfamiliar setting (Zhang, Fried, Griffeth, 2012). In this context, coworkers, family members, and friends play pivotal roles in shaping an employee’s ties to both their workplace and community.

Another theoretical lens employed in this study is the conservation of resource theory, a psychological framework highlighting the significance of individual resources in determining well-being and success. Coined by Dr. Stevan E. Hobfoll, this theory posits that stressors, such as job loss or relationship breakdowns, threaten individuals’ resources, leading to adverse psychological and physical outcomes like depression and illness (Hobfoll, 1989). This theory sheds light on how resource constraints due to work pressures can impede individuals from fulfilling their family roles, disrupting the delicate balance between work and family life and serving as a key driver of turnover intentions among employees with familial commitments.

Research delving into “Work-Family Conflict and Turnover Intentions amongst Indigenous Employees: The Importance of the Whanau / Family for Maori” presents compelling evidence supporting the impact of Work-Family Conflict (W-FC) on turnover intentions (Maree, Jarrod, 2012). Their findings reveal a positive correlation between (W-FC) and turnover intentions, specifically emphasizing the pivotal role of family considerations. This insight aligns with the conservation of resource theory, which underscores the significance of individuals’ resources, including time and energy, in determining their well-being and success.

Furthermore, researchers contribute to the reinforcement of H1 by positing that persistent conflict and unresolved disruptions between work and personal responsibilities directly influence an individual’s inclination to seek alternative employment (Anderson, Coffey, Byerly, 2002). This perspective resonates with the expansive view proposed by “The Expander Hypothesis”, suggesting that individuals benefit from assuming multiple responsibilities (Barnett, Baruch, 1985; Barnett, Hyde, 2001). However, when these responsibilities result in conflict, the negative impact on turnover intentions becomes evident. Building on this, S. Noor and M. Maad’s study adds weight to the hypothesis by establishing a correlation between the conflict arising from personal and professional responsibilities and subsequent employee attrition (Noor, Maad, 2008). This correlation underscores the intricate interplay between work and family roles, further substantiating the impact of work-family conflict (W-FC) on turnover intentions.

In synthesis, the amalgamation of these research insights not only supports but strengthens the effect of work family conflict on turnover intentions among bank employees. The intricate dynamics revealed by these studies emphasize the multifaceted nature of work-family conflict and its profound implications for employees’ decisions to seek alternative employment opportunities in pursuit of a more harmonious work-life balance.

Several important indicators show that work-interfering with family (WIF) has a substantial impact on turnover intentions (TI). First and foremost, a significant side effect of excessive work expectations that interfere with family obligations is increased workplace stress. Because of this increased stress, workers may be more inclined to think about quitting their current position in

quest of one with less stress. The inability to meet family commitments owing to work demands results in unhappiness with their professional roles, which leads to diminished job satisfaction, which is a major consequence. Last but not least, a major work-life imbalance is produced by the ongoing struggle between work and family responsibilities, which drives people to look for jobs that provide greater assistance in striking a balance between these two important facets of their lives.

From the above discussion, we can formulate the following hypothesis:

*H1: Work family conflict has a significant impact on turnover intentions among bank employees.*

Research asserted that non-work considerations, such as obligations and family matters, may also affect individuals' intents to leave their jobs (Mowday, Steers, Porter, 1982). 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.

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 (Adhikary, 2018). 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 (Pasewark, Viator, 2006). In a similar vein, it was discovered a significant link between family-work conflict and participation in extracurricular activities (Karatepe, Kilic, 2007).

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).

J. N. Cleveland with colleagues found in their study 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 (Cleveland et al., 2007). 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, 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 (Karatepe, Kilic, 2007).

Through many processes, family-interfering work has a major impact on turnover intentions. Decreased work performance is a notable effect, as family commitments that interfere with work activities diminish employees' productivity and overall job performance. This frequently results in annoyance and a desire to quit the position. Furthermore, when work is regularly interrupted by family obligations, employees may feel that their employers are less dependable and committed, which may lead to a higher employee turnover rate. Last but not least, persistent disruptions from home life lead to stress at work, which increases the likelihood that an employee may look for a more accommodating employer. From the above research, we can formulate the following hypothesis:

*H2: Family work conflict is a significant predict for turnover intentions among bank employees.*

Some studies provide valuable insights that fortify the moderating role of courage in the relationship between family work conflict and turnover intentions, emphasizing the critical role of employees' beliefs, values, and cultural ties to family unity in influencing decisions related to work and family (Kismoo, 2011). The research suggests that individuals deeply embedded in family-oriented and conservative cultures tend to prioritize family considerations over professional obligations. Importantly, G. Kismoo indicates that employees with strong family orientations are more inclined to leave their job positions if they face challenges in fulfilling their family roles or experience work-related stress causing an imbalance in their familial duties.

This perspective aligns seamlessly with the conservation of resource theory, as employees facing work-family conflicts perceive a threat to their resources, influencing their decision-making processes. The concept of courage, as highlighted by V. Berset-Price, becomes a significant factor in this equation (Berset-Price, 2017). Courage, grounded in an individual's values, beliefs, and cultural norms, plays a decisive role in addressing and confronting issues related to family interfering with work.

Moreover, the role theory, drawing from B. J. Biddle's delineation of various societal roles, further bolsters the moderating role of courage in the relationship between family work conflict and turnover intentions (Biddle, 1986). An employee who acknowledges and accepts their role in both family and society is more likely to make decisions regarding work-family conflicts. Courage, in this context, becomes the catalyst that elucidates an individual's motives, facilitating clear decision-making when family duties interfere with work responsibilities.

The synthesis of these research findings supports and strengthens the moderating role of courage in the relationship between family work conflict and turnover intentions. The intricate interplay between cultural values, family orientation, and the role of courage emerges as a crucial factor in determining how individuals navigate the complex terrain of work-family conflicts and make decisions that impact their tenure within an organization. Then, we can formulate the following hypothesis:

*H3: Courage strengthens the relationship between family work conflict and turnover intentions among bank employees.*

While organizational culture, value and belief promote 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 G. Kismono, 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 (Kismono, 2011). 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, beliefs and culture are 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.*

In sum, H1 looks at how job demands conflict with family commitments, and H2 looks at how work tasks conflict with family responsibilities. In H1, the employee's family life is impacted by the main stressor, which comes from the workplace. In H2, the employee's professional life is negatively impacted by family duties, which are the main source of stress. The relationships mentioned in H1 and H2 are the subjects of H3 and H4, which emphasize the moderating role of courage. The association between work-interfering with family and turnover intentions in H3 is moderated by courage, whereas the relationship between family-interfering with work and turnover intentions is moderated by bravery in H4. Then, as H3 indicates, more courageous workers are better equipped

to manage demands from the workplace that interfere with obligations to their families. Conceptual framework (Figure 1) visually illustrates the interplay between work-family balance, courage, and turnover intentions, providing a comprehensive overview of the study's theoretical foundation.

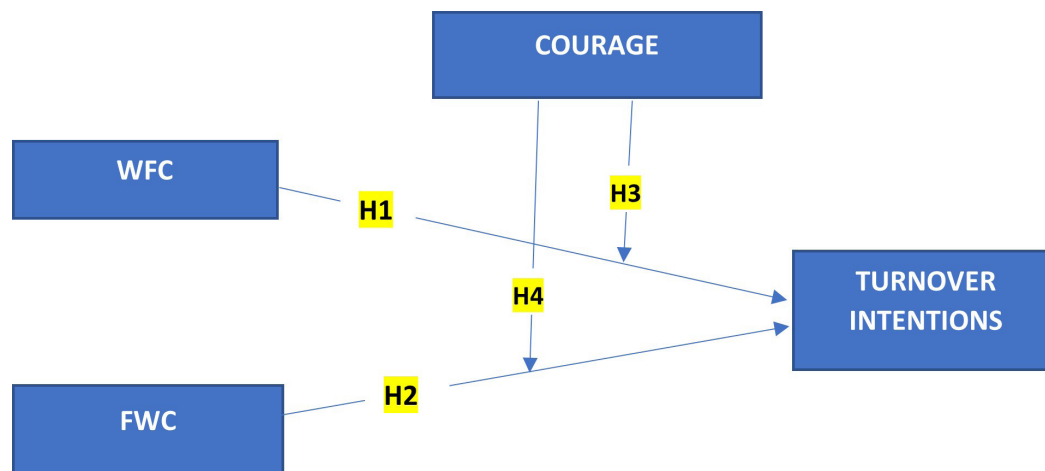


Figure 1. Conceptual framework

## Methods

In the methodology section, we provide details on the research strategy, design, approach, strategy, and ethical considerations guiding our study.

### Research strategy, design, data collecting, and sample

Our research design, acting as a comprehensive blueprint, covers topic selection, data collection, and analysis (Sarantakos, 2005). Given our study's aims, we favor quantitative research design, aligning with our objective to analyze the effects of independent variables (work-interfering with family and family-interfering with work) on the dependent variable (turnover intention) and explore the moderation effects of courage.

We gather primary data, administering closed questionnaires and structured interviews directly to participants in the field. Sample size significantly influences the accuracy of representing the population (Burns, Bush, 2010). Due to time constraints and the targeted population schedules, we gathered information from 203 respondents within the banking sector. Sampling involves selecting a subset from a larger group for estimating or predicting information about the entire group. Our research employed purposive sampling to ensure representation and simple random sampling to collect data from willing and available respondents.

### Measures

To gather data, we distributed questionnaires via Google Form links to respondents from various public sector organizations. We facilitated their responses through virtual and physical means, such as phone calls, emails, text messaging, and direct communication. The researcher ensured the questionnaire's simplicity in language for the comprehensive understanding of all respondents. The questionnaire covered demographic and professional data, including scales to measure work-interfering with family, family-interfering with work, courage, and turnover intentions.

For assessing work interfering with family, we adapted and modified a scale from D. S. Carlson with colleagues (Carlson, Kacmar, Williams, 2000). Originally comprising six items, we adjusted the scale to seven items to align with our study objectives. This modified scale includes seven close-ended questions, utilizing a 5-point Likert scale (ranging from "strongly disagree" to "strongly agree").

Similarly, to determine family interference with work, we utilized the same scale from D. S. Carlson with colleagues, adjusted to seven items to align with our study objectives. This modified scale includes seven close-ended questions, employing a 5-point Likert scale (ranging from strongly disagree to strongly agree).

The “Courage Scale”, adopted by P. J. Norton and B. J. Weiss, comprises six close-ended questions designed to measure courage, utilizing a 7-point Likert scale (ranging from strongly disagree to strongly agree) (Norton, Weiss, 2009).

In assessing turnover intentions, we adopted and modified a scale from Strolin-Goltzman, Auerbach, McGowen, McCarthy (2007). This scale consists of eight close-ended questions, using a 5-point Likert scale (ranging from strongly disagree to strongly agree).

## Data analysis and results

The survey instrument collected demographic data to know the characteristics of the research population ( $N = 203$ ). 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.

In terms of their education, 4.90 percent of the respondents attained an educational level of high school / diploma certification. 44.8 percent of respondents attained a bachelor’s 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 of the questionnaire easier.

Table 1 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 determine the model fit for the data being examined. Models illustrate 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,  $< .08$ ) and root mean square error of approximation (RMSEA,  $< .05$ ) (Podsakoff et al., 2003, Podsakoff et al., 2012). Table 2 shows the factor loading research items.

Table 1. Demonstrating the goodness fit of the model

Model	$X^2$	$\Delta X^2$	$df$	$X^2/df$	GFI	NFI	CFI	RMSEA	RMR	SRMR
Four factor model	260.949	–	190	1.373	.903	.900	.970	.043	.037	.078

Table 2. Psychometric properties of the items

Variables	Factor loadings	t-value
<b>Family-interfering with work</b>		
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
<b>Work-interfering with family</b>		
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
<b>Turnover intentions</b>		
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
<b>Courage</b>		
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.

To test for reliability, the study used Cronbach's alpha and composite reliability. In Table 3, the research variables' Cronbach's alphas exceeded the standard of 0.70 (Cronbach, 1951); 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, Larcker, 1981). Convergent validity continues to be supported by evidence. As a result, we concluded that convergent validity and reliability had been established. Discriminant validity requires Table 4 shows that the research variables' maximum shared variance (MSV) was similarly less than AVE (Hair et al., 2017).

Table 3. Reliability and convergent validity

Variables	$\alpha$	CR	AVE	MSV	MaxR(H)
Work-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

Additionally, Table 3 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 C. Fornell and D. F. Larcker (1981). The combined findings demonstrate that discriminant validity has been established.

Table 4 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 ( $r = .736, p = .000$ ). Similarly, courage is correlated positively and significantly with work-interfering family at ( $r = .602, p = .000$ ). Also, turnover intention correlated positively and significantly with work-interfering family at ( $r = .515, p = .000$ )

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

The intention to leave is positively and significantly connected with courage at ( $r = .750, p = .000$ ). 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.

Table 4. 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. \*\* —  $p < .005$ .

The structural equation modeling for the variables is tested and presented in Table 5 below. The model has shown the  $R^2$  value and has revealed that the paths between all the variables in the study are positive and significant.

Additionally, path between work-interfering with family represented as (WIF) in the model is positive and significant as seen in Table 5, with turnover intention represented as (TI) in the model. The model represents this with a positive value ( $\beta = 0.364, \rho < .000$ ). 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 ( $\beta = 0.510, \rho < .000$ ).

Table 5. The research model’s most likely predictions

Variables	Variables	Beta estimates	Standard estimates	t-statistics	p
Work-interfering with family	Turnover intention	.364	.105	4.874	***
Family-interfering with	Turnover intention	.510	.096	3.777	***

Note: \*\*\* —  $p < .001$

The result from the regression analysis showed that courage moderated the relationship between HRM and EMS at ( $R^2 = 0.03, p = 0.00$ ). There is significance in the change in  $R^2$  value so there was a moderating role of courage in the WIF and TI relationship. Figure 2 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 WIF and 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 and turnover intention.

It was identified in the test in Table 6, Table 7 below that courage does not moderate the relationship between FIW and TI of the employees in the banking sector ( $R^2 = 0.01, p = 0.16$ ). Since the change in  $R^2$  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 FIW and TI.

Table 6. Work-interfering with family, turnover intention and courage regression analysis results

Turnover intention	Beta	S. E.	t-statistics	p-value
<b>Model 1</b>				
Constant	1.78	.58	3.08	.00
Work-interfering with family	.16	.15	1.06	.29
Courage	-.18	.12	-1.48	.14
Interaction (WIF * Courage)	.10	.03	3.42	.00
			$R^2 = .03$	
			$R^2 = .52$	
			$F = 11.69$	
			.00	

Table 7. Family-interfering with work, turnover intention and courage regression analysis results

Turnover intention	Beta	S. E.	T-statistics	p-value
<b>Model 2</b>				
Constant	.48	.97	.49	.62
Family-interfering with work	.55	.25	2.19	.03
Courage	.14	.21	.67	.50
Interaction (FIW * Courage)	.07	.05	1.41	.16
			$R^2 = .01$	
			$R^2 = .47$	
			$F = 1.99$	
			.16	

Table 8 presents a summary of the hypotheses testing outcomes, revealing support for H1 and H2, while H3 is also supported, indicating a significant relationship between work-interfering with family, family-interfering with work, and turnover intention. However, H4 is rejected, suggesting that the interaction between family-interfering with work, courage, and turnover intention is not supported by the study’s findings.

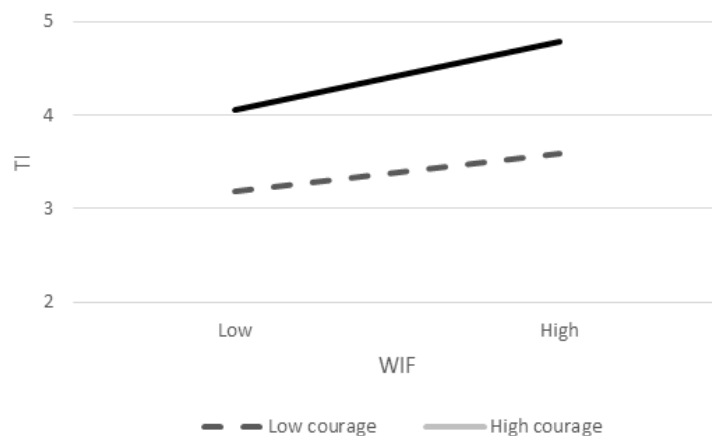


Figure 2. Interaction graph

Table 8. Summary of hypotheses testing and outcomes

Hypotheses	Result
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

## Discussion

We investigated the complex relationships between courage, work-family conflict, and turnover intentions in the banking industry in Mali. The results offer insightful information on how these variables interact, illuminating the complex interactions that influence worker choices and organizational results.

The study validated H1, indicating a noteworthy influence of work-related family conflicts on the intentions of bank workers to leave their jobs. This is consistent with previous research highlighting the widespread impact of work-family conflict on attitudes and actions connected to jobs (Nawab, Iqbal, 2013; Bagger, Li, 2012). The study emphasizes how crucial it is to identify and resolve work-family problems in order to reduce the likelihood of employee turnover and improve retention in the banking industry.

Empirical evidence also supported H2, which proposed a substantial influence of family obligations interfering with work on turnover intentions. This result is in line with earlier studies that showed the mutual association between job-related outcomes and family duties (Bedu-Addo, 2010). As postulated by some researchers, due to conflicts between the responsibilities of work and family, some personnel in the banking industry intend to leave their existing positions (Armour, 2002; Karatepe, Kilic, 2007). Companies must recognize how family-related issues affect employees' intents to leave and take proactive steps to create a work-life balance.

The study looked at the association between work-family conflict and turnover intentions, as well as the moderating effect of bravery. Empirical support was obtained for H3, which proposes that boldness enhances the association between work-related family disruption and aspirations to leave. This suggests that those with greater bravery would be able to handle work-family issues better, which could lessen the detrimental influence on intentions to leave the company.

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, beliefs and

culture are 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.

Remarkably, H4, which suggested that bravery increases the correlation between intents to leave and family obligations interfering with employment, was not accepted. This unexpected finding raises the possibility that bravery is not always a reliable moderator of the effects of family conflicts on turnover intentions. To fully comprehend the complex dynamics at work in this particular setting, more research is necessary.

### **Theoretical implications**

Our study's examination of dependent theories clarifies the complex nature of employee behavior in Mali's banking industry. The role theory, as put out, emphasizes how cultural norms impact on how people behave in different roles (Khan, Wolfe, Quinn, Snoek, 1964). According to, role conflict is a manifestation that highlights the complex difficulties that workers encounter when balancing many responsibilities, including those in the home and at work (Biddle, 1986). The study supports these hypotheses by highlighting the important influence of role conflict on intentions to leave a job.

The expander hypothesis presents the idea that taking on a variety of tasks, especially for roles that go beyond conventional gender roles, might have advantageous effects (Barnett, Baruch, 1985; Barnett, Hyde, 2001). This theory suggests that the extension of responsibilities may lead to a more contented and balanced workforce, which complicates our understanding of work-family conflict. In contrast, the job embeddedness theory, which emphasizes the unwillingness to leave a job when immersed in social and work networks, and sheds light on the connection between employees and their communities (Mitchell, Holton, Lee, Sablinski, Erez, 2011). This theory provides a lens through which to see intentions for turnover as a complex interaction between personal roles and wider social networks.

The conservation of resource theory adds depth to the conversation by emphasizing the critical role that resources play in people's prosperity and well-being (Hobfoll, 1989). Within the framework of our investigation, the theory suggests that work-family conflict functions as a stressor, exhausting essential resources and resulting in adverse consequences, such as intents to leave. Our study adds to a thorough understanding of the complex elements impacting employee actions and organizational results in the banking industry of Mali by incorporating these dependent theories.

Understanding the intricate relationship between work-family balance and turnover intentions holds paramount importance for banking organizations seeking to mitigate high employee turnover. Revealing the significant predictive power of job stress and work-family conflict on turnover intentions among bank employees, underscores the practical implications for organizational strategies (Grandey, Cordeiro, Crouter, 2005). Furthermore, our study contributes to the broader literature on the spillover-crossover model of work-family conflict, aligning with the insights of early studies (Greenhaus, Beutell, 1985). This model posits that stress and conflict in one domain can permeate into another, resulting in adverse outcomes such as diminished job satisfaction and heightened turnover intentions. By exploring these dynamics, our research aids in refining existing theories and offers a foundation for the development and testing of frameworks related to work-family balance and its profound impact on employee behavior, particularly in the context of turnover intentions.

### **Practical implications**

The study's conclusions have applications for institutions operating in Mali's banking industry. Employee wellbeing and organizational stability can be enhanced by recognizing the value of work-

family balance and the fortitude required to balance competing demands. Targeted interventions like resilience-building initiatives and flexible work schedules can help create a positive work environment and reduce the likelihood of employee turnover. 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.

To enhance the work-family balance and well-being of banking employees, implementing flexible schedules is a recommended strategy. The challenges of juggling multiple roles and responsibilities can be mitigated by allowing for adaptable work arrangements. Recognizing the role of managers in shaping the work environment, it is crucial to emphasize their support in alleviating stress levels among bankers. Supervisors, being influential figures, possess the capacity not only to exert pressure but also to offer substantial support to their teams. The findings underscore the pivotal role of supportive leadership in reducing job stress and fostering a more conducive work environment, ultimately contributing to lower turnover intentions among employees.

To enhance the well-being and job satisfaction of banking sector workers in Bamako, Mali, a key recommendation is to prioritize comprehensive and effective training programs. Adequate training not only instills confidence but also prepares employees to meet job demands, reducing feelings of stress and overwhelm. This aligns with findings, where a work-family conflict management training program positively influenced work-family conflict, job satisfaction, and turnover intentions among workers (Carlson, Grzywacz, Zivnuska, 2009). Additionally, fostering a positive organizational culture is essential to diminish turnover intentions. An organizational culture emphasizing innovation, employee empowerment, and customer service correlated with lower turnover intentions among bank employees. Therefore, banks in Bamako, Mali, should proactively cultivate a positive culture, encouraging effective communication, collaboration, and team building, while implementing measures to prevent a culture of strict accountability and blame games.

### **Limitations and future research**

This study has limitations even if it offers valuable insights. Causal inferences are limited by the cross-sectional character of the research methodology, and generalizability may be impacted by the specificity of the sample. To improve the study's external validity, longitudinal designs and a wider range of samples may be used in future research. Furthermore, investigating additional human and organizational factors that impact the interaction between courage, turnover intentions, and work-family conflict could yield a more thorough comprehension of these intricate interactions.

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 contribute 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.

Additionally, the study only examined the role of courage as a moderator in the relationship between work-family conflict and turnover intentions, without exploring other potential moderators or mediators. Future research should consider investigating other individual and organizational factors that may influence the relationship between work-family conflict and turnover intentions. Furthermore, while this study focused on turnover intentions as an outcome variable, future research could also explore the impact of work-family conflict and courage on other important organizational outcomes such as job performance, absenteeism, and employee engagement. In conclusion, this study contributes to the growing body of literature on work-family conflict and its impact on employee

turnover intentions in Mali. However, there are several limitations that should be considered when interpreting the results, and future research is needed to further explore the complex relationships between work-family conflict, courage, and employee outcomes in different industries and contexts.

## Conclusion

To sum up, this study examined the complex relationship between courage, work-family conflict, and turnover intentions among Bamako, Mali's banking industry employees. The results provide significant perspectives to the body of knowledge regarding the dynamics of work-family balance and how it affects employee behavior. The study revealed that work-family conflict has a noteworthy effect on the intents of employees to leave, underscoring the necessity for firms to tackle the variables that lead to elevated employee turnover. It was also investigated how courage functioned in this partnership, exposing complex relationships. Training initiatives, managerial support, flexible work arrangements, and cultivating a positive workplace culture were identified as critical tactics for reducing stress, improving job satisfaction, and decreasing intentions to leave. Organizations in the banking industry can foster a positive work environment that supports employee happiness and well-being by addressing these factors, which will ultimately lead to higher retention rates and long-term organizational success.

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# Конфликт между работой и семьей и мужество как предикторы намерения уволиться у банковских работников в Мали

ДИАБИ Хади

ORCID: 0009-0005-9897-7366

Антальский университет Билим, Анталья, Турция

МЕРТ Ибрагим Сани

ORCID: 0000-0002-2850-1865

Антальский университет Билим, Анталья, Турция

**Аннотация.** Растущие требования как к работе, так и к семейной жизни создают значительные проблемы для сотрудников, стремящихся к сбалансированному и удовлетворительному существованию в обеих сферах. Во всём мире учёные утверждают, что конфликты между работой и семьей (*work-family conflicts*) влияют на организационную приверженность, удовлетворённость работой и удержание сотрудников, и Мали не является исключением. Недавние исследования также подчеркнули растущую важность мужества (*courage*) на рабочем месте. Цель. Цель данного исследования — изучить эти явления в банковской отрасли Мали, сосредоточив внимание на роли мужества в смягчении конфликта между работой и семьей и его влиянии на намерение уволиться. *Метод.* Первичные данные были собраны у 203 банкиров в Бамако, Мали, с помощью онлайн-анкеты и проанализированы с использованием моделирования структурными уравнениями. *Результаты.* Результаты показывают, что как вмешательство работы в семейную жизнь (*work interfering with family*), так и вмешательство семьи в работу (*family interfering with work*) значительно усиливают намерение уволиться (*turnover intentions*) среди сотрудников банковского сектора. Кроме того, было обнаружено, что мужество ослабляет взаимосвязь между вмешательством работы в семейную жизнь и намерением уволиться, но не между вмешательством семьи в работу и намерением уволиться. Хотя эти выводы ценны для банковского сектора Мали, следует проявлять осторожность при обобщении результатов на другие отрасли или регионы. *Ценность результатов.* Данное исследование вносит уникальный вклад в понимание взаимодействия между балансом работы и семьи и мужеством в условиях Мали.

**Ключевые слова:** баланс между работой и семьей, работа мешает семейной жизни, семья мешает работе, намерение уволиться, мужество, банковский сектор Мали.