

# The Effect of Work-Family Conflict on Employee Turnover Intention among Commercial Bank Employees in Bamenda, Cameroon

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## Abstract

To remain sustainable, human resources and their management play an important role in organisations across the globe. Efforts often must be made not only to attract the best talents, but also to develop and retain the best. Employee turnover is costly for organisations, as they often lose their trained staff and may incur considerable costs to recruit and train new staff. This study seeks to assess the effect of work-family conflict on employee turnover intentions in commercial banks in Bamenda, Cameroon. To capture work-family conflict, three measures are used, namely time-based work-family conflict, strain-based work-family conflict, and behaviour-based work-family conflict. A sample of 88 commercial bank employees provided data for the study, selected randomly from a population of 124 employees spread across the ten commercial banks operating in Bamenda. Data was collected using self-administered questionnaires, designed following relevant Likert-scale-based questions from two studies. Collected data were analysed using Ordinary Least Squares (OLS). Findings from the empirical analysis indicate a statistically significant positive effect of strain-based work-family conflict on employee turnover intentions. A positive, though statistically insignificant, result was obtained for time-based work-family conflict, while a negative, though statistically insignificant, result was obtained for behaviour-based work-family conflict. Statistically significant negative results were obtained for the effect of age and years of work experience on employee turnover intention in commercial banks, suggesting that older and more experienced employees were less likely to consider quitting their jobs. These findings are relevant for bank managers, as they have bearings on the management of human resources and related costs in these institutions.

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## Keywords

Commercial Banks, Family, Work, Work-Family Conflict, Turnover Intention

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## 1. Introduction

### 1.1. Background

Organisational sustainability in today's competitive business environment increasingly depends on the knowledge, skills, capacities, and manners of employees (Chibulanotu, 2023). Successful employee management is of prime interest to business executives globally, as it has the potential to determine core competencies, performance, and enhance an organization's competitive edge (Mujtaba & Mubarik, 2022). In this light, the human component plays a much larger role in the service industry than it does in manufacturing and related industries due to the industry's propensity to be more customer intensive and its dependence on the quality of the workforce (Amirul et al., 2023). The relevance of employees for customer service in the modern service industry extends to more important roles as innovators, change makers, facilitators, and coordinators (Nguyen & LeBlanc, 2021; Engen et al., 2021). This is particularly pertinent to the financial services industry, wherein technological advances require creative and innovative thinking to enable financial institutions to gain a competitive advantage. Employees thus remain significantly important in these key economic entities, and the management of talent is imperative in facilitating service delivery and innovation.

A significant element to consider is the fact that employees have a life outside of work, and the most important aspect of life outside the workplace is family (Mukanzi & Senaji, 2017). Work-related and family-related conflicts resulting from changing workplace and family dynamics respectively affect employee commitment, and thus organisational performance (Recuero & Segovia, 2021). Work and family requirements interfere with each other, and thus bring undesirable results on employees' turnover intention (Amalia & Zakiy, 2021). The incompatibility in work and family roles, wherein participation in one impairs participation in the other, is often termed work-family conflict. Work-family conflict is experienced by employees because of limited resources such as time and energy in meeting the simultaneous demands to perform two or more different roles (Greenhaus & Beutell, 1985); a clash in the two roles—work, and family, which then results in inter-role conflict (Hasyim & Muafi, 2023); and when someone simultaneously has trouble meeting the needs and standards of their work and home roles (Tallukder, 2019; Arthi & Sumathi, 2020).

Organisational dynamics relating to elements such as working hours, working conditions, employee engagement in decision-making, meetings, and related activities, among others, and changes in these dynamics may adversely impact an organisation in many aspects, such as reducing employee commitment and productivity. Changes in these dynamics also make it more expensive to engage and train

new employees, causing the loss of traditional knowledge (Balsmeier & Woerter, 2019). Employees may quit their jobs if they feel long hours harm their work-family balance due to their inability to make personal plans, or lack sufficient freedom. Consequently, organisations lose money when many employees leave (Magadley, 2021). Direct costs related to employee turnover include recruitment and training costs, lower output during the transfer/training period, loss of institutional knowledge, low employee confidence, and difficulty working in sync with organisation goals and objectives. Other costs include diminished organisational image and business relationships in terms of loss of interest by potential employees, customers, and clients (Alzoubi et al., 2020; Zafar et al., 2022).

Work-family conflict affects not only the individuals suffering from it but also their families, business owners, and managers. In relation to employees, the presence of work-family conflict may prompt employees to miss work, and in some cases may cause them to be inclined to leave their jobs (Yucel et al., 2023), and it breaks down their mental and physical well-being (Obrenovic et al., 2020), thus affecting the quality of their personal relationships outside of work. Consequently, employees experiencing high levels of work-family life conflict are likely to miss more work days per year, be less committed to the organization, less satisfied with their job, and more likely to leave their job voluntarily. Though work-family conflict is usually more common among women or mothers because of gender roles and social standards which require women to spend more time taking care of the home, changing gender roles, as more men take on parenting duties, has lessened the focus of work-family conflict on women (Arthi & Sumathi, 2020). The inclusion of men in the work-family conflict dynamic has increased the importance of the subject among researchers, human resource and related managers, and policymakers alike.

## 1.2. Problem Statement

Considering the important economic role played by banks across the world (Inim et al., 2022), workers in these institutions are burdened with so much work to the extent that their personal lives are affected (Kongo et al., 2023). This is particularly relevant in Cameroon, whose banking sector is characterized by long working hours, heavy workloads, unfavorable working conditions, and poor environmental settings (Tabi et al., 2021). This situation exerts mental stress on employees, leading to undesirable attitudes towards work and increased employee turnover (Lee et al., 2023; Morrison et al., 2020). In the presence of work-family conflict, employees often consider several possible actions, the most common of which is the thought of leaving the job (Rahman et al., 2020). Given the large number of financial institutions which offer similar products and services as commercial banks, competitive pressure in the banking business in Cameroon is relatively high (Diangha & Sambila, 2023). High job demands in the world of banking (Kongo et al., 2023) on the one hand and demands for family responsibility on the other can lead to the emergence of conflicts in balancing the two most important life domains—work and family. In spite of such working conditions in the bank-

ing industry, there is a paucity of research conducted to find out the turnover intention of the industry's employees.

An employee might want to leave their job for many reasons, such as health problems, family issues, the chance to make more money, or simply better working conditions. Whether or not employees in commercial banks in Cameroon, and Bamenda in particular, have any intention of leaving their jobs due to work-specific causes remains an area of research that the literature has failed to adequately address. Though past empirical research has made valiant attempts to understand the work-family conflict by examining the antecedents and consequences of the construct (Allen et al., 2020; Dodanwala & Shrestha, 2021), very few of these studies have been conducted in the banking industry. Among past findings on the work-family conflict are deleterious consequences such as lowered job and life satisfaction, increased job and life stress, lowered organizational commitment, and increased intention to quit jobs or search for employment elsewhere (Hasanah & Bagis, 2022). As productive family patterns replace traditional family designs as dominant family models, work-family conflict has gained attention in an era of globalization where both men and women play dual roles as parents and workers. Understanding the turnover intention of employees and its causes will help human resource and related managers develop adequate strategies to handle employee challenges, and thus enable them to perform at the optimal level, while reducing the risk of employee turnover and the often-costly consequences associated with it.

### **1.3. Research Objectives/Hypotheses**

The purpose of this study is to assess the effect of work-family conflict on the turnover intention of employees of commercial banks in Bamenda, Cameroon. This study will be of significance to several stakeholders, the most important of these being human resource managers and other top management personnel in financial institutions; government authorities and policymakers, particularly those involved with labour and social security; and the academic community. Findings from this study will provide insight on how to motivate, satisfy, and overall manage their employees; further help the enterprises to increase diversity and inclusivity; establish the best strategies to manage employees to ensure work is not disrupted due to family issues and family issues are not disrupted because of work; provide solutions to the causes of work-family conflict and family-work conflict, thereby increasing employee commitment to the organisation and enhancing productivity, and help to reduce turnover intentions. Findings will also contribute to knowledge in the area of work-family conflict and turnover intentions, focusing particularly on the service sector, and precisely in commercial banks where working conditions in Cameroon are sometimes tough and inflexible, and fail to consider the lives of employees at the family level.

The specific objectives of this research will examine the effect of time-based work-family conflict on employee turnover, the effect of strain-based work-family conflict on employee turnover, and the effect of behavior-based work-family con-

flict on employee turnover intentions in commercial banks in Bamenda, Cameroon. These objectives will be guided by the following hypotheses:

H1: Time-based work-family conflict has no significant effect on employee turnover intentions in commercial banks in Bamenda.

H2: Strain-based work-family conflict has no significant effect on employee turnover intentions in commercial banks in Bamenda.

H3: Behavior-based work-family conflict has no significant effect on employee turnover intentions in commercial banks in Bamenda.

## 1.4. Scope and Area of Study

This study assesses the effect of work-family conflict on employee turnover intention in commercial banks. Specifically, the study focuses on three work-family conflict measures, namely time-based, strain-based, and behavior-based work-family conflicts. Time-based conflict occurs when time devoted to one role makes it difficult to participate in another role. Strain-based conflict, on the other hand, occurs when strain experienced in one role intrudes into and interferes with participation in another role. Behavior-based conflict occurs when specific behaviors required in one role are incompatible with behavioral expectations in another role (Greenhaus & Beutell, 1985). Turnover intention is a measure of an employee's intent, precursor, or thought process initiated before voluntarily and permanently leaving an organization (Kumara & Fasana, 2018). Geographically, this study focuses on commercial banks in Bamenda, Cameroon. As of 2024, the region boasts a total of ten (10) commercial banks, each of which has one branch located along the commercial avenue, with the exception of Afriland First Bank and NFC Bank, which each has one other branch located in Mile 2, Nkwen. A comprehensive analysis, wherein employees in all ten of these banks are targeted, provides insights into how work-family conflict affects employee intention to leave, otherwise called employee turnover intention. With respect to the time scope, a total of eight months were dedicated to this study, namely from February to October 2024.

Cameroon is part of the CFA franc zone, which governs currency, credit, and financial matters between France and several African colonies. Established during the colonial era, the current framework of this zone dates back to conventions signed in 1972-73. The banking system in Cameroon is integrated into the Central African Monetary and Economic Community (CEMAC), overseen by the Banque des Etats de l'Afrique Centrale (BEAC), which dictates monetary policy in coordination with national monetary committees from member countries. The Cameroonian banking sector includes commercial banks, development banks, and non-bank financial institutions.

## 2. Literature Review

### 2.1. Conceptual Literature

#### 2.1.1. Role Conflict

The work and family relationship is complicated and multidimensional in nature.

When incompatible demands and expectations arise from work and family roles, the result is role conflict. [Dodanwala and Shrestha \(2021\)](#) defines role conflict as a conflict that arises due to pressures from work and family. [Cheng et al. \(2021\)](#) posits that role conflict arises from several factors, such as demands from work and family, difficulties in dividing time between work and family, and pressure from work, which makes it difficult for someone to meet family needs and work obligations. According to [Olson \(2011\)](#), whatever choice is made, time spent in one activity will certainly limit the time spent in another. [Netemeyer et al. \(1996\)](#) identify two forms of role conflict, namely work-family conflict and family-work conflict. The amount of role conflict an individual experiences can be attributed not only to decisions about work and family, but also to individual and organisational characteristics ([Nikandrou & Papalexandris, 2007](#)). The overall effect of role conflict is a desire by employees to quit one of the roles causing the conflict. In the workplace, employees may choose to leave their jobs. This desire by employees to quit their jobs results in significant human resource losses for an organization.

### **2.1.2. Work-Family Conflict**

Work-family conflict results from conflicting and imbalanced allocation of roles, time, and responsibilities between work and family ([Netemeyer et al., 1996](#); [Greenhaus et al., 1999](#)) and is positively related to the motivation to quit ([Netemeyer et al., 2004](#)). Work-to-family conflict is a type of resistance to role pressure that arises from work, affects the family sphere, and is mutually incompatible ([Frone et al., 1997](#)). It is a positive influencer of employees' job burnout ([Frone et al., 1992](#); [Kopelman et al., 1983](#)), turnover intention and job dissatisfaction, withdrawal behavior, and absenteeism ([Hammer et al., 2009](#)), low commitment, sluggishness, and intention to quit ([Allen et al., 2000](#)).

### **2.1.3. Types of Work-Family Conflict**

[Greenhaus and Beutell \(1985\)](#) classify work-family conflict into three categories, namely time-based conflict, strain-based conflict, and behavior-based conflict.

1) Time-based work-family conflict occurs when the time demands from work and family compete with each other (*Ibid*). Subjective measures of time, namely, work hour preferences or perceptions of time pressures, are key measures of work-family conflict ([Clarkberg & Moen, 2001](#); [Dugan et al., 2012](#)). While some scholars argue that behavior-based work-family conflict may not be relevant to most occupations ([Mauno et al., 2006](#)), there may be occupational variation in the processes and the degree to which work-family processes such as positive and negative crossover of roles operate ([Dierdorff & Ellington, 2008](#)). The presence of this conflict leads to possible difficulties in allocating time to fulfill roles, whether they are in work or family functions.

2) Strain-based work-family conflict occurs when stress from one domain makes it challenging to fulfill the requirements of the other role ([Juvanhol et al., 2022](#); [Paoletti et al., 2022](#)). [Paoletti et al. \(2022\)](#) argue that work-related stress may arise from inadequate resources to meet job demands, poor working conditions,

few health benefits or considerations, poor motivation, and limited human resources in terms of time and energy, which affect one's ability to cope with the demands of membership in different roles. Chronic over-activation of the physiological stress response system without sufficient opportunities for recovery has adverse effects on health (Juvanhoh et al., 2022), work, or parenting (Paoletti et al., 2022).

3) Behaviour-based conflict originates from the existence of contradictory norms and expectations in one person's roles, where attitudes, values, and behaviours expected in one role may conflict with those in another role (Dierdorff & Ellington, 2008; Charkhabi et al., 2016). Like strain-based conflict, behaviour-based conflict depicts a "negative spillover" from one domain to another, where behaviour desired and developed in one domain interferes with behaviour in the other domain while simultaneously inhibiting role performance in that latter domain (Edwards & Rothbard, 2000; Greenhaus & Beutell, 1985). In work organizations, behaviour-based conflict does not necessarily involve conflicting demands from multiple roles but entails some form of behavioural interference when performing different roles.

#### **2.1.4. Family-Work-Conflict**

Family-work conflict is a form of inter-role conflict in which the general demands of, time devoted to, and strain created by the family interfere with performing work-related responsibilities (Dixon & Bruening 2005; Netemeyer et al., 1996). Increasing dual career responsibilities make it difficult for an individual to maintain a balance between family and work responsibilities like fulfilling family commitments, and meeting the criteria of the workplace (Kopelman et al., 1983; Frone et al., 1997), with a negative impact on job satisfaction, job performance, and leisure satisfaction (Ahmad, 1996). Work-family conflicts arise in a situation in which demands from both work and non-work-related responsibilities and roles remain incompatible (Pleck et al., 1980). This bidirectional conflict creates unwanted results like stress, poor health, work-related conflicts, absenteeism, and turnover (Lingard et al., 2007; Netemeyer et al., 2004).

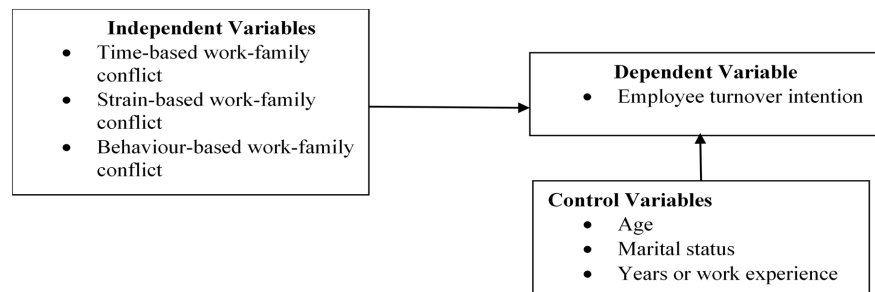
#### **2.1.5. Turnover Intention**

Turnover intention is defined as employees' thoughts about leaving the job (Jeongdo, 2010) and the level at which an employee has a choice to leave their profession either voluntarily or involuntarily, due to the availability of other job posts. Turnover intentions bring up the estimation of chances to leave an organization at some specified point in the near future, or the "immediate indication of turnover behavior" as employees leave organizations for other opportunities (Tett & Meyer, 1993; Mobley et al., 1978; Rahman & Nas, 2013). There are three indicators or conditions of turnover intention: thoughts of quitting; intention to search for another job; and intention to quit. Several behavioral consequences of reduced job involvement, weakened performance, and low job satisfaction would lead to turnover (Richer et al., 2002; Bhagat, 1983) and provide a reason for the

organization to incur significant direct and indirect costs (Dess & Shaw, 2001). Based on Al-Rahmi & Zeki (2017), the primary responsibility for creating competitive and sustainable advantages for the company largely depends on its employees. One of the steps taken to achieve the desired targets or goals of a company is to reduce the level of employee turnover by considering all factors that influence employees' desire to leave (Otache & Inekwe, 2022).

### 2.1.6. Conceptual Framework

The conceptual framework relating to the main concepts and variables in this study is presented in Figure 1 below.



**Figure 1.** Conceptual framework. Source: Authors (2024).

The dependent variable in this study is employee turnover intention. The independent or explanatory variable is work-family conflict, captured using time-based work-family conflict, strain-based work-family conflict, and behaviour-based work-family conflict. Controls are made for other variables which may affect employee turnover intention based on past literature (Saigusa et al., 2024), the most notable being age of employee, marital status, and number of years of work experience.

## 2.2. Theoretical Literature

### 2.2.1. Theories of Work-Family Conflict

Although six models can be used to explain the effects of work-family conflict (Frone et al., 1994), this study focuses on and applies role theory, conservation of resources theory, and the spillover model.

Role Theory focuses on the roles individuals enact in society and organizations, exploring the impact of these roles on their behavior, cognition, and emotions (Wang, 2024). Conflict or complementarity may arise among these roles, shaped by societal and organizational expectations (Katz & Kahn, 1978), and work-family conflict results from the incompatibility of role demands between work and family in terms of time, strain, or behavior (Greenhaus & Beutell, 1985). Work role conflict can occur in two directions: from work to family or from family to work (Kossek & Ozeki, 1998). It can be asymmetrical in impact, as work variables seem to be more strongly related to work-to-family conflict than family variables seem to be related to family-to-work conflict (Byron, 2005). Key applications of role theory in the work-family context include: role conflict; role undertaking; role

boundaries; and role support.

Conservation of Resources (COR) theory hypothesizes the connection between job demands and individual resources, firm commitment, employee engagement, turnover intentions, and performance at work (Bon & Shire, 2022). Work-family conflict is usually conceived as a form of stress in Conservation of Resources theory (Hobfoll, 1989), where attempts to harmonize work-to-family and family-to-work demands encounter resource loss such as time and energy, which contributes to stress (Grandey & Cropanzano, 1999). This theory is suggested in this study because a threat to resources can lead to stress and thus to turnover intention among employees. The worker would go to the length of quitting their employment to alleviate the stress and conserve their resources.

The model of Spillover is considered in terms of feelings, values, abilities, and behaviors that drift from one context onto the other (Edwards & Rothbard, 2000), which can be bidirectional—positive and/or negative. Some authors rather refer to the idea of “contagion” (Bolger et al., 1989; Stevens et al., 2006), distinguishing forms of influence related to the individual moving between two contexts (spillover), and crossover influence, when a person’s feelings in a context influence the feelings of other people in another context (for instance, when someone’s work strain affects their family’s quality of life).

### 2.2.2. Theories of Turnover Intention

Porter-Steers Met Expectations hypothesis is a modification of Vroom’s Expectancy theory whereby Porter and Steers (1973) described three common denominators that characterize motivation. Denominators describe what energizes human behavior, what directs or channels such behavior, and how this behavior is maintained and sustained. Aligning with Vroom’s theory, the Porter-Steers Met Expectations hypothesis describes the divergence between positive and negative occurrences a person comes across on the job vis-à-vis the person’s expectations (Banks, 2007), which can be used to predict the extent of job satisfaction (Samad & Yusuf, 2012).

The Causal Model of turnover (Price, 2001) is a short reflection on the determinants of employees’ voluntary turnover. Price separated the causal factors into exogenous variables and intervening endogenous variables. Exogenous variables of the model are further divided into environment, individual, and structural labels. The intervening variables are considered endogenous variables. With a direct positive relationship to turnover intention, environment variables represent constraints on the intent to stay resulting from non-work settings, while opportunity signifies the availability of alternative jobs in the career environment (Price, 2001; Boyar et al., 2012). Price (2001) posited four individual exogenous variables with a direct impact on turnover intention: general training, job involvement, positive affectivity, and negative affectivity.

### 2.3. Empirical Literature

Past research examining the antecedents and consequences of work-family con-

flict in various geographical locations and varied industries indicates that when the conflict reaches a certain level and exceeds individuals' ability to cope, the idea of quitting their job arises (Grandey & Cropanzano, 1999; Liao et al., 2022). Studies applied the conservation of resources theory (Hobfoll et al., 2018), the theoretical framework of planned behavior to evaluate the work environment, and three canons of work-family conflict, namely time-based, tension-based, and behavior-based, as key predictors of turnover intention. Findings demonstrate that work-family conflict has deleterious consequences such as lowered job and life satisfaction, increased job and life stress, anxiety, depression, lowered organizational commitment, and increased intention to turnover (Dodanwala & Shrestha, 2021), among hospital nurses (Saigusa et al., 2024; Hasanah & Bagis, 2022), ICT industries (Lee et al., 2023), hospitals (Yucel et al., 2023; Asghar et al., 2018), apparel manufacturing companies (Rathnaweera, 2018), the hospitality sector (Abdou et al., 2022), among social workers (Jia & Li, 2021; Kalliath et al., 2019), and in the higher education sector (Lina et al., 2024). In addition, Aboubaker et al. (2020) found that the work-family conflict strain dimension had a stronger impact on turnover intention than other conflicts.

Using six items developed by Carlson et al. (2000), consistent with Greenhaus & Beutell's (1985) conceptualization, De Gieter et al. (2022) found that work-non-work boundary management fit decreases the chance of time- and strain-based work-family conflict and subsequently enhances employees' performance in and satisfaction with family life. Pak et al. (2022) integrate the work-home resources model of Brummelhuis & Bakker that integrates work-family enrichment (Greenhaus & Powell, 2006), work-family conflict (Greenhaus & Beutell, 1985), and COR theory to empirically elaborate on the work-home resources model that explicates the complex associations of working hours with the work-family interface by elucidating the mediating role of vigor and exhaustion in the connection between working hours and both work-family enrichment (WFE) and work-family conflict (WFC), respectively. In light of Pak et al.'s (2022) conception, Muhammad et al.'s (2024) research indicates that the higher the perceived value of person-job fit, the lower the perceived value of work engagement, and the lower the perceived value of turnover intention.

Using the prevailing theoretical background of conservation of resources (COR) theory and preceding research, studies indicate that work-family conflict has a negative impact on psychological safety, and psychological wellbeing and safety influence job performance (Obrenovic et al., 2020). Employees facing an imbalance of roles in the family and work environment, and workloads outside their abilities, will engage in deviant actions harmful to themselves and the institution. In addition, tenure does not weaken the outcome of work stress and turnover intention on counterproductive work behavior (Amalia & Zakiy, 2021). Work-life conflict significantly and directly predicts turnover intention in terms of strain-based conflict (Wang et al., 2022). Emotional intelligence moderates the positive relationship of proactive behavior with workplace anxiety and the indi-

rect association between proactive behavior and work-family conflict via workplace anxiety (Cui & Li, 2021). Sofyan and Iqbal (2024) conclude that work-family conflict has a positive and significant effect on the intention to leave, while organizational commitment and job satisfaction have opposite effects.

### 3. Methodology

#### 3.1. Research Design

The research design chosen for this study is ex post facto research. This design is characterized by the researcher's lack of control over the selection and manipulation of the independent variable. Instead, the researcher examines data retrospectively to establish possible causes, relationships, or associations and their meanings. In the context of this research, ex post facto research allows for the investigation of potential cause-and-effect relationships by assessing employee turnover intentions and retrospectively analyzing the manifestation of work-family conflict. The focus is not on testing the effect of a specific treatment, as in experimental research, but rather on studying the hypothesized effects of independent variables after specific events have already occurred. By adopting an ex post facto research design, this study aims to uncover possible correlations between work-family conflict and employee turnover intentions. Ex post facto research is particularly well-suited for this study as it allows the researcher to explore real-world phenomena in a natural setting without imposing artificial manipulations. It provides valuable insights into the complex dynamics of the banking sector in Bamenda, offering a retrospective view of how work-family conflict may have contributed to employee turnover intentions over time.

#### 3.2. Data Collection

Primary data is used in this study, collected through the use of questionnaires. This method will provide first-hand information on the effect of work-family conflict on employee turnover intentions in commercial banks in Bamenda. The questionnaire used to collect data in this study was designed following the Work and Family Conflict Scale (WAFCS) of Carlson et al. (2000). The WAFCS elaborates a number of questions and statements relating to work-family conflict, specifically focusing on time-based, strain-based, and behavior-based conflicts. The scale encompasses 30 items, anchored by a 7-point Likert scale ranging from 1 (very strongly disagree) to 7 (very strongly agree). Higher scores indicate the higher work-family conflict dimensions the respondents perceived.

Turnover intention was assessed using statements from the Employee Turnover Intention Scale of Roodt (2004). Following this scale, the respondents are required to give responses about thoughts of quitting, intention to search for another job, intention to quit, and intention to stay at the company during the past nine months. A 5-point Likert scale ranges from Never being the lowest score (1), to Rarely (2), Often (3), Sometimes (4), and Always being the highest score (5). The higher the scores, the higher the level of the respondents' turnover intention.

Again, the questions or statements used in this study's questionnaire were close-ended, and adapted from the survey-based scales above. However, some open-ended questions were asked in the first section of the questionnaire. The questionnaire was structured into three parts, the first soliciting demographic information on the respondents such as age, gender, number of years of service, position in the institution, and educational level, among others. The second and third parts of the questionnaire contained closed-ended statements or questions, in accordance with the research questions and the research hypotheses. Responses on the second section took the form of a Likert Scale, with responses ranging from "Strongly Agree" indicating the highest level of agreement with relevant statements on work-family conflict to "Strongly Disagree", indicating the highest level of disagreement with relevant statements on work-family conflict. Other responses in the scale include "Agree" and "Disagree", which indicate varying levels of agreement with relevant statements on work-family conflict, between "Strongly Agree" and "Strongly Disagree".

Responses in the third section also took the form of a Likert Scale, with responses ranging from "Never", indicating the highest level of disagreement with relevant questions on intention to leave or turnover intention, to "Always", indicating the highest level of agreement with relevant questions on turnover intention. Other responses in the scale include "Rarely", "Often", and "Sometimes", which indicate varying levels of agreement with relevant questions on turnover intention. All questionnaires were self-administered.

### 3.3. Population, Sample, and Sampling Technique

The population of the study embodies all commercial banks in Bamenda. In all, there are ten of these banks, the majority of which have only one branch each, with the exception of Afriland First Bank with two branches, and NFC Bank with three branches. The target population was the staff or employees of the ten commercial banks in Bamenda. On the basis of field research, there are 124 staff employed by the banks in Bamenda, serving in various capacities from customer service representatives to cashiers, loan managers, operations and internal control personnel, account relation officers, and top management.

In order to decide on the sample size, some considerations must be taken, examples being the purpose of the study, the size of the population, the risk of selecting a "bad" sample, the allowance for sampling error that may occur, and available resources (Israel, 1992). Alreck and Settle (1995) posit that the choice of sample size is normally made after considering statistical precision, practical issues, and available resources. The following formula, according to Yamane (1967) and stated by Israel (1992) using a 5% confidence level, was considered in order to generate a sample for this study:

$$n = \frac{N}{1 + N(e^2)}$$

where

$n$  = Number of items in the sample

$N$  = Population size

$e^2$  = square of the maximum allowance for error between the true proportion and the sample proportion.

$$n = \frac{124}{1 + 124(0.05^2)} = 94.66$$

This approximates to a sample size of 95 commercial bank employees, selected from the banks under study.

Random sampling was used in this study. In administering the questionnaires in this study, the researchers visited each of the ten commercial bank branches in Bamenda, all of which are located along the commercial avenue, plus a branch each of Afriland First Bank and NFC Bank, both of which are located in Mile 2 Nkwen. On the day of the visit, questionnaires were administered randomly to the staff of each branch, with a maximum of nine (9) questionnaires per bank.

## 4. Data Analysis

### 4.1. Measures

Variables used in this study are described in **Table 1** below.

**Table 1.** Variables used and their measurements.

Variable	Meaning	Measurement	Source
Turnover intention	Extent to which someone is planning to quit their current job.	Likert scale, continuous variable	Questionnaire, adapted from Roodt (2004)
Time-based work-family conflict	Conflict arises when time devoted to one role makes it difficult to participate in another role.	Likert scale, continuous variable	Questionnaire, adapted from Carlson et al. (2000)
Strain-based work-family conflict	Conflict arises when strain experienced in one role interferes with participation in another role.	Likert scale, continuous variable	Questionnaire, adapted from Carlson et al. (2000)
Behaviour-based work-family conflict	Conflict arises when specific behaviors required in one role are incompatible with behavioral expectations in another role.	Likert scale, continuous variable	Questionnaire, adapted from Carlson et al. (2000)

Source: Authors (2024).

As seen in the table, the dependent variable in this study is turnover intention, captured using questions adapted from Roodt (2004). The independent or explanatory variable is work-family conflict, captured using time-based, strain-based, and behaviour-based conflicts. Data on these measures are captured using statements adapted from the Work and Family Conflict Scale of Carlson et al. (2000).

## 4.2. Empirical Model

In order to assess the effect of work-family conflict on employee turnover intention, the function below is applied:

$$TI = f(\text{Time-based WFC, Stress-based WFC, Behaviour-based WFC})$$

Econometrically, the model is specified as follows:

$$TI = \beta_0 + \beta_1 T\_WFC_i + \beta_2 S\_WFC_i + \beta_3 B\_WFC_i + \beta_4 AGE_i + \beta_5 Exper_i + \beta_6 MS_i + \varepsilon$$

where

TI = Turnover intention (of employees)

T\_WFC = Time-based work-family conflict

S\_WFC = Stress-based work-family conflict

B\_WFC = Behavior-based work-family conflict

AGE = Age of employee

Exper = Experience of an employee

MS = Marital status of the employee

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$  = Coefficients of the independent variables and controls

$\beta_0$  = Constant

$\varepsilon$  = Error term

## 4.3. Estimation Technique

All data collected for this study were coded and analysed with the help of SPSS. Frequency tables, percentages, means, min, and max were used to describe respondents' characteristics and responses on various variables of interest. Cronbach alpha was used to indicate the reliability of observed variables. The study further used Ordinary Least Squares (OLS) to establish the relationship between work-family conflict and employee turnover intention. Other tests performed in the analysis include multicollinearity, the test for heteroscedasticity, and normality. Regarding the econometric tests, the Fisher statistics for the global significance of the model and the R-square adjusted were used for the overall fitness of the model. The size of the parameter determines the magnitude of the effect of variables, while the sign determines the direction of the effect of the independent variables on the dependent variable and if the *p*-value is less than the threshold of 1%, 5%, and 10% level of significance.

## 4.4. Reliability and Validity of the Research Instrument

The Cronbach alpha coefficient is used to test the reliability of the items that are used to measure the independent variables and the dependent variable. According to Cronbach (1951), this coefficient should be at least 0.7. The validation of the instrument for this study is carried out to ensure both face and content validity. A pilot test of the questionnaire was done prior to its use within this study in order to examine the validity and reliability of the questionnaire and to improve the questions, format, and scales. To ensure content and face validity, the questionnaire was designed to ensure that its content ties with the research objectives.

## 5. Results

In this study, 95 questionnaires were administered, and a total of 88 questionnaires were returned, constituting a 92.6% return rate.

Demographic profile of respondents

**Table 2** below shows the demographic profile of the questionnaire's respondents.

**Table 2.** Demographic profile of respondents.

	Elements	Frequency	Percent	Cumulative Percent
Gender	Male	46	52.3	52.3
	Female	42	47.7	100
	<b>Total</b>	<b>88</b>	<b>100</b>	
Age	<20	0	0	0
	21 - 30 yrs	27	30.7	30.7
	31 - 40 yrs	42	47.7	78.4
	41 - 50 yrs	14	15.9	94.3
	>50 yrs	5	5.7	100
	<b>Total</b>	<b>88</b>	<b>100</b>	
Marital status	Single	33	37.5	37.5
	Married	52	59.1	96.6
	Divorced	3	3.4	100
	<b>Total</b>	<b>88</b>	<b>100</b>	
Educational attainment	≤GCE A/L	2	2.3	2.3
	BSc/BBA	48	54.5	56.8
	MSc/MBA	29	33.0	89.8
	Other	9	10.2	100
	<b>Total</b>	<b>88</b>	<b>100</b>	
Position in institution	Account relations officer	24	27.3	27.3
	Cashier	27	30.6	57.9
	Accounting & Operations	13	14.8	72.7
	Loans/Recoveries	17	19.3	92.0
	Top management	7	8.0	100
	<b>Total</b>	<b>88</b>	<b>100</b>	
Number of years in service	≤1 yr	11	12.5	12.5
	1 - 5 yrs	23	26.1	38.6
	6 - 10 yrs	31	35.2	73.8
	11 - 15 yrs	5	5.7	79.5
	>15 yrs	18	20.5	100
<b>Total</b>	<b>88</b>	<b>100</b>		

Source: Author's computation (2024), based on field data.

Based on **Table 2** above, 46 out of the 88 respondents to the study's questionnaire were male, constituting 52.3% of the entire respondents. Meanwhile, 42 respondents were female, constituting 47.7% of the sample. These results indicate that gender lines in the banking sector are relatively insignificant, as women today have an almost equal likelihood as men to be employed in commercial banks.

In relation to age, close to half (47.7%) of the study's respondents were aged between 31 and 40 years. 27, or 30.7%, of the respondents were aged between 21 and 30 years, while 19, or 21.6%, of the respondents were aged 41 and above. These figures suggest that banks rely on a relatively young workforce to deliver their services, largely pertaining to an age group of between 21 and 40 years old. The figures further indicate that the majority of respondents to the study's questionnaire were married (59.1%). 37.5% of the respondents were single, while 3, or 3.4%, were divorced.

With respect to educational levels, the majority of the questionnaire's respondents had at least a first degree, implying either a Bachelor of Science (BSc), a Bachelor of Business Administration (BBA), or another equivalent qualification. 29, or 33% of the respondents, had a postgraduate degree, namely a Master of Science (MSc), a Master of Business Administration (MBA), or another equivalent qualification. 9 (10.2) of the respondents had other qualifications, which most specified as professional qualifications like ACCA, CFA, and related professional programs. Only 2 respondents (2.3%) had a qualification below the first degree, suggesting that the majority of bank employees are highly educated people, with a broad skill set acquired from several years of tertiary education in both academic and professional study programs.

In relation to the position occupied in the institution, 57.9% of the questionnaire's respondents were cashiers and account relation officers. 34.1% of the respondents were loan/recovery officers and accounting/operations personnel. People classified as "top management" personnel, namely the heads of different operating units or departments within the banking establishments, made up 8% of the questionnaire's respondents.

With regard to service longevity, 31, or 35.2% of the questionnaire's respondents, had been in service in their banking establishment for between 6 and 10 years. 26.1% of the respondents had been in service for 1 - 5 years, while 20.5% had been in service for over 15 years. Only 11, or 12.5% of the respondents, had been in service for less than a year. These figures are indicative of a relatively highly experienced workforce in the banking industry, but also potentially signal high employee turnover rates, given that approximately 36.8% of the respondents had been in service for less than 5 years.

Responses relating to work-family conflict

Time-based conflict

**Table 3** below indicates the frequencies (N) and percentages (%) of respondent responses relating to time-based work-family conflict.

**Table 3.** Respondents' responses relating to time-based work-family conflict.

TIME-BASED CONFLICT	SA		A		NE		D		SD	
	N	%	N	%	N	%	N	%	N	%
The time I must devote to my job keeps me from participating in household responsibilities and activities.	38	43.2	22	25.0	3	3.4	10	11.4	15	17.0
My work takes up time that I would like to spend with family/friends.	11	12.5	19	21.6	9	10.2	43	48.9	6	6.8
I often bring work home to do in the evenings and on weekends.	13	14.8	18	20.5	12	13.6	17	19.3	28	31.8
I feel guilty for spending too much time at work and not spending enough time with my family.	34	38.6	9	10.2	11	12.5	20	22.7	14	15.9

Source: Author's computation (2024), based on field data.

From **Table 3** above, 68.2% of the questionnaire's respondents asserted that the time they must devote to their job keeps them from participating in household responsibilities and activities. This figure constitutes 43.2% who strongly agreed that the time they must devote to their job keeps them from participating in household responsibilities and activities, and 25% who agreed. Meanwhile, 28.4% of the respondents refuted the fact that the time they must devote to their job keeps them from participating in household responsibilities and activities. This figure constitutes 11.4% who disagreed, and 17% who strongly disagreed.

Though the majority (68.2%) of respondents asserted that the time they must devote to their job keeps them from participating in household responsibilities and activities, only 34.1% of the respondents asserted that their work takes up time that they would like to spend with family and friends. 55.7% of the respondents refuted the point that their work takes up time they would like to spend with family and friends. These figures suggest that though the majority of the respondents were aware that the time they devoted to their job kept them from spending time with family, they still saw the need to work, which explains why most refuted the point that their work takes up time that they would like to spend with family and friends. Thus, even in the absence of their jobs, the amount of time dedicated to family and friends may still be limited, as other income-earning activities may be pursued.

In relation to taking work home to do in the evenings and weekends, 51.1% of the respondents disagreed that they take work home. 35.3% of the respondents asserted that they take work home, while 13.6% were neutral on this. 44.2% of the respondents admitted that they feel guilty for spending too much time at work and not spending enough time with family. 38.6% of the respondents feel no guilt for spending too much time at work and not spending enough time with family. These figures are almost even and indicate that even if many of the respondents got all the time they needed away from their current jobs, family may still not

enjoy much of that extra time, as this “extra” time will likely be invested in other income-generating or leisure activities.

#### Strain-based conflict

**Table 4** below indicates the frequencies (N) and percentages (%) of respondent responses relating to strain-based conflict, following the Likert scale used in the questionnaire.

**Table 4.** Respondent responses related to strain-based conflict.

STRAIN-BASED CONFLICT	SA		A		NE		D		SD	
	N	%	N	%	N	%	N	%	N	%
When I get home from work, I am often too tired to participate in family activities/responsibilities, or do the things I would like to do.	10	11.4	37	42.1	12	13.6	25	28.4	4	4.5
The demands of my job make it difficult for me to maintain the kind of relationship with my spouse and children that I would like.	20	22.7	37	42.0	4	4.5	19	21.6	8	9.1
I am often preoccupied with work while I am at home.	16	18.2	33	37.5	6	6.8	21	23.9	12	13.6
Because my work is so demanding, at times I am irritable or quick-tempered when at home.	5	5.7	39	44.3	2	2.3	21	23.9	21	23.9

Source: Author’s computation (2024), based on field data.

From the figures in **Table 4**, over half of the respondents (53.5%) assert that they get home from work often too tired to participate in family activities/responsibilities, or do the things they would like to do. Meanwhile, 32.9% of the respondents refute the point that they get home from work often too tired to participate in family activities/responsibilities, or do the things they would like to do. This indicates relatively high levels of stress and strain at work. In line with these figures, 64.7% of the respondents assert that demands of their job make it difficult for them to maintain the kind of relationship with their spouse and children that they would like. This further gives an indication of the levels of strain-based work-family conflict in the banking industry.

Over half of the respondents (55.7%) affirm that they are often preoccupied with work while they are at home. 37.9% of the respondents refute this assertion, implying they are not often preoccupied with work while at home. A majority here again gives an indication of strain at work, and potentially high levels of strain-based work-family conflict. Finally, a fairly equal percentage of respondents agree and disagree that because their work is so demanding, at times they are irritable or quick-tempered when at home. Inconclusive trends can be drawn on strain-based work-family conflict based on this point.

Respondent responses relating to behavior-based work-family conflict

**Table 5** below indicates the frequencies (N) and percentages (%) of respondent responses relating to behaviour-based work-family conflict.

**Table 5.** Respondent responses relating to behavior-based conflict.

BEHAVIOUR-BASED CONFLICT	SA		A		NE		D		SD	
	N	%	N	%	N	%	N	%	N	%
The problem-solving behaviours I use in my job are not effective in resolving problems at home.	3	3.4	30	34.1	27	30.1	23	26.1	5	5.7
The behaviors I exhibit which make me effective at work do not help me to be a better parent and spouse.	0	0	14	15.9	20	22.7	47	53.4	7	8.0
In order for me to be as successful at work as I am at home, I must behave differently.	0	0	4	4.5	14	15.9	48	54.5	22	25.0

Source: Author's computation (2024), based on field data.

In relation to behaviour-based work-family conflict, the statistics in **Table 5** above indicate that a good number of the respondents were neutral on how their behaviours were affected by work-family conflict. Nonetheless, a slight majority of respondents (37.5%) asserted that the problem-solving behaviours they use in their job are not effective in resolving problems at home. On the other hand, 31.8% of the respondents refuted this point, implying rather that the problem-solving behaviours they use in their job are effective in resolving problems at home. Interestingly, 61.4% of the respondents affirm that the behaviours they exhibit which make them effective at work help them to be better parents and spouses. Only 15.9% of respondents responded to the contrary, asserting that the behaviours they exhibit which make them effective at work do not help them to be better parents and spouses. Finally, close to 80% of the respondents refuted the point that in order for them to be as successful at work as they are at home, they must behave differently. These figures give an indication of relatively low levels of behaviour-based work-family conflict among commercial bank employees in Bamenda.

Respondent responses relating to turnover intention

**Table 6** below indicates the frequencies (N) and percentages (%) of respondent responses relating to the turnover intention of commercial bank employees.

**Table 6.** Respondents' responses relating to turnover intention.

TURNOVER INTENTION	NEVER		RARELY		OFTEN		SOMETIMES		ALWAYS	
	N	%	N	%	N	%	N	%	N	%
Over the past year, how often have you considered leaving your job, even if you have no other paid job available?	5	5.7	2	2.3	0	0	51	58.0	30	34.1

**Continued**

How often do you think about getting another job that would better suit your personal needs?	5	5.7	12	13.6	11	12.5	23	26.1	37	42.0
How often do you consider working for a different employer for the same compensation or pay package, basing your judgment on perceived working conditions in the employer's institution?	0	0	7	8.0	14	15.9	32	36.4	35	39.8
Do you often look forward to another day at work?	11	12.5	14	15.9	16	18.2	28	31.8	19	21.6

Source: Author's computation (2024), based on field data.

From **Table 6**, only 5.7% of respondents have never considered quitting their job. 34.1% of the respondents asserted that they always consider quitting their job, indicating a relatively high turnover intention among commercial bank employees. Similar response frequencies apply to the number of employees who often think about getting another job that will better suit their personal needs, and the consideration of working for a different employer for the same compensation or pay package, based on perceived working conditions in the employer's institution. In these cases, 42% and 39.8% respectively of the respondents indicate that they always think about these options—firstly, of getting another job that suits their needs, and secondly, of working for a different employer for the same compensation package. Despite these figures, 21.6% of the respondents still indicated that they always look forward to another day at work, implying that even with the turnover intention, respondents still appreciate their jobs and look forward to a new challenge each day.

#### Inferential statistics

##### Summary of descriptive statistics

Descriptive statistics of the variables used in this study, such as the mean, variance, minimum, and maximum values, are presented in **Table 7** below.

**Table 7.** Descriptive statistics.

Variable	Obs	Mean	Std. Dev.	Min	Max
Turnover Intention	88	3.58	1.02	0.97	4.68
Time-based work-family conflict	88	1.64	0.78	1.06	3.73
Strain-based work-family conflict	88	2.29	0.75	0.99	4.33
Behaviour-based work-family conflict	88	1.67	0.79	1.34	3.10
Age	88	35.22	2.54	21	59
Years in service	88	7.31	1.13	1	22

Source: Author's computation (2024), based on field data.

Based on the summary statistics in **Table 7** above, the mean value of turnover intention stands at 3.58, with a standard deviation of 1.02, and corresponding minimum and maximum values of 0.97 and 4.68, respectively. The mean value of time-based work-family conflict is 1.64, with a standard deviation of 0.78, and corresponding minimum and maximum values of 1.06 and 3.73, respectively. The mean value of strain-based work-family conflict is 2.29, with a standard deviation of 0.75, and corresponding minimum and maximum values of 0.99 and 4.33, respectively. The mean value of behaviour-based work-family conflict is 1.67, with a standard deviation of 0.79, and corresponding minimum and maximum values of 1.34 and 3.10, respectively. With respect to the control variables used in this study, the mean value of age is 35.22 years, with a standard deviation of 2.54, and corresponding minimum and maximum values of 21 years and 59 years, respectively. Meanwhile, years in service has a mean value of 7.31 years, with a standard deviation of 1.13, and corresponding minimum and maximum values of 1 year and 22 years, respectively.

#### Correlation analysis

**Table 8** below indicates the pairwise correlation matrix for the variables in this study.

**Table 8.** Pairwise correlation matrix.

Variables	(1)	(2)	(3)	(4)	(5)	(6)
(1) time-based_wcf	1.000					
(2) strain-based_wcf	0.010	1.000				
(3) behaviour-based_wcf	-0.758	-0.132	1.000			
(4) age	-0.264	-0.171	0.132	1.000		
(5) mar_status	-0.054	0.233	-0.245	0.265	1.000	
(6) exper	-0.097	0.175	0.466	-0.331	0.504	1.000

Source: Author's computation (2024), based on field data.

Based on **Table 8**, there is a clear indication that the explanatory variables used in the study are not highly correlated with each other, a problem which otherwise could mean some variables must be dropped or eliminated from the study. A correlation value of 0.7 and above will signal multicollinearity, which clearly is not the case in this study. Further evidence of the absence of multicollinearity can be seen in **Table 9** below, which indicates Variance Inflation Factors (VIF).

**Table 9.** Variance Inflation Factor (VIF) results.

	VIF	1/VIF
Time-based_WFC	1.273	0.786
Strain-based_WFC	1.193	0.838
Behaviour-based_WFC	1.128	0.886

**Continued**

Age	1.114	0.897
Exper	1.221	0.819
Mean VIF	1.186	0.845

Source: Author's computation (2024), based on field data.

From the above results, the VIF values are all less than 5, implying a tolerable correlation between the independent or explanatory variables.

Test for heteroscedasticity

**Table 10** below indicates the Breusch-Pagan/Cook-Weisberg test results for heteroscedasticity.

**Table 10.** Breusch-Pagan/Cook-Weisberg test for heteroscedasticity.

Ho: Constant variance
Variables: fitted values of Turnover Intention
chi2 (1) = 0.30
Prob > chi2 = 0.5856

The null hypothesis in the Breusch-Pagan/Cook-Weisberg test is that the variance is constant, or homoscedastic. Based on the test results above, the  $p$ -value is statistically insignificant. Thus, we accept the null hypothesis that the variance is constant, or that there is no heteroscedasticity.

Regression results for the effect of work-family conflict on employee turnover intention

**Table 11** below indicates OLS regression results of the effect of work-family conflict on employee turnover intentions in commercial banks in Bamenda.

**Table 11.** Effect of work-family conflict on employee turnover intentions.

Turnover Intention	Coef.	St.Err.	t-value	$p$ -value	[95% Conf Interval]	Sig
Time-based_wfc	0.051	0.049	1.04	0.299	-0.148 0.046	
Strain-based_wfc	0.316	0.099	3.19	0	0.402 0.064	***
Behaviour-based_wfc	-0.109	0.076	-1.44	0.153	-0.26 0.041	
Age	-0.248	0.095	-2.61	0.011	-0.437 -0.059	**
Mar_status	-0.092	0.081	-1.14	0.331	-0.119 0.038	
Exper	-0.386	0.098	-3.94	0.026	-0.504 -0.066	**
Constant	7.496	0.515	14.55	0	6.472 8.521	***
Mean dependent var	2.631		SD dependent var		0.556	
R-squared	0.648		Number of obs		88	
F-test	32.326		Prob > F		0.000	
Akaike crit. (AIC)	63.422		Bayesian crit. (BIC)		75.808	

$p < 0.01$ ,  $p < 0.05$ ,  $p < 0.1$ . Source: Author's computation (2024).

Based on the results in **Table 11** above, the coefficient of the constant term is positive, which indicates that if all other variables in the empirical model are set to zero or held constant, turnover intention will still increase by 7.496, caused by other variables which affect turnover intention but are not included in the model. The effect of the constant term is statistically significant at the 1% level.

More importantly, the results indicate a statistically significant positive effect of strain-based work-family conflict on employee turnover intention in commercial banks in Bamenda. In other words, a one-unit increase in strain-based work-family conflict will lead to a 31.6% increase in employee turnover intentions in commercial banks in Bamenda. A similar positive result is obtained for time-based work-family conflict on employee turnover intentions, suggesting that an increase in time-based work-family conflict will lead to an increase in employee turnover intentions in commercial banks. This result is, however, statistically insignificant, implying no conclusive remarks can be made about time-based work-family conflict and its effect on employee turnover intentions in commercial banks in Bamenda. A negative, though statistically insignificant, result is obtained for behaviour-based work-family conflict, suggesting that an increase in this type of conflict will lead to a decrease in employee turnover intentions. Again, this result is statistically insignificant, implying no concrete conclusions can be drawn from it with respect to the effect of work-family conflict on employee turnover intentions.

With respect to the control variables used in this study, a statistically significant negative relationship is observed between age and employee turnover intention. This implies that an increase in age will lead to a decrease in employee turnover intention. In other words, older bank employees are less likely to nurse the thought of quitting their job due to work-family conflict than younger ones are. Consequently, turnover intentions for a 45-year-old employee will be lower than turnover intentions for an employee who is 25 years old. A similar statistically significant negative relationship is obtained for years of experience, implying that an increase in experience will lead to a decrease in employee turnover intentions in commercial banks in Bamenda. Thus, more experienced employees are less likely to nurse the thought of leaving their job than less experienced ones. Turnover intentions of an employee with 10 years of work experience will thus be far lower than turnover intentions for an employee with two years of work experience.

## 6. Discussion

**Hypothesis 1:** Time-based work-family conflict has no significant effect on employee turnover intention in commercial banks.

Results from **Table 11** above indicate a positive, though statistically insignificant, relationship between time-based work-family conflict and turnover intention. This suggests that an increase in time spent at work will lead to higher employee turnover intentions. Previous studies, such as those of *De Gieter et al.*

(2022) and Pak et al. (2022), found a similar positive relationship. Due to the statistical insignificance of this result, however, no valid conclusions can be drawn in relation to this work-family conflict measure.

**Hypothesis 2:** Strain-based work-family conflict has no significant effect on employee turnover intention in commercial banks.

In line with the findings of Dodanwala, Shrestha (2021), who find that a higher level of work-family conflict directly contributes to emotional exhaustion, which in turn diminishes job satisfaction and prompts employees to consider leaving their jobs. In the study by Dierdorff & Ellington (2008), strain-based conflict was decomposed into a number of causes, among these the availability of work equipment, safety of the working environment, and role overload or workload among others. Strain-based work-family conflict was proven to have a positive effect on turnover intention. However, not all measures of strain-based work-family conflict influenced this relationship. In particular, only role overload was proven to be significantly related to work-family conflict, with higher levels of overload associated with greater work-family conflict, and thus increasing employee turnover intention. In focusing on strain-based work-family conflict, Lina et al. (2024) look at the working environment. The authors find a positive relationship between strain-based work-family conflict, with work environment serving as the main measure. The findings in this study again agree with those of Lina et al. (2024).

**Hypothesis 3:** Behavior-based work-family conflict has no significant effect on employee turnover intention in commercial banks.

Results from Table 11 above indicate a negative, though statistically insignificant, relationship between behaviour-based work-family conflict and turnover intention. This suggests that an increase in the need for different behaviours at work and in the family, such as reacting with aggression and related emotions in dealing with people, will lead to lower employee turnover intentions. Where behaviours are not bound to change at work and at home, lower turnover intention will result. Due to the statistical insignificance of this result, however, no valid conclusions can be drawn in relation to this work-family conflict measure.

## 7. Conclusion

### 7.1. Summary of Findings

This study aimed to assess the effects of work-family conflict on employee turnover intention in commercial banks in Bamenda, Cameroon. To capture work-family conflict, three measures were used, namely time-based work-family conflict, strain-based work-family conflict, and behaviour-based work-family conflict. The specific objectives of the study were thus to assess the effect of time-based work-family conflict on employee turnover intention in commercial banks; to assess the effect of strain-based work-family conflict on employee turnover intention in commercial banks; and to assess the effect of behaviour-based work-family conflict on employee turnover intention in commercial banks. To meet these objectives, data were collected from 88 commercial bank employees, spread across 10

commercial banks operating in Bamenda.

Data for the study were collected using questionnaires. All questionnaires were self-administered. The questionnaires comprised closed-ended statements and questions, with responses relating to a Likert scale following the approaches of Carlson et al. (2000) and Roodt (2004). Questions from both papers have been widely used in work-family conflict studies and turnover intentions. Collected data were analysed using Ordinary Least Squares (OLS). Statistical tests of multicollinearity and heteroscedasticity were performed prior to the analysis to ensure OLS was suitable for the analysis.

Findings from the analysis indicated a number of interesting relationships. In relation to the first research objective, which sought to assess the effect of time-based work-family conflict on employee turnover intention, time-based work-family conflict was found to have a positive, though statistically insignificant, effect on turnover intention. Due to statistical insignificance, no concrete conclusions could be drawn in relation to this measure. In relation to the second research objective, which sought to assess the effect of strain-based work-family conflict on employee turnover intention, strain-based work-family conflict was found to have a statistically significant positive effect on turnover intention. A one-unit increase in strain-based work-family conflict will lead to a 31.6% increase in turnover intention. In relation to the third research objective, which sought to assess the effect of behaviour-based work-family conflict on employee turnover intention, behaviour-based work-family conflict was found to have a negative, though statistically insignificant, effect on turnover intention. Due to statistical insignificance, no concrete conclusions could be drawn in relation to this measure as well.

For the control variables used in the study, age and years of work experience were respectively found to have a negative effect on turnover intention. These findings indicate that older and more experienced employees in commercial banks are less likely to consider quitting their jobs than younger, less experienced employees.

## 7.2. Conclusion

An employee's optimal performance at work is a function of a number of factors. Key among these are working conditions, which are also affected by a host of important factors like the remuneration package, social work environment or interaction with other employees, availability of safe and secure working equipment, and working hours, among others. Often forgotten in studies on employee performance and productivity is the effect of out-of-work factors like their family lives on workplace dynamics. For an employer to get the best out of his/her employees, efforts must be made not only to improve working conditions, but also to understand the employees' personal lives and circumstances. A good understanding of these external workplace factors like employees' living conditions, family situation, and related factors will enable employers to customise motivation to each employee.

This study links work and family in what is often called the work-family con-

flict. The overriding principle is that work and family are intertwined, such that one may influence the other if not properly managed. Empirical literature considers this equation from two angles, namely the work-family conflict to assess how workplace dynamics affect family life, and the family-work conflict to assess how family life affects workplace dynamics. Irrespective of the direction chosen, an understanding of the essential fact that it often is difficult to separate work from family or family from work will help employers understand their employees better and design appropriate strategies to help employees cope with any conflicts that may arise from the interaction between work and family, examples being through flexibility in working hours, working environment conditions, intrinsic and extrinsic motivation, and employee development, among others.

### 7.3. Recommendations

A major cause of turnover intention identified in this study was strain-based work-family conflict. In particular, only role overload was proven to be significantly related to work-family conflict, with higher levels of overload associated with greater work-family conflict, and thus increasing employee turnover intention. Based on the statistically significant effect of this variable on turnover intentions, recommendations proposed are grounded on three common denominators that characterize motivation as described by Porter and Steers (1973). Accordingly, the basic building blocks of a model of motivation include needs or expectations, behavior, goals, and some form of feedback.

Firstly, in terms of what energizes human behavior, bank executives and managers should conduct surveys to examine working conditions, and identify and ascertain specific causes of strain that over-activate employees' psychological stress response systems related to role overload (role conflict) within that work environment. Feedback-based recommendations will form the basis of needs assessments regarding possible solutions to the manners in which these sources of strain should be alleviated to ensure that the levels of stress and strain employees face at work are minimized in the best possible way.

Secondly, to direct or channel behavior implies providing adequate material and human resources to meet job demands. This may entail recruiting more knowledgeable and experienced staff, clearly defining roles and boundaries to streamline workloads, and providing role support by acquiring well-functioning machines which enable employees to perform their jobs with relative ease, ensuring adequate breaks especially during peak periods of work, and putting in place a system that helps detect and treat errors in a speedy and efficient way. These moves will reduce role conflict and offer employees opportunities for recovery, thus increasing commitment to the organization and reducing turnover intention.

Thirdly, to maintain and sustain behavior, we consider that due to career development and societal evolution, individuals play different roles, leading to identity shifts, behavioral alterations, and expectations at work and in the family. Thus, effective psychological support systems should be put in place to constantly mon-

itor and evaluate contradictions in norms, values, and expectations at the origin of behavior and time-based conflict that lead to strain-based conflict. Persistent counseling on coping mechanisms is needed to alleviate the stress of conserving resources, especially balancing the cross-domain investment of resources. Feedback and review of resource mechanisms should be used to predict the extent of job satisfaction considering all factors that influence employees' desire to leave. Accordingly, executives and managers can adjust the work environment as necessary to alleviate pressure arising from return resource loss that leads to turnover intention.

#### 7.4. Suggestions for Further Study

Despite being of prime importance to the economy of every nation, the number of people employed by financial institutions remains limited to a few highly educated people. Larger organisations like manufacturing entities, which employ greater numbers of people, need research of this type to understand how work-family conflict affects employee turnover intentions, especially in competitive industries where switching costs from one employer to the other are relatively low. A typical example in this case is the telecommunications industry, where such research will yield important findings for managers and related executives.

The focus of this study on commercial banks also limits the study's scope. The financial sector in Bamenda has, as a major player, Microfinance Institutions (MFIs). Further research can be done to see if work-family conflict affects MFI employees in just the same way as it does those in commercial banks. Notably, competition between these two entities is head-on, implying that research which could point out better business practices in either of these will go a long way to help players gain a competitive advantage. Finally, the study focuses on Bamenda, which has only 10 of the 18 commercial banks operating in Cameroon. A broader focus to consider other regions will utilize a larger dataset and potentially yield more interesting results.

#### Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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