Work-Family Conflict, Organizational-Based Self-Esteem and Pay Satisfaction as Predictors of Intention to Quit Among Bankers in Nigeria

Stephen Ebuka Iloke
Department of Psychology,
Faculty of Social Sciences,
Nnamdi Azikiwe University, Awka, Nigeria

*https://orcid.org/*0000-0003-2791-581X
Email: se.iloke@unizik.edu.ng

Abstract

This study investigated work-family conflict, organizational-based self-esteem and pay satisfaction as predictors of intention to quit among bankers. Five hundred and sixteen bankers of southeastern Nigeria participated in the study. They comprised 393 females and 123 males. Their age ranged from 21 to 53 years, with mean age of 33.3 years and standard deviation of 9.6. Five-item intention to quit scale developed by Faloye (2014), 10-item work-family conflict scale developed by Netemeyer, Boles and Mcmurrian (1996), 12-item organizational-based self-esteem scale developed by Pierce, Gardner, Cummings & Dunham, (1989) and pay satisfaction questionnaire developed by Heneman and Schwab (1985) and as validated by Joe-Akunne and Ezeh (2019) were the research instruments used for the study. The study adopted cross-sectional research design. Consequently, hierarchical linear regression statistic was employed for the analysis of data. The results showed that work-family conflict positively and significantly correlated with intention to quit at r = .75, p < .01. On the contrary, organizational-based self-esteem and pay satisfaction were negatively and significantly correlated with intention to quit at r = -.15, p< .01; -.19, p< .01, respectively. The interaction between work-family conflict, organizational-based self-esteem, pay satisfaction, and intention to quit accounted for significantly more variance than just sociodemographic factors; R^2 change = .62 at p< .01, and this change in R^2 was significant at F (3,509) = 142.42, p< .01. It was recommended that employees understand that in as much as mankind exists, one must work to earn a living. In working to earn a living, conflict of some sorts may be encountered between their work roles and family expectations. Employees have to live with this in good fate.

Keywords: Work-family conflict, organizational-based self-esteem, pay satisfaction, intention to quit

Introduction

Irrespective of the size of an organisation, the activities it undertakes, the business environment in which the organization is being operated on, its success or failure depends on the decision of its employees and the behaviour in which they are exhibiting (Islam & Alam, 2014). Employees with intention to quit mindsets are usually engulfed with negative and recurrent thoughts of leaving the organisation should any available opportunity present itself. Intention to quit is proven to have a negative impact on the general organisational effectiveness (Kumar, 2012) and reduces profitability (Islam & Alam, 2014). These negative impacts include extensive financial costs, disruption of coworkers, additional work-unit stress, reduction of quality of work-unit, a reduction in ability to adapt to uncertain environments, loss of skilled workforce leading to reduction in quality, loss in productivity, innovation and competitiveness (Islam & Alam, 2014). More so, intention to quit or turnover brings about significant cost of recruiting and training the new employees (Al-Habil, Allah & Shehadah, 2017). The actual turnover of the employees basically resulted from their intention to quit the jobs or organizations. The process of job intention to quit follows an order and can be described from job dissatisfaction which is the first step, followed by intention to quit, which finally, can result in actual turnover (Islam & Alam, 2014).

Though intention to quit has a cost implication for organisation, Olalekan (2016), pointed out that a certain level of turnover cannot be avoided, and in fact, it could be beneficial to most organisation. This is because as new people join the organisation with new ideas, that in the process also enrich the organisational workforce and productivity. A healthy turnover rate is always desired by the top management of organisations to ensure healthy innovative growth of organisations. When turnover is too low, fresh blood and new ideas are lacking and an organisation can quickly find itself turning into an ageing machine, unable to cope with changes. Turnover can also allow an organisation to adapt to market changes without going through costly layoffs. Certain organisations accept a relatively moderate level of staff turnover because it keeps the organisations dynamic. Some staff turnover has benefits, and can help increase productivity by ensuring better matches

between jobs and workers, as well as offering more flexibility to promote and develop valued staff (Belete, 2018).

In the light of the above, it is necessary to point out that intention to quit as a negative organizational construct could be triggered off by a number of factors inherent within or outside an organisation. It is important for organisations through their personnel managers to check for such behaviours that could lead employees to recurrent thoughts of quitting such as whether their work live clashes with their family roles, their levels of self-esteem as it regards the organization and largely if there is need for their monthly emoluments to be upwardly reviewed. It is on this ground that this study is sought to check if work-family conflict, organizational based self-esteem and pay satisfaction could predict intention to quit.

Work-family conflicts are on the rise in today's world and are not restricted to one organization. As a matter of fact, there are contradictory role expectations that a worker experiences while he/she is at work and at home. On the professional front, the worker is expected to be committed, dynamic, competitive, straight forward and non-sentimental, act in a business-like manner, and at home, it is expected that the worker discharges his/her duties exceptionally too (Mishra, Boynton & Mishra, 2014). Coping up with these situations require not only additional physical strength, personal ability and intelligence on the part of worker but also require the members of her role set (spouse and the employer) to simultaneously make necessary modifications in their expectations (Oguegbe, Ezeh & Iloke, 2020). Also, Ajana (2017) noted that work and family roles are not always compatible; hence conflict occurs between the two domains. When conflicts between the two life domains occur, the consequences are reflected in both the organisation and domestic life. For the employers, such role conflict means disillusionment, dissatisfaction and strained relations with employees, their lower standard of work performance and disregard of organisational goals (Oguegbe, Ezeh & Iloke, 2020). Since the society is not separate from organisations, the negative impact of role conflict will have its effects on the society in general in the form of lower standards of performance, lower quality of goods and services and a growing feeling of interpersonal conflict being the obvious results. There is therefore,

a growing recognition by policymakers on the importance of supporting workers in juggling work and family life (Ademuyiwa, Dahunsi, Adetunji & Adeniran, 2021).

Organisation-based self-esteem is explicit in nature. It is positioned as an assessment of one's worthiness within the work and organisational context (Gardner & Pierce, 2015). Specifically, once developed, organization-based self-esteem (OBSE) is considered a deep-seated belief about one's organisational worthiness. Oguegbe and Edosomwan (2021) defined organisational-based self-esteem as the degree to which an individual believes in him/herself to be capable, significant and worthy as an organisational member. During the early stages of an individual's membership in an organisation, organisation-based self-esteem is very much state-like, malleable in nature and most likely shifting and unstable as one encounters a variety of initial work experiences that speak to one's organisational importance (level of pay, psychological contract fulfillment, task successes/failures). Over time and with the accumulation of organisational experiences, this view of the self evolves into a conceptualisation of the self that is more trait-like. Eventually, there form a relatively stable belief as to one's organisational competence, significance and worthiness. OBSE is believed to be resistant to easy and dramatic change and thus reflecting trait-like qualities. More so, Elloy and Patil (2012) suggested that experiences individuals face at the work place essentially impact on their levels of OBSE, in particular the attitudes developed arise from how they are perceived and treated within the organisation. That was why Gardner and Pierce (2015) asserted that organisational context as a whole influences the belief individuals have about their value and worth within the organisation.

Pay is an important aspect of doing business because it represents both one of the largest organizational expenses and one of the most valued employee outcomes. Pay includes several forms of compensation such as direct cash payments (salary), indirect, noncash payments (benefits), the amount of pay raises and the process by which the compensation system is administered (Serreqi, 2020). In addition, the importance of pay to most employees make it necessary for companies to analyze the attitudes and behaviors of these employees towards pay in order to establish the right policies and structures to perform more effectively. Pay satisfaction refers to the extent to which a person is satisfied with the process and level of direct or indirect monetary rewards received for work (Serreqi, 2020),

or in other words, as the amount of overall positive affect (or feelings) individuals have toward pay (Serreqi, 2020).

The importance of pay satisfaction in the work lives of employees cannot be overemphasized. As a matter of fact, there is a traditional notion that money had nothing to do with being happy in life. The pious teaching was that one should be contented with whatever (income) one gets in life, however this thinking or belief seems to be fast losing in steam in recent times. Materialism is a crucial factor that motivates individuals. It can be adduced based on findings from literature that pay has a relationship with employees 'happiness, although there is no clear consensus on whether the relationship between pay satisfaction and job satisfaction is dependent i.e. whether pay satisfaction and job satisfaction is dependent on organizational outcome such as job performance (Serreqi, 2020).

However, Ammad, Ammad and Ali Shah (2010) suggested that different theories have also been propounded to elucidate the role of a reward system in motivating workers to initiate, maintain and keep putting in their efforts in organisations. Worthy of note among those theories are the Maslow's theory, Adam's equity theory, McClleland theory and many others. Nigerian workers often agitate for increase in their pay just like other workers around the world. Many at times, Nigerian workers have resolved to engage in many industrial disputes to compel their employers to review their pay. Whether it is in the industrial sector, or education sector, banking or manufacturing, medical or legal sector, the Nigerian dailies are often filled with stories of one industrial dispute or another which often borders on disagreements on pay. The whole idea of a reward system is to make workers earn an income that would enable them take good care of themselves, their families, pay their bills and support their families, but the reality is that what is earned by most workers in Nigerian business organisations are hardly sufficient to help a worker meet his basic needs. This challenge necessitated partly the reason for this study.

1.1.   Statement of the Problem

Intention to quit among workers is perceived to be a negative trend in most industries and organisations in Nigeria. It is a situation where recurrent thoughts of leaving one's

organisation persist among workers. Such thoughts are usually triggered off by perceived marginalization by the workers (low organizational-based self-esteem), inadequate reward system (pay satisfaction), and stressors like burnout and work roles clashing with family expectations (work-family conflict). In the recent past, a number of researchers have given insight on how best intention to quit among workers could be handled. Although, intention to quit has some cost implications for management and employers, certain level of intention to quit among workers cannot be completely avoided, and in fact, it could be beneficial to the organization. This is owing to the fact that as new people join the organisation, fresh blood and new ideas are manifested in the organisation. This line of thought is supported by Olalekan (2016) when he argued that a healthy turnover rate is always desired by the top management of organizations to ensure healthy and innovative growth. Turnover can also allow an organization to adapt to market changes without going through costly layoffs.

However, Amihere, Osei-Amankwa and Amporful (2020) observed that work-family conflict significantly affects intention to quit among workers. Omar, Anuar Ahmad, Ismail and Din (2022) found that age, marital status and educational qualifications nurses who are serving in public hospitals were not contributors to their intention to quit. Indeed, intentions to quit among workers have attracted the attention of so many scholars in the recent time. This is because it has been observed that intention to quit ideation such as wanting to leave for jobs with lesser work demands, for enhanced organisational self-esteem and better emoluments have continued to give most organisations deadly blows (Islam & Islam, 2014). Much as people must work to earn their living, in doing this, they keep looking out for the best. This brings about continuity in intention to quit, in which organisations usually bear the negative brunt. The assertion above is in line with the opinions of Mxenge, Dywili and Bazana (2014) when they hinted that the workforce and workplace are increasingly a critical part of an organisation's ability to deliver on its goals.

Given that intention to quit has gained a reasonable amount of attention from scholars, it is still believed that with increased pay, psychological sense of ownership (organizational-based self-esteem) and effective management of work-family roles, and provision of ideas on how to balance work lives with family roles, intention to quit among workers would

drastically be reduced. Or would workers still have intention to quit ideations when their pay is satisfactory? This study will find out. It examined whether work-family conflict, organizational-based self-esteem and pay satisfaction could predict intention to quit. It sought to establish whether the above-mentioned variables will play any role on employees' intention to quit. It is believed that with better and enhanced working conditions such as increase in pay, entrenching sense of belonging among employees, work-family conflict and intention to quit among workers would be drastically reduced.

Theoretical Framework

Perceived organizational support theory by Rhoades and Amp; Eisenberger (2002) served as a centre point theory for the study variables (work-family conflict, organizational based self-esteem, pay satisfaction and intention to quit). The theory is of the opinion that people get to put in their best at work when they realize that the organization itself has their own interests at heart. People will tend to balance their work-family clashes when it is discovered that they are inherently part and parcel of the organization.

An employee who perceives that he/she has tremendous support of his/her organization, will less like tend to develop intention to quit ideas. Such employee tends to start seeing the organization as his. The role of organizational support from employers and organizations alike cannot be overemphasized; this is because when there's perceived organizational support among the employees, their self-esteem as it regards the organization will tend to receive a boost. This is because organizational support theory addresses the psychological processes and the underlying consequences of POS. First, on the basis of the reciprocity norm, POS should produce a felt obligation to care about the organization's welfare and to help the organization reach its objectives. Second, the caring, approval, and respect connoted by POS should fulfill socio-emotional needs, leading workers to incorporate organizational membership and role status into their social identity. Third, POS should strengthen employees' beliefs that the organization recognizes and rewards increased performance (performance-reward expectancies). These processes should have favorable outcomes both for employees (e.g., increased job satisfaction and

heightened positive mood) and for the organization (increased affective commitment and performance, reduced turnover) (Eisenberger, 2002).

More so, supervisor support was found by Rhoades and Eisenberger (2002) to be strongly related to employees' perception of support. Typically, people view their employees' action morals and beliefs. Perceived organizational support tends to be higher when the supervisor or higher employer is thought to care about the employees' experience at work and does what he or she can to show appreciation for the work done. Organizational rewards and job conditions play a large role in perceived organizational support as well. Rhoades and Eisenberger (2002) discuss the many ways that employers can show appreciation and reward their employees. A few examples are paying their employees fairly, recognizing their employees' new ideas, promoting their employees when they deserve it, providing training to ensure employees' confidence in their jobs.

Hypotheses

The following alternative hypotheses guided the study:

1. There would be a significant role of work-family conflict on intention to quit among bankers.
2. There would be a significant role of organizational-based self-esteem on intention to quit among bankers.
3. There would be a significant role of pay satisfaction on intention to quit among bankers.
4. There would be a significant joint roles of work-family conflict, organizational-based self-esteem, and pay satisfaction on intention to quit among bankers.

Method

Participants

A total of 516 bankers drawn from the five states of southeast, Nigeria served as participants for the study. The banks were selected using cluster (probability) sampling and subsequently, convenience (non-probability) sampling was deployed to select the participants of the study. For the cluster, the participants were sampled from the different banks within the five states of the southeastern region; for the convenience sampling, participants were sampled based on availability and willingness to serve as participants. Their age ranged from 21 to 53 years with their mean age of 33.3 years and standard deviation of 9.6. 203 of the participants were single, 313 were married.

Instruments

Four research instruments were used in the study. The research instruments used were: Intention to quit scale developed by faloye (2014); organizational-based self-esteem scale developed by Pierce, Gardner, Cummings and Dunham (1989); pay satisfaction questionnaire developed by Heneman and Schwab (1985); work-family conflict scale developed by Netemeyer, Boles and Mcmurrian (1996).

Procedure

The researcher obtained a letter from the Office of the Head of Department of Psychology which introduced him to the bank. The researcher sought audience with staff of the banks chosen and clearly explained to them the purpose of the study before 550 copies of the questionnaire were administered to them but 516 copies of the questionnaire were correctly filled an collected. The essence of this was to elicit the most honest responses about their work lives and as it related to them. A total of five hundred and fifty copies of the questionnaire were administered after which five hundred and sixteen correctly completed copies were made use of.All the ethical considerations and principles of research will be deployed and put to use. There shall be a provision for the participants to tick 'informed consent' indicating their willingness to participate in the study.

Design and Statistics

This study adopted cross-sectional design. Consequently, Hierarchical Linear Regression statistics served as the appropriate statistics for the analysis of data. In view of the fact that correlations may not have been enough to establish the relationship that existed amongst the four study variables, Hierarchical Linear Regression Statistics served as the appropriate statistics of the analyses of data.

This technique allowed analyzing relationship of multiple independent variables in regards to the dependent variable. Regression analysis is a statistical method for examining and modeling relationships among variables. It is one of the most widely used techniques for this purpose. More so, the 2022 version of Statistical Package for Social Sciences (SPSS) Version 21 was used for the statistical analyses.

Result

Table 1: Means, Standard Deviations and Correlation Coefficients of work-family conflict, organizational based self-esteem and pay satisfaction as predictors of intention to quit (N=516)

Variables	Mean	SD	1	2	3	4	5	6	7
Intention to quit	103.20	17.56	1						
Age	33.36	9.62	.05	1					
Gender	1.76	.43	.02	-.07*	1				
Marital status	1.61	.49	.08*	.69**	-.01	1			
Work-family conflict	27.16	3.66	.75**	.06	.01	.04	1		
Organisational based self-esteem	28.75	30.31	-.15**	-.05	.06	-.05	.11**	1	
Pay satisfaction	26.95	12.78	-.19**	-.05	.03	-.08	.03	.54**	1

Note,** = p< .01, * = p<. 05.

The result in Table 1 revealed that socio-demographic variables such as age and gender did not significantly correlate with the intention to quit at r =.05, p >.01, and .02, p >.01, respectively. However, marital status has a positive and statistically significant low correlation with intention to quit (r =.08, p. 05). Furthermore, work-family conflict positively and significantly correlated with intention to quit at r = .75, p < .01. On the contrary, both organizational-based self-esteem and pay satisfaction were negatively and significantly correlated with intention to quit at r = -.15, p< .01; -.19, p< .01, respectively. By implication, this means that an increase in work-family conflict may significantly lead to an increase in employees' intention to quit. Also, an inverse relationship observed between organizational-based self-esteem, pay satisfaction, and intention to quit may indicate that as both variables increase, intention to quit also decreases among employees.

Table 2: Hierarchical multiple regression analysis of the study variables

Models	R^2	Adj R^2	ΔR^2	DF	F	B (UC)	β (SC)	T	Sig
Model 1	.01	.01	.01	3(512)	1.093			21.813	.000
Age						-.012	-.03	-.02	.987
Gender						.754	.018	.414	.679
Marital status						2.822	.079	1.292	.197
Model 2	.63	.63	.62	3(509)	142.424**			1.722	.086
Age						-.089	-.049	-1.298	.195
Gender						1.009	.025	.900	.368
Marital status						2.384	.066	1.772	.077
Work-family conflict						3.689	.769	28.181	.000
Organisational based self-esteem						-.096	-.166	-5.127	.000

Pay satisfaction	-.173	-.126	-3.912	.000

** p< .01, * p<. 05; Note:** = the test is significant at the .01 level; Adj R^2 = Adjusted r square; Δ = increase on adjust R^2 and F-ratio as a result of the interaction; DF= degree of freedom.

The result of the hierarchical multiple regression analysis using the enter method in Table 2 revealed that in model 1, socio-demographic variables such as age, gender, and marital status included as control variables did not significantly predict intention to quit among employees, F (3,512) = 1.09, p >. 05.

Similarly, in model 2, work-family conflict, organizational-based self-esteem, and pay satisfaction were entered into the regression model. The interaction between work-family conflict, organizational-based self-esteem, pay satisfaction, and intention to quit accounted for significantly more variance than just socio-demographic factors; R^2 change = .62 at p< .01, and this change in R^{2}was significant at F (3,509) = 142.42, p <. 01. Thus, hypothesis 4 was confirmed. This means that the independent variables jointly predicted the intention to quit, although in different directions. This further implies that these factors could significantly affect organizational goals when they are overlooked in the organizational climate.

Specifically, the standardized beta coefficient (β) showed that work-family conflict positively and significantly predicted employees' intention to quit at (β =.77, t=28.18, p<.01). Hence, hypothesis 1 was accepted. This implies that an increase in work-family conflict will definitely lead to an increase in employees' intention to quit. Furthermore, organizational-based self-esteem and pay satisfaction negatively and significantly predicted intention to quit among employees (β = -.17, t = -5.13, p<.01; -.13, t = -3.91, p<.01), respectively. Consequently, hypotheses 2 and 3 of the study were accepted. By implication, this revealed that as both organizational-based self-esteem and pay satisfaction increase, employees' intention to quit also decreases. This could explain why many bankers (employees) who receive adequate salary pay develop strong self-esteem around their job, making them less likely to sabotage the organization or seek other job opportunities, even if the pay is excellent.

Summary of the findings

The outcome of the findings showed that;

1. Work-family conflict significantly predicted intention to quit among employees at *p*<.01 level of significance.
2. Organizational-based self-esteem significantly predicted intention to quit among employees at *p*<.01 level of significance.
3. Pay satisfaction significantly predicted intention to quit among employees at *p*<.05 level of significance.
4. Work-family conflict, organizational-based self-esteem, and pay satisfaction jointly and significantly predicted employees' intention to quit at p< .01 level of significance.

Discussion

The study examined work-family conflict, organisational-based self-esteem and pay satisfaction as predictors of intention to quit among bankers. In line with the aims and objectives of the study, four research hypotheses were formulated and tested. The study adopted correlational design and consequently, hierarchical linear regression statistics was employed for data analysis to test the hypotheses of the study. Hypothesis one which stated that there would be a significant prediction of work-family conflict on intention to quit among bankers was confirmed. It was observed that as work-family conflict increased, intention to quit among employees' increased as well. By implication, this means that an increase in work-family conflict may significantly lead to an increase in employees' intention to quit. The finding of hypothesis one is in line with the postulations of organizational role theory as propounded by Katz and Kahn (1978). A role is traditionally defined as a set of behavioral expectations attached to a position in an organized set of social relationships (Stryker & Burke, 2000). This theory maintains that roles one play in life are multifaceted. Roles such as being a spouse, parent, charity volunteer, engineering professional and manager, fulfill important functions within ones' family, and community, and most at times, in attempt to satisfactorily discharge these roles, an employee

experiences work-family conflict. This conflict propels the individual towards such thought as intention to quit. The theatre is a metaphor often used to describe role theory. It is important to mention that when individuals get approval of a work role, they consider the roles legitimate and constructive, they work very hard to conform to the expected role norms in other to earn a living, and this will more likely have costs on their family roles.

Similarly, hypothesis two which stated that there would be a significant prediction of organisational-based self-esteem on intention to quit among bankers was also confirmed. This means that organisational-based self-esteem negatively and significantly predicted intention to quit. This could explain why many bankers (employees) who receive adequate salary pay develop strong self-esteem around their job, making them less likely to sabotage the organization or seek other job opportunities, even if the pay is excellent. This finding has a direct connection with social learning comparison by Festinger (1954). According to this theory, social comparison theory posits that people are generally motivated to evaluate their opinions and abilities and that one way to satisfy this need for self-evaluation is to compare themselves to others (Festinger 1954). Information garnered from these social comparisons can then be used to provide insights into one's capacities and limitations. When employees compare themselves with their contemporaries of the same qualifications, job output, etc, it gives them a base in the evaluation of their self-worth. If they have positive evaluation, there is every tendency that they will tend to remain the organisation.

More so, hypothesis three which stated that pay satisfaction would significantly predict intention to quit among employees was confirmed as well. This means that as pay satisfaction increased, intention to quit among employees decreased. This could explain why many bankers (employees) who receive adequate salary pay develop strong self-esteem around their job, making them less likely to sabotage the organization or seek other job opportunities, even if the pay is excellent. This finding is supported by Abraham Maslow's theory of human needs as developed by Maslow (1943). The starting point for Maslow's theory is the question: 'What motivates behaviour?' According to Maslow, our actions as human beings are motivated in order to achieve certain needs. Hypothesis four which stated that there would be a significant joint prediction of work-family conflict, organizational-based self-esteem, and pay satisfaction on intention to quit among bankers

was accepted. This means that the independent variables (work-family conflict, organisational-based self-esteem and pay satisfaction) jointly predicted the intention to quit, although in different directions. This further implies that these factors could significantly affect organizational goals when they are overlooked in the organizational climate. This finding is supported by perceived organizational support theory by Rhoades and Eisenberger (2002). The theory is of the opinion that people get to put in their best at work when they realize that the organization itself has their own interests at heart. People will tend to balance their work-family clashes when it is discovered that they are inherently part and parcel of the organization. An employee who perceives that he/she has tremendous support of his/her organization, will less like tend to develop intention to quit ideas. Such employee tends to start seeing the organization as his.

Recommendations

It is recommended that employees understand that in as much as mankind exists, one must work to earn a living. In working to earn a living, conflict of some sorts may be encountered between their work roles and family expectations. Employees have to live with this in good fate. Similarly, as part of contributing to employees' welfare, management of organisations should be aware of the existence of different levels of work-family conflict among their employees. This will aid in guiding them aright in managing professional and family roles. The current study provided an insight into the leadership that best suits organisations in other to elicit a good degree of organisational-based self-esteem which inadvertently brings about psychological sense of ownership amongst the employees and decrease their intention to quit mindsets. Similarly, if organisations fashion out interesting and workable modalities to assist their employees in handling their work-family crisis, it would be in the best interest of the organisations. Lastly, the findings of this study alongside with an understanding of the Abraham Maslow's theory of human needs will help management of banks and other companies alike to place more emphasis on the need for adequate pay remunerations to their employees.

Limitations of the Study

One of the major limitations of this study is that the participants that the study made use of were too occupied with their official engagements and saw responding to the questionnaire as distractions. It is possible they reported or under reported their exact feelings in other to appeal the researcher or the management. This could have been done to impress the researcher or to avoid victimisation from their bosses. There is also the difficulty of likening the results of this research to other countries, regions and continents of the world.

Suggestions for Further Studies

Further studies could consider gender differences among workers; while gender differences were not discussed extensively in this study, it is important to recognize either male or female workers could exhibit higher propensities to quit their jobs when faced with work-family conflict. Further studies could investigate organizational justice, workplace violence and organizational-based frustration as they could also predict intention to quit. Subsequent studies should endeavor to cover other sectors of work lives like the manufacturing industries, governmental and non-governmental organisations.

Conclusion

This study investigated the work-family conflict, organizational-based self-esteem and pay satisfaction as predictors of intention to quit among bankers in Southeast, Nigeria. In line with the aims and objectives of the study, four research hypotheses were formulated and tested. The study adopted correlational design and consequently, hierarchical linear regression statistics was employed for data analysis to test the hypotheses of the study. The study observed that as work-family conflict increased, intention to quit among employees' increased as well. By implication, this means that an increase in work-family conflict may significantly lead to an increase in employees' intention to quit. Also, it is an indication that when individuals get approvals of a work role, they consider the roles legitimate and constructive; they work very hard to conform to the expected role norms in other to earn a living, and this will more likely have costs on their family roles. Furthermore, organisational-based self-esteem negatively and significantly predicted

intention to quit which indicated that many bankers (employees) who receive adequate salary pay develop strong self-esteem around their job, making them less likely to sabotage the organization or seek other job opportunities, even if the pay is excellent.

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Ethical Approval

The research was approved by the institution's local research committee.

Author's Contribution

This research is sole authorship.

Data Availability

Data used for analysis will be available upon reasonable request to the first author.

Conflict of Interest

None.

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