

TURNOVER INTENTION, WOMEN AND THE GHANAIAN

BANKING SECTOR:

A MIXED METHODS APPROACH.

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DEDICATION

“Except the Lord build the house, they labour in vain that build it” ... Psalm 127:1

Weeping may endure for a night, but joy comes in the morning!

To my dad, Dr. Robert Akuamoah-Boateng, a retired lecturer in Psychology. Thank you for sparking my interest in the field of Psychology.

To my husband, Kofi Osei-Gyasi. Thank you for your support and embarking on this PhD journey with me.

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ABSTRACT

Purpose: The intersection of Ghana's distinctive socio-cultural context and its highly regulated, performance and target driven banking sector creates unique psychosocial challenges for female employees. This thesis addresses contextual gaps by examining these challenges and how it shapes turnover intention.

Design/Methodology/Approach: A sequential explanatory mixed methods design was used. Quantitative data were collected through online surveys using Qualtrics and analysed using hierarchical multiple linear regression. Qualitative data were collected using semi-structured online interviews and analysed using thematic analysis in NVivo.

Findings: **Quantitative findings** showed that: Work-Family Conflict, Social Support, Leadership (transformational leadership), Perceptions of HR Practices (performance appraisal, job Security, and work-life balance, recruitment and selection), Emotional Exhaustion, Abusive Supervision, Psychosocial Safety Climate and Job Satisfaction were significant predictors of turnover intention. **Qualitative findings produced** four themes: 1. Increased stress due to WFC 2. Coping with WFC 3. Perceptions of gendered discrimination and 4. Turnover decisions and destinations.

Research Implications/Limitations: Findings were interpreted using Conservation of Resources Theory and Social Exchange Theory and showed that factors that compromise on emotional and psychological resources (resource depletion) as well as negative social exchanges had greater influence than ergonomic or structural considerations. An intersectionality lens showed that structural challenges and gendered expectations intersect to

shape women's career trajectories. Limitations include sample representativeness and generalisability as findings are gender and context specific.

Practical Implications/Contributions: Findings can inform organisational policies and interventions aimed at enhancing retention among women in the Ghanaian banking sector.

Originality/Value: This thesis expands the work of Asiedu-Appiah et al. (2015) who studied work-life balance practices, performance and turnover intention by broadening the scope of variables examined and adopting a sequential explanatory mixed methods design. Through Thematic analysis and an intersectionality lens a clear knowledge of the lived experiences of women in the Ghanaian banking sector in relation to turnover decisions and destinations is achieved.

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CHAPTER ONE

INTRODUCTION

1.1 CHAPTER OVERVIEW

This chapter opens with a general overview of psychosocial hazards and how they relate to the concept of turnover intention. The predictors and consequences of turnover intentions as established so far by research are also outlined. Next, an overview of the setting in which the research is conducted is discussed. This is important because the context adds to the understanding of why some variables emerge as predictors of turnover intention while others do not feature. It is also important as it could inform what kind of interventions if needed would be appropriate for handling turnover intentions. The chapter introduces the aims of the study as well as its significance. A brief summary of the profiles of the participating banks is also provided. The chapter closes off by summarising how the rest of the thesis is organised.

1.2 BACKGROUND OF STUDY

The world of work is said to constitute about a quarter to one-third of an adult's life (Harter, Schmidt & Keyes, 2003). This drives home the idea of the centrality of work to human existence as well as its power to shape the lives of workers. Globalisation, although has brought increased opportunities such as improved technology, models and enterprises, with it has also come challenges especially in the area of Occupational Health and Safety due to changes in the workplace (Amponsah-Tawiah & Dartey-Baah, 2011).

The provision of a safe and healthy work environment is not just a basic human right as such Occupational Health and Safety (OHS) holds the key to better working conditions, productivity as well as a higher quality of goods and services (Dartey-Baah & Amponsah-Tawiah, 2011). However, many developing countries including Ghana are hindered in their efforts to provide this basic human right. This is due to drawbacks such as inadequate comprehensive OHS policies, financial constraints, limited information alongside scarcity of requisite facilities and professionals needed to effectively achieve Occupational Health and Safety standards (Muchiri, 2003 cited in Amponsah-Tawiah & Dartey-Baah, 2011). It is

estimated that more than half of the world's labour force is found in developing countries (Asia and the Pacific) (ILOSTATS, 2024) and yet there is a dearth of investment in research especially in the area of Occupational Health and Safety (WHO, 2007). There has been an increase in service-related jobs due to on-going technological advancements, resulting in job intensification coupled with higher absenteeism rates and early retirement for women employed in service jobs (EU-OSHA, 2013).

With the advancement of globalisation and the rapidly evolving nature of work and the business climate, it has become imperative that organisations such as the financial services sector strive to achieve and maintain their competitive advantage through the talents that they have (Gulati, 2016). These talents refer to the human resources (Ahmad, Aidara, Che Nawi, Permarupan, & Kakar, 2023) of an organisation and can be described as the strategic tool for achieving competitive advantage (Putra & Cho, 2019). According to the International Labour Organization, workers in the financial services sector continue to struggle with workplace challenges such as increases in workplace stress and violence, ergonomic problems, time pressure, role conflicts, excessive work demands and dealing with challenging customer behaviours (Giga & Hoel, 2003).

Cox and Griffiths (2005) define psychosocial hazards as features of a job and the work environment that have the tendency to affect the physical and mental wellbeing of a worker. The International Labour Organisation (ILO, 1986) defines psychosocial hazards as the interface between five key organisational and individual factors. This means that psychosocial hazards are interwoven into the job and work environment, and the perception employees have of their abilities and competencies in dealing with these hazards could have potential consequences. These factors are: 1. work design, 2. Job content and 3. organisational

conditions 4. employee needs and 5. perceptions of competence in dealing with these psychosocial hazards.

Leka, Griffiths and Cox (2003) summarize the following as psychosocial hazards: 1. career development 2. interpersonal relationships at work 3. organisational culture and function 4. work schedule 5. the work-home interface 6. control 7. workload and work pace 8. role in organisation 9. Job content and lastly, 10. environment and equipment. There is evidence to suggest that occupational stress endangers the social and psychological health of workers by negatively impacting the social, professional, and affective lives of these employees. This negative impact further results in behavioural outcomes such as lowered work performance, increased rates of absenteeism and employee turnover, and workplace violence (Bhagat et al., 2010; Burke, 2010; Dalgaard et al.2017; Stansfeld & Candy, 2007).

For over one hundred years, the concept of turnover intention has been studied from the early 1920s to the 2000s (Hom, Lee, Shaw & Hausknecht, 2017). Turnover intention is “the conscious and deliberate wilfulness to leave the organization” (Tett & Meyer, 1993 p.262). It is an employee’s readiness to search for another job after having thoughts of exiting their present organisation (Jaharuddin & Zainol, 2019). Sasso, Bagnasco, Catania, Zanini and Watson (2019) define turnover intention as a worker’s strong inclination to sever the employment relationship that exists between the worker and his or her employer. It is an intention that is voluntary and purposeful on the part of an employee (Tett & Meyer, 1993). Not every employee who decides to leave their present organisation actually does (Chang, Wang & Huang, 2013) however, turnover intention has been noted to be the closest indicator for actual turnover (Aboobaker & Edward, 2020).

There are negative implications of turnover for both the employer and the employee (Mahomed & Rothmann, 2020). This is because when employees exit their organisation out of their own freewill, the organisation must call on its HR machinery to kick-start the recruitment and selection process again in order to fill up the vacancy. This involves more resources being invested often upward 200% of an employee's annual pay thereby making the replacement process more expensive (Allen et al., 2010; Altman, 2017; Javed, Balouch & Hassan, 2014). Replacement also includes indirect costs like loss of customers, expertise, knowledge, reduced services, and overworked remaining staff, lowered productivity and morale among those who remain (Batt & Colvin, 2011).

Factors that have been found to influence turnover intention have been explored in several studies. These studies showed that antecedents of turnover intention include work-family conflict (Aboobaker & Edward, 2020; Nohe & Sonntag, 2014; Ryan et al., 2014; Sok et al., 2018) HR practices (Akyüz et al., 2015; Denisi, & Murphy, 2017; Jaharuddin & Zainol, 2019; Ramaprasad, et al., 2018), social support (Arici, 2018; Kaur & Randhawa, 2020; Lin et al., 2014; Paillé, et al., 2010; Kaur & Randhawa, 2020; Zheng, et. al., 2015; Teoh et al., 2016), leadership (Bailey, 2016; Chang et al., 2013; Gyensare, et al., 2016; Hamstra et al., 2011), emotional exhaustion (Sardeshmukh et al., 2018), psychosocial safety climate (Bentley et al., 2021; Deorsey & Agars, 2024; Huyghebaert et al., 2018; Xie et al., 2024), work engagement (Barbosa de Oliveira & da Costa Rocha, 2017; Donovan, 2022; Siddiqi 2013), employee wellbeing (Bartels et al., 2019; Yuniasanti et al., 2019), job satisfaction (Kunte, et al., 2017; Peck, 2024; Marahani & Tamara, 2024), and abusive supervision (Pradhan & Jena, 2017; Singh, 2019) just to mention a few.

1.2.1 STUDY CONTEXT

The turnover process is highly driven by the context in which it occurs with sample characteristics and type of economy playing an important role (Ramesh & Gelfand 2010; Rubenstein et al., 2017). Meta-analytic work by Wong and Cheng (2020) found that the turnover intention-behaviour link was strongest for cultures that had high power distance.

Ghana can be described as a collectivist and high-power distance country. In collectivist societies, the goals of the group are given utmost priority compared to the goals of the individual (Triandis, 1994a, 1994b; 1995, 1998). Power distance refers to the extent to which the less powerful in society expect and accept willingly that power is unequally distributed (Minkov, Blagoev & Hofstede 2013). Ghana is a sub-Saharan African country located in the western coast of Africa. It is bounded to the north by Burkina Faso, to the west by Ivory coast and to the east by Togo. It has the second largest economy in the West African Economic States (ECOWAS) after Nigeria accounting for 10.3% of gross domestic product (GDP). As per the 2021 population and housing census (PHC,2021), Ghana has an estimated population of 30.8 million people with women making up 50.7% (15,610,149) and males making up 49.3% (15,182,459). Ghana's economic growth is fuelled mainly by three sectors namely: agriculture (19.71%), industry (28.26%) and services (45.93%) with the service and industry sectors taking precedence over agriculture (Alagidede, Baah-Boateng & Nketiah-Amponsah, 2013).

A report by the Ghana Statistical Service shows that, the service and sales sectors employ 2,474,269 people in total. Females constitute about 1,910,966 which represents more than two-thirds (77.23%) of people employed in that sector. Their male counterparts constitute 563,303 accounting for 22.77% of employees in the services sector (LFS, 2016). In 2023, the services sector contributed 2.3% to the Gross Domestic Product (GDP) of Ghana (PWC, 2024). It was estimated that the sector will grow by 4.6% in 2023, 1.9% in 2024 and on average at 4.0%

According to the World Bank (2020) with a female population of almost 15 million, Ghana has a Gender Development Index of 0.912 UNDP (2019). This is an indication of the existence of severe gender disparity between men and women with gender disparity being linked to gender inequality and poor human development outcomes. Women are at the centre of this study because at the workplace, they are exposed to a different set of psychosocial risk in comparison to men. Furthermore, women are exposed to a number of these workload and stress-related risks at work. These risks are often times downplayed (Hassard, 2023). For instance, women compared to men are at a higher risk of being exposed to psychosocial risks such as workplace bullying, harassment and violence (EWCTS, 2021). Furthermore, women are 3.6 times more likely to be victims of unwanted sexual attention. Aside this, harassment was experienced by women more if their jobs were designed such that they were required to make regular contact with their clients.

In like manner, women continue to face workplace discrimination (Manzi, 2019) and this discrimination has not seen any form of decline for almost a decade. Its pervasiveness which is fuelled by biases that transcend geographical boundaries, economic levels, cultures and levels of development (GSNI, 2023) continues to widen the gender pay gap against women which currently stands at 39% globally. This comes in an era where women have attained more educationally as well as in terms of capacity building (EWCT, 2021). Such biases place women at an enormous disadvantage and impedes the achievement of UN sustainable development goal 5 which touches on gender equality (GSNI, 2023) while inadvertently stalling progress that may have been made to achieve equal rights for women.

Alongside this, women have been found to quit their jobs more in comparison to their male counterparts, have lower intentions to stay and engage in high absenteeism more frequently (Bae & Goodman, 2014; Hom, Roberson & Ellis, 2008; Choi, 2009).

The Ghanaian banking industry is made up mainly of two sectors. These sectors are 1. The Banking Sector which comprises universal banks and Specialized Deposit Institutions (SDI) and 2. Other Licensed Institutions such as Rural and Community Banks, Microfinance Institutions, Leasing Companies, Mortgage Institutions, Savings and Loan Companies, and Finance Houses. The Banking Sector, however, remains the largest in the industry and contributes 91.3% of the total assets in the entire banking industry while the combined assets of institutions in the SDIs and Other Licensed Institutions Sector contributes the rest of the 8.7% (BoG Annual Report, 2019). In response to building a resilient banking sector, the regulator (Bank of Ghana) in 2017 raised the minimum regulatory capital requirements of banks from GHS120 million to GHS400 million. This recapitalization exercise reduced the number of banks from 34 to 23 (BoG Annual Report, 2019).

Working in the banking sector has been characterised as being saddled with psychosocial challenges. Giorgi et al., (2017) specify that bank workers are generally exposed to high levels of stress as a result of high job demands, job insecurity, organisational pressure and structural changes. In like manner, the banking sector has been characterized by long working hours, working on weekends, tight deadlines, pacy and inflexible work schedules (Eurofound, 2012). The intensification of bank work and a change in the way banking is done has resulted in employees being treated as “bank sellers” rather than “employees” (Silva & Navarro, 2012). Feelings of psychological pressure also mount due to intense desires to achieve set organisational targets thereby resulting in frustration and instability. This heightened pressure culminates in poor mental and physical health and a sense of professional identity loss (Silva & Navarro, 2012). While customer service representatives rank 10th in the list of stressful occupations, bank tellers are represented when the list extends to 28 (Michailidis & Georgiou 2005). Additionally, positions such as supervisors, managers and administrators rank high in levels of stress with women experiencing higher stress level than men in administrative and middle management roles.

The Banking Industry is characterized by such fierce competition. This competition threatens the survival of individual banks (YuSheng & Ibrahim, 2019). The pressures arising from this competition is due to the increasing cost of winning customers over by enticing them with innovative products, heightened customer standards and an increase in how quickly customers can move from one competing rival bank to another. To ensure continuous survival and profitability, banks have resorted to technological innovation (YuSheng & Ibrahim, 2019) such as online, mobile and telephone banking, and the introduction of ATMs (Ameme & Wireko, 2016; Hoehle, et al., 2012). Although there is little or no research data, circumstantial evidence suggests that the Ghanaian banking sector is saddled with harmful psychosocial hazards (Assumeng, Acquah-Coleman & Dadzie, 2015). These hazards have the potential to negatively impact the mental and physical health of employees (Ganster & Rosen, 2013; Silva & Navarro, 2012) thereby rendering employees less productive at the workplace (Assumeng et al., 2015).

Turnover intention was chosen to be studied instead of actual turnover because, the former is more malleable in terms of its study and is less fraught with ethical and cost implications compared to the latter (Dalton et al., 1999 cited in Cohen, Blake & Goodman, 2015). Again, evidence shows that there is a positive relationship between turnover intention and actual turnover (Harrison, Newman & Roth, 2006). This is of concern because an employee who has turnover intention is seen as one who has little or no job engagement and has little to offer when it comes to productivity (Ahuja, 2015; Heikkeri, 2010).

Studies on turnover intention have centred on western cultures to the neglect of developing economies such as Ghana. Given the unique contextual features of the country (collectivist, cultural identity influences, limited job alternatives), it could influence career decisions differently from what is already known. Moreover, the fast paced and highly regulated nature

of the banking sector connotes high levels of stress and psychosocial challenges which have been under researched (Assumeng et al., 2015).

In order to interpret the findings of this thesis, the Conservation of Resources Theory (COR) and the Social Exchange Theory (SET) were the main frameworks within which the current study was situated. Although this thesis did not specifically address employee performance, it considered how stressful situations influenced behavioural outcomes such as turnover intention. In the work environment for example, there can be inherently stressful situations such as an abusive manager, lack of career advancement opportunities, lack of social support, just to mention a few. These situations can be appraised objectively as stressful even when employees do not consider them as such. Also, stressful situations demand resources from the employee to handle them and depending on how resource endowed or depleted an employee is determines how capable that employee would be to handle the situation. This could lead to further resource loss or resource gain. The Conservation of Resources Theory comes to play here as it is suitable to explain how job demands and resources influence behavioural outcome. The theory further explains that resource loss or the threat of loss has a more damning effect on the individual than resource gains.

The relationship between an employer and employee can be likened to a social exchange in which there are mutual benefits to be accrued to each party in the employment relationship. Depending on the viability of the exchange relationship, turnover intention and possibly actual turnover may occur. Other contending theories were the Job-Demand Resource Model propounded by Demerouti, Bakker, Nachreiner and Schaufeli (2001) and the Lazarus and Folkman's (1984) Cognitive Appraisal Theory which will be discussed further in the next chapter.

1.3 RESEARCH AIMS

The thesis had the following aims:

1. To ascertain the predictors of turnover intention among women in the Ghanaian banking sector.
2. To explore the lived experiences of women in the Ghanaian banking sector to understand why and how identified predictors in the quantitative studies influence turnover intention and turnover destination choices.

1.4 SIGNIFICANCE OF THE STUDY

Studies on turnover intention have centred on western cultures to the neglect of developing economies such as Ghana. Given the unique contextual features of the country (collectivist, cultural identity influences, limited job alternatives), it could influence career decisions differently from what is already known. Moreover, the fast paced and highly regulated nature of the banking sector connotes high levels of stress and psychosocial challenges which have been under researched (Assumeng et al., 2015). Poor psychological health has been noted to potentially promote turnover intention and actual turnover among bank employees (Kachi et al., 2020; Lin, et al., 2024; Martins et al., 2023) and can further have negative repercussions on organisational performance and financial stability. By turning the spotlight on Ghana and the financial industry (given its immense contribution to economic growth) this study generates practical insights that are crucial for talent retention and employee wellbeing and also fills a contextual gap in literature.

Again, there is a call to research into the drivers of voluntary turnover for women compared to men as they face unique psychosocial risks which are often downplayed (EWCT, 2021) and little is known about this subject area (Farkas et al., 2019; Singh et al., 2013) making it difficult to ascertain how widespread the phenomenon is. Furthermore, given that turnover is high among women (Wong & Cheng, 2020) and the Ghanaian services sector employs a

significantly higher number of females compared to males, it is even more crucial to put women at the forefront of this study since interventions geared towards attenuating turnover intention will be beneficial to them. This will ensure that exceptional talent is not lost indiscriminately. Given the above, the study contributes to the field of Occupational Psychology by advancing our understanding of the drivers of turnover intention especially among women.

Also, there is the need to understand how qualitative research methods such as experiential thematic analysis (Braun & Clarke, 2012) as well as interpretive phenomenological analysis (Smith & Fieldscend, 2021) can be harnessed to unearth how intersectionality influences lived experiences. Methodologically, this study contributes to the field of Occupational Psychology by employing thematic analysis to explore how intersectionality influences lived experiences (Braun & Clarke, 2012).

In summary, by employing a mixed methods approach the study contributes to understanding the turnover intention concept wholistically. Findings will serve as a basis for any interventions that may be needed to mitigate predictors of turnover intention and support women throughout their employment journeys. This is essential because when organisations proactively seek out predictors of turnover intention, its associated costs can be curtailed (Chang, Wang & Huang, 2013) affording them a chance to maintain their competitive advantage.

1.5 OVERVIEW OF PARTICIPATING BANKS

In all, four banks consented to participate in the research. Below is an overview of each participating bank. Data was anonymised; therefore, no identifying information was presented in either the quantitative or qualitative studies.

BANK A: It was the first bank to be established in Ghana in 1953 and has over the years risen to become the largest indigenous bank. It has been listed on the Ghana Stock Exchange since 1996. It was categorised as the premier bank in the banking sector category. It was also ranked as 10th on the list of Ghana's 100 most prestigious companies. It has its headquarters in the capital city of Ghana (Greater Accra). During a restructuring exercise in the sector, it acquired two other indigenous banks in 2017. This increased its branch network to over 185 and ATMs to 340. As of 2021, it had a staff strength of 2,930 — 1,817 females and 1,113 males. It provides the following products and services: personal banking (account opening, deposits, withdrawals), business banking, internet banking and investment banking (Advisory and Capital Market Solutions, Fund Management, Housing Finance Solutions, Research). Its total assets as of 2023 was \$1.73 billion.

BANK B: It was licensed to operate as a full-fledged bank on 17th November 2003 by the Bank of Ghana. It was signed off by the Ghana Securities and Exchange Commission as a subsidiary of a foreign bank on 13th May 2015. Its core banking products and activities circle around Corporate Banking, Retail Banking, Mortgage Banking and Investment Banking. As of 2020, the total asset of the group was \$15.56 billion. As of 2021, it had a staff strength of 819, made up of 375 females and 444 males. It has 38 branches and is listed on the Ghana Stock Exchange. Its total asset as of 2023 was \$0.44 billion.

BANK C: It was opened up for business in July 1990 and obtained a universal banking license in 2004. It has a staff strength of 850 made up of 367 females and 483 males as of 2021. It has 38 branches and a total asset of approximately \$0.64 billion as at 2023 (Annual Report 2023). Its product and services include Corporate Banking, Personal Banking, Investment Banking and Retail Banking.

BANK D: It started its operations as a bank on 17th July 2008 and is headquartered in Nigeria. It had a staff strength of 307 females as of 2021. It has 55 branches and a total asset of approximately \$0.78 billion as at 2023 (2023 annual report). Product and services include Corporate Banking, Investment Banking, and Retail Banking.

1.6 THESIS STRUCTURE

The remaining part of the thesis was organised into seven more chapters as follows:

Chapter 2 begins by laying out the theoretical underpinnings of the thesis. The theories mainly discussed were the **Conservation of Resource Theory (COR)** and the **Social Exchange Theory**. These theories were used to explain the underlying mechanisms of turnover intention as identified by the study. The chapter also includes a review on existing literature on antecedents of turnover intention in the banking sector.

Chapter 3 focused on the methodology adopted by the thesis in the designing of all the four empirical studies. It also outlined the data collection process and analysis. The epistemological and ontological stance of each of the four empirical studies is also discussed as well as a justification for the chosen methodologies.

Chapter 4 presented the findings of empirical study one which centred on Work-Family Conflict, Social Support and Turnover Intention. Both descriptive and inferential statistics were used in the presentation of findings. The methods employed for empirical study one was also discussed. This included information on the study design, participants, measures and procedure followed.

Chapter 5 was concerned with the key findings of empirical study two which focused on Leadership mainly Transformational and Transactional Leadership, Employee Perceptions of

Human Resource Practices, Work Engagement and Turnover Intention. Again, the methods for empirical study two were outlined.

Chapter 6 dealt with the results of empirical study three. This study zoomed in on the relationship among Turnover Intention and the following factors: Emotional Labour, Emotional Exhaustion, Abusive Supervision, Career Advancement, Psychosocial Safety Climate, Job Security, Job Satisfaction and Employee Wellbeing.

Chapter 7 was a qualitative study which involved the use of semi-structured online interviews. The findings of the study revolved around four key themes and their subsequent sub-themes. These themes and sub-themes reflected the lived experiences of women working in the Ghanaian banking sector their turnover decisions and destinations.

Chapter 8 was the final chapter of the thesis. This chapter included a combined discussion of research findings for chapters four, five, six and seven. It also outlined the implications and recommendations of the study.

1.7 CONCLUSION

This chapter has provided an overview of the background, context, research aims, and the significance of the study. The structure of the thesis in addition to profile summaries of participating banks have also been outlined. A discussion on key concepts such as psychosocial hazards, turnover intention especially among women in the Ghanaian banking sector has been done. Lastly, the theoretical frameworks that guide the study have also been introduced and would be explored in further detail in the next chapter.

CHAPTER TWO

THEORETICAL UNDERPINNINGS AND EMPIRICAL REVIEW

2.1 INTRODUCTION

This chapter is organised into the Introduction, Theoretical Underpinnings, and an Empirical Review of existing Literature on Turnover Intention. A Conceptual Framework based on the literature reviewed is also developed and presented. The Theoretical Underpinnings focus on the underlying theories of the thesis while the Empirical Review looks at studies that have been carried out on the topic of turnover intention. The Empirical Review is grouped under various headings based on the variables investigated.

2.2 THEORETICAL UNDERPINNINGS

The Theoretical Underpinnings of the study are the Conservation of Resources (COR) Model by Hobfoll (1989; 2001a, 2001b; 2011, 2023; Hobfoll & Lily 1993; Hobfoll et al., 2018) and the Social Exchange Theory (SET) propounded by Blau (1964).

2.2.1 CONSERVATION OF RESOURCES MODEL (COR)

Job demands and resources are not specific to any work context however, when job demands outweigh resources, it can result in strain reactions like stress. This then can negatively impact wellbeing and other attitudinal outcomes such as turnover and absenteeism.

Job demands refer to the psychological, physical, social and organisational features of a job that require some form of effort from an employee. These demands come with costs. On the other hand, resources are the physical, psychological, social and organisational features of a job that are vital in reducing demands and their associated costs, achieving work goals and stimulating learning (Bakker, 2007).

The Conservation of Resources theory propounded by Hobfoll (1989, 2001a, 2001b, 2011; 2023, Hobfoll & Lily, 1993, Hobfoll et al., 2018) posits that, individuals strive to acquire, protect, and retain resources — “those objects, personal characteristics, conditions, or energies that are valued” (Hobfoll, 1989 p. 516). The value of a resource is universal; however, their relative worth changes from culture to culture (Hobfoll, 2001). Examples of resources are health, family, employment, intelligence among others. Resources are essential because a.) they enable people to cater for external demands b.) they help to reach desired goals and c.) they help prevent possible further loss of resources. Resources may be categorised as personal resources (e.g characteristics an individual possesses), environmental resources, resources that are inherently valuable and instrumental resources (Hobfoll, 1989;2001a). Instrumental resources are those resources that can be used to obtain other valued resources or can be used to protect against the possible further loss of resources that are essential.

COR theory is grounded on two main principles. These principles are 1.) *primacy of loss* and 2.) *resource investment*. The principle of primacy of loss states that it is psychologically and emotionally more damaging for people to lose resources than it is for them to gain resources even if these resources are of the same magnitude and value. This process is known as loss salience and has a bearing on work because losses at work will have a stronger impact than resources gained in the same context and vice-versa. Work-related resource loss has been found to result in strain in the form of burnout (Shirom, 1989), and physiological outcomes (DeVente, Olf, Van Amsterdam, Kamphuis, & Emmelkamp, 2003; Melamed, Shirom, Toker, Berliner & Shapira, 2006) as well as mental health conditions such as depression (Kessler, Turner & House, 1988). This results in the motivation of individuals to engage in behaviours that avoid resource loss due to the grave negative impact that loss has on wellbeing.

The second principle is the principle of *resource investment* which states that, resources are invested to prevent further resource loss, to recover from loss and to gain resources (Hobfoll 1989, 2001a, 2001b, 2011; Hobfoll & Lily 1993; Hobfoll et al., 2018, 2023). Hobfoll (1989, 2001a, 2001b, 2011; Hobfoll & Lily 1993; Hobfoll et al., 2018, 2023) proposed four corollaries. Three corollaries can be used to explain the intricacies involved in resource losses and gains. The first corollary states that when individuals are endowed with resources, they have an advantageous position which they can use to gain more resources, and they are less likely to lose these resources.

The second and third corollaries state that, people with less resources are more susceptible to resource loss than they are to resource gain. This is known as resource loss spiral. Additionally, resource gains put individuals with a lot of resources in a better position to keep gaining more resources. In order to invest resources, individuals must have a lot more disposable resources or be in a position to create a reserve that they can invest to gain more resources or guard against resource loss. This leads to the concept of resource caravans. Resource caravans refer to the idea that resources do not operate in a vacuum but rather resources move in groups (Hobfoll, 2011). Resource caravan passageways refer to when resources are owned by individuals or organisations, and these resources can be used to promote resource creation, exchange or sustenance (Hobfoll, 2018).

The fourth corollary states that when individuals lack resources or have almost exhausted all their resources, they become more protective of the limited remaining resources at their disposal. Such individuals stay away from investing anymore of their already limited resources.

2.2.2 SOCIAL EXCHANGE THEORY (SET)

Social Exchange Theory propounded by Blau (1964) refers to the exchange of activities whether tangible or intangible between at least two people. These activities that are exchanged may be gifts or services that are of mutual benefit to all parties involved in the exchange. The benefits derived from the exchange is usually not quantifiable. The main principle underlying this exchange is that of reciprocity. Although the exchange is voluntary however, the receiver may feel obligated to give back in order to continue receiving these needed services and to avoid feelings of indebtedness. These obligations are usually unspecified meaning the form and time in which these obligations must be honoured are not spelt out. It is left to discretion and the trust that these services rendered will be honoured in due course. According to Blau (1964), as the number of exchanges increases, the associated benefit decreases until some level of equilibrium is reached.

2.3 TURNOVER INTENTION AND THOEORETICAL UNDERPINNINGS OF THE STUDY

Turnover intention fits in with SET and COR theories as discussed below.

2.3.1 SOCIAL EXCHANGE THEORY (SET)

The relationship between an employer (organisation) and employees can be likened to a social exchange relationship (Blau, 1964) in which both parties rely on one another for mutual benefits. There are costs as well as rewards and profit (Homans, 1961). Costs could be time and energy while rewards and benefits could be recognition, respect, and acceptance (Redmond, 2015). In the work environment, employees offer their time, skills, knowledge and abilities (cost) to the employer (organisation) in order to boost productivity. In return they may receive rewards (benefits) such as social support, career development and promotions, job security among others.

Continuous positive evaluations of the exchange relationship between an employee and the employer (organisation) leads to a continuous engagement in the employment relationship (Crossman, 2020). This positive evaluation could also lead to positive outcomes such as engagement, commitment, organisational citizenship behaviours (OCB), trust and retention. A negative evaluation of the social exchange could result in outcomes such as turnover intention and actual turnover, as well as other deviant behaviours.

2.3.2 CONSERVATION OF RESOURCES THEORY

Also, COR theory can be used to explain turnover intentions. This is because every job has its own set of job demands and resources and individuals try to protect the resources available to them. Demands deplete resources and resource loss produces a more damning consequence than resource gain (Hobfoll, 1989). When job demands outweigh resources, the strain pathway is activated leading to strain symptoms such as stress and burnout. In this light, people try to minimize resource loss (Kim et al., 2016). Stress results from actual resource loss, the anticipation of loss or failure to gain resources after much effort has been put into trying to gain valuable resources and as such, it could lead to job dissatisfaction, anxiety and turnover intention (Chen & Huang, 2016). When job resources outweigh demands, the motivational pathway is activated leading to engagement and other beneficial outcomes.

2.3.3 LAZARUS AND FOLKMAN'S (1984) TRANSACTIONAL MODEL OF STRESS AND COPING

Lazarus and Folkman's (1984) transactional model of stress and coping is a cognitive phenomenological process which is bidirectional in nature. This means that an individual and their environment are in a transactional relationship in which both parties produce stress via a complex process (Folkman, 1984; Lazarus & Folkman, 1984). When individuals cognitively assess their environment, based on the intensity of the evaluation, both negative and positive

emotions emerge (Boyd, Lewin, & Sager, 2009; Dewe & Cooper, 2007; Oliver & Brough, 2002). Negative emotions trigger coping strategies (problem/emotion focused) which are also evaluated for their effectiveness in dealing with a threat or stressor. On the other hand, positive evaluations of coping strategies produce positive emotions while negative evaluations produce distress which trigger further coping strategies (Folkman, 1997; Folkman & Lazarus, 1985; Folkman & Lazarus, 1988; Lazarus, 1990; Lazarus, DeLongis, Folkman, & Gruen, 1985; Lazarus & Folkman, 1984).

2.3.4 JD-R MODEL VERSUS COR THEORY (JUSTIFICATION FOR COR THEORY)

The Job Demand Resources Model (JD-R) propounded by Demerouti, Bakker, Nachreiner and Schaufeli (2001) posits that job demands directly and negatively impact on health as a result of job strain, while job resources alternatively increase performance through engagement. In addition, it has been argued that psychosocial safety climate (PSC) sets the tone for work conditions which is the basic tenet of psychosocial safety climate theory (Idris, Dollard & Winefield, 2011). The level of PSC of an organisation can be seen in management's commitment to, its prioritisation of employees' psychological health, management and employees' participation in the prevention of stress as well as the level of communication in place to ensure that there is progress in stress prevention through continuous monitoring and mitigating of emerging risks. A high or low level of PSC has far reaching effects on the main psychological pathways that underlie the JD-R model. These processes are mainly the health impairment and motivational processes (Schaufeli & Bakker, 2004). To elaborate further, the perceptions of policies, practices and procedures of an organisation is an indication of its priorities (Zohar & Luria, 2005) in terms of the level of PSC. If an organisation has high PSC, it is an indication that management is concerned about the psychological health of its employees therefore, it will make available the necessary job resources needed to deal with the job demands of its employees so that this does not result in feelings of stress. This action

will then activate the motivational pathway of employees (either intrinsic or extrinsic) by triggering their levels of engagement and in effect reducing turnover intention.

Given the above, the reverse then would be that a low PSC means that there are potentially high levels of stress as such job demands outweigh job resources. This situation inadvertently triggers the health impairment pathway which is associated with high levels of burnout and could then lead to turnover intention.

Both COR Theory and the JD-R model as stress theories share closely related viewpoints on how demands and resources shape stress, employee wellbeing and performance while also having real-life applications for organisations (Demerouti, 2025). Like the COR theory, the JD-R model has some strengths to its credit. This includes its ability to accommodate diverse outcomes, demands and resources without restricting itself to a named set of demands and resources. This makes it a more flexible model (Schaufeli & Taris, 2014). For example, due to the broad nature of the JD-R model, it is able to capture both demands and resources that have an influence on the turnover intention of women such as Work-Family Conflict, Social Support, Lack of Career Progression, Lack of Work-Life Balance Practices etc. Furthermore, the model is such that it is very adaptable and can be applied to different work contexts (Schaufeli & Taris, 2014). For instance, since the model states every job has its own set of demands and resources, the model could be fit into any job context including the banking sector in Ghana.

Despite these advantages, the COR theory was a better option because it helped to explain how cognitive and emotional mechanisms influence behavioural outcomes such as turnover intention at the micro-level thereby giving a more nuanced understanding of the internal motivations underpinning turnover intention. This best placed the theory as a better fit for achieving the aims of the study which was to understand the drivers of turnover intention of

women in the banking sector. While macro-level models such as the JD-R model consider the role broader organisational level factors play in influencing behaviours such as turnover intention, this thesis does not completely overlook the influence of these organisational level factors because, job design, supervisory support and job autonomy are some organisational level factors that were looked at in this study to see how they influence turnover intention.

Additionally, the broad scope of the JD-R model limits its generalizability thereby hindering its suitability for this study. Unlike COR theory, the JD-R model falls short in its ability to explain the psychological processes that underpin how demands, resources and outcomes interact (Schaufeli & Taris, 2014). This makes it more of a model that describes rather than one that explains. For example, psychological processes such as emotional dissonance may underlie women's experiences of WFC and turnover intention however, JD-R may not account for this psychological process. Additionally, the JD-R model does not account for how cultural norms and other cultural factors such as power distance impact on the availability and accessibility of resources for women in the Ghanaian banking sector. Furthermore, challenges in the nature of banking such as long working hours, lack of reliable childcare and high unachievable targets interact to influence turnover intention, but it is not accounted for by the JD-R model.

COR Theory has been used to bridge this gap in such instances (Schaufeli & Taris, 2014). For example, COR Theory addresses how an actual loss of resources or a threat to resource loss can result in stress. This stress further spirals into anxiety, job dissatisfaction and eventually turnover intention (Chen & Huang, 2016). In addition, conceptually, the JD-R model does not clearly differentiate between job demands and resources (Schaufeli & Taris, 2014). This makes it unclear whether a dearth of resources inadvertently indicates a job demand (Schaufeli & Taris, 2014).

Moreover, the JD-R model does not specify what role personal resources are to take when being introduced into the model. This is to say that, are personal resources to be integrated into the model as moderators, antecedents, mediators or even as a confounding variable? (Schaufeli & Taris, 2014). This may create problems such as inability to prove causation, false interpretations and the proposal of false solutions. This is essentially the case in instances where a confounding variable is also at play. Lastly, the JD-R model portrays a very simplified and almost unidirectional relationship exists among resources, demands and outcomes. This downplays the more dynamic relationships that could exist among these factors (Schaufeli & Taris, 2014).

2.3.5 JUSTIFICATION FOR THE CHOSEN THEORIES: COR THEORY VERSUS LAZARUS AND FOLKMAN'S (1984) TRANSACTIONAL MODEL OF STRESS AND COPING THEORY

Although the above-mentioned theories can be used to understand stress, the Conservation of Resources Theory (COR) was chosen instead of Lazarus and Folkman's (1984) Stress Appraisal Theory and the Job Demand Job Resource Model (JD-JR Model). This was because for the Folkman and Lazarus' (1984) Stress Appraisal Theory, it behoves on the individual to determine subjectively what is or is not stressful. Hobfoll et al., (2023) agree that because of individual differences, it is impractical to scientifically determine what is to be considered stressful however, the COR is of the view that stressful events exist objectively and can be observed. Also, whereas the COR theory acknowledges that culture has a role to play in the construction of what constitutes a resource and shapes the individuals' appraisal of a stressor, Folkman and Lazarus' (1984) Stress Appraisal Theory places this assessment in the hands of the individual while disregarding culture's influence in the appraisal process (Demerouti, 2025).

Also, COR theory seems to be the only stress theory that emphasizes how the strength of resource loss can impact people quickly and at increasing levels over a sustained period of time (Hobfoll, 2018). Finally, COR Theory was chosen over Lazarus and Folkman's (1984) Appraisal Theory because it was versatile and could explain not only stress but also other withdrawal behaviours such as truancy (Van Woerkom et al., 2016) and actual turnover (Marchand & Vandenberghe, 2016; Reina et al., 2017).

2.4 EMPIRICAL REVIEW

The empirical review was conducted using databases such as PsycINFO, Psych Articles, Scopus, and Emerald. Search items such as turnover intention, banking, Ghana were used to source for journal articles. Variables that appeared frequently as antecedents of turnover intention were included in the literature review and were settled on for further investigation in the data collection and analysis process to determine their ability to predict turnover intention among the chosen sample.

Turnover intention is a worldwide phenomenon and has been identified widely as a strong predictor of actual turnover (Griffeth, Hom & Gaertner, 2000). It is associated with not only organisational costs but also individual costs (Mahomed & Rothmann, 2020). Organisational costs include increases in organisational recruitment, onboarding, and training costs (Porter, 2011) while individuals face both psychological and personal costs. As a result, organisations make concerted efforts to keep turnover intention to its barest minimum (Surji, 2013). Although turnover intention has its drawbacks, it has its potential benefits too such as opening up avenues for the recruitment of fresh talent and skill sets (Lau & Albright, 2011). Research has found that multiple factors influence turnover intention, and the ensuing section empirically reviews some of these determinants.

2.4.1 Work-Family Conflict and Turnover Intention

Role conflict refers to an adverse experience such as stress an individual may have due to the performance of varying functions associated with diverse social roles and statuses (Anand & Vohra, 2020). This is because in carrying out varied tasks, resources are depleted (Del Pino et al., 2021). For instance, a woman who may want to spend some quality time with her partner while also caring for a sick child will not be in a position to perform both roles at the same time. In this example, this woman cannot spend quality time with her partner and at the same time give her sick child the attention he/she needs. Therefore, the role of wife and mother conflicts since the execution of either of these roles means the forfeiting of the other role.

There are mainly two forms of role conflict—inter role conflict which stems from the conflicting demands of different life domains such as the family and work domain (Greenhaus & Beutell, 1985) and intra role conflict which refers to the mental pressure and stress resulting from conflicting demands within the same or single life domain (Mansour & Tremblay, 2016).

Work-Family Conflict is a type of inter-role conflict that has been examined consistently as a driver of turnover intention since the first research paper was done on the concept by Judge, Boudreau and Bretz in the year 1994. Greenhaus and Beutell (1985) identifies three main forms of WFC namely: time-based conflict, behaviour-based conflict, and strain-based conflict. Time-based conflict occurs when long working hours, inflexible work schedules, shift work for example prevent adequate family time. Strain-based conflict can be observed when the stress from performing one role is carried into the execution of another role.

For example, a woman who is a CEO of a multinational company may come home feeling irritable because of the stress she may have experienced at work. This may either leave her too exhausted to perform her role as a mother or may cause her to transfer her irritability to her children at the slightest hint of misbehaviour. Lastly, behaviour-based conflict may occur when the expected role behaviours in another domain are unacceptable in another. For

instance, a woman who works as a prison officer or warden is expected by virtue of her job to exhibit certain behaviours or traits acceptable for her role while on the job. In order to restore sanity in the prison, she may have to exert physical force on an inmate to ensure compliance. This woman cannot come home and run her home like a prison and exert that same level of physical force on her children. As a mother, she is expected to be tender and loving toward her children (Huppatz, & Goodwin, 2010). Williams (2000) posits that Work-Family Conflict can greatly influence an individual's health, wellbeing and career decisions such as employment tenure as well as level of turnover intention (Awan, Dunnan, Jamil, Gil, Anwar, Idrees & Guangyu 2021). This is probably because employees are unable to effectively manage both their work and non-work-related issues (Yousaf, Jamil, Roman; Shabbir & Shahid, 2020).

Empirical studies have demonstrated that across various contexts such as banking, education, hospitality, and healthcare WFC increased turnover intention (Rasheed, Iqbal & Mustafa, 2018; Shockley et al., 2017; Lin, Yang & Zheng, 2014). Other studies have also revealed that gender and culture play significant roles in the WFC-turnover intention link. For example, in collectivist and patriarchal societies such as Pakistan, China and India where cultural norms are strictly adhered to and define the roles of women as the primary care givers, it amplifies the experience of WFC for such women and this greatly influences their turnover intention (Aboobaker & Edward, 2020; Lin, Yang & Zheng, 2014; Rasheed et al, 2018; Shabir, & Ganai, 2020). In such situations, both informal organisational and family support fail to play a buffering role.

Similarly, given that Ghana is a collectivist and patriarchal society in which roles and responsibilities are highly segregated and influenced by cultural gender norms, women are tasked primarily with taking care of the home even if they are also in fulltime employment (Gemignani, 2017). As a result, the greatest barrier for working women has been found to be

juggling work with family responsibilities (ILO, 2017). This may influence turnover intention especially for women in the Ghanaian banking sector in their quest to conform to socio-cultural obligations. Greenhaus and Beutell (1985) further explain that Work-Family Conflict is strongest when the functions associated with either domain are essential for one's self-concept, and when there are dire consequences associated with a disregard for role demands of either domain.

Although cultural norms can exert strong influences and erode the buffering effect of organisational resources, the latter can also be beneficial under some circumstances. Jung and Kim (2021) showed that employees who had high job embeddedness were better able to manage effectively WFC. This was because such employees had access to organisational support systems and were more open to their use. This coupled with strong work relationships with colleagues helped to reduce turnover intention. In a similar vein, work-family specific leader support moderated the relationship between WFC and turnover intention as social support from friends and family was less potent (Nohe & Sonnetag, 2014).

On the contrary, WFC could wreak havoc for women when there is a lack of support. Skinner, Elton, Auer and Pocock (2014) explain that in the health sector in Australia, work-life challenges could be encountered at every stage of a woman's career journey. For instance, at the early career stage of a woman's life cycle, younger health professionals were concerned about balancing the demands of work and personal and family life. At the mid-career stage, concerns were more on building a career (career growth) as employees at this stage of their life had fewer childcare demands because children had grown older and less dependent. As older workers approached their retirement age, they wanted to reduce the number of hours they worked or take on part-time work. This was to enable them care for older family members, as well as their own failing health in some circumstances while maintaining a steady

source of income to enjoy their retirement. Across all life cycles, it is evident that flexibility was key and where this was unachievable it increased turnover intention.

It can be deduced from the above that the experience of WFC varies by industry as well as life stage. In the hospitality industry, WFC was predicted by working on weekends, long working hours, role conflict and role ambiguity (Amissah, Gamor, & Boakye, 2014; Ryan, Ma, Hsiao, & Ku 2014). For healthcare workers, high job demands, poor job designs, and low employee engagement predicted WFC (Daderman & Basinka, 2016; Fuss et al., 2008) resulting in burnout, stress symptoms and turnover intention. Sanchez-Vidal, Cegarra-Leiva, and Cross (2019) found that women who had children (number of children) and worked in an industrial sector experienced life to work conflict more significantly than men. Life to work conflict in turn predicted job satisfaction levels, turnover intention and sick leave absence (Farquharson, Allan, Johnston, Johnston, Choudhary & Jones, 2012).

Interestingly, some studies have found evidence that challenges the perception that women compared to men experience more WFC. Shockley, Shen, DeNunzio, Arvan and Knudsen (2017) showed empirically, that both men and women were capable of experiencing Work-Family Conflict although with subtle differences between both genders being observed. These differences included women experiencing greater WIF (work interfering with family) or FIW (family interfering with work), men rather than women experiencing greater time-based WIF; mothers and women in dual-earner families experiencing greater FIW while men in dual-career families and women who work in similar jobs as men experiencing greater levels of WIF. The effect size of these gender differences in relation to WFC however, were observed to be small and rather negligible.

Finally, Work-Family interactions are not always negative. Sok, Blomme, De Ruiter, Tromp and Lub (2018) found that, home-work interface (HWI) could act as a protective factor. This was because, when home-work interface (HWI) was positive, it had a negative and significant impact on turnover intention, and the reverse was also true for both men and women. Moreover, employee perceptions of investment in training and development practices could mediate this effect. Notwithstanding, economic pressures could force women employees especially to feel stuck in their jobs even if they are faced with high levels of WFC. This may obscure turnover possibilities.

Based on the above, the following hypothesis was proposed for testing

H1: High levels of Work-Family Conflict (WFC) will positively predict TI for women in the Ghanaian Banking Sector

2.4.2 Social Support and Turnover Intention

Social support refers to the numerous advantages that a person possesses through their social relations (Cohen & Hoberman, 1983; Larrocco, House, & French, 1980). Social support is often operationalised as perceived support (Ayman & Antani, 2008) and this refers to the personal belief an individual holds that others with whom the individual is involved with will meet the social needs of that individual (Vaux et al., 1986).

Social support can emanate from varying sources such as the organisation, supervisors or managers, work colleagues as well as friends and family members. For the purpose of this thesis, social support referred to perceived support received from the organisation mainly from colleagues and supervisors or managers. Perceived supervisor support refers to the extent to which employees think that their work is appreciated by their supervisors or superiors and that their well-being is a priority (Kottke & Sharafinski, 1988). Co-worker support refers to the assistance colleagues give to one another in the discharge of their duties through knowledge sharing, expertise, provision of support and encouragement (Zhou & George, 2001).

Research consistently shows that social support exerts both direct and indirect influences on turnover intention through diverse mechanisms. However, the strength and direction of these influences are determined by the type of support in question, occupational context among others. The empirical studies below throw more light on the aforementioned assertion.

Perceived organisational support (POS) has been found to play a buffering role by attenuating stress-related turnover intention for mine workers in Ghana (Tetteh, Wu, Opata, Agyapong, Amoako & Osei-Kusi, 2019). Job stress played a mediating role while high affective commitment acted buffered the negative effects of stress. The negative relationship between POS and emotional exhaustion (Lee & Jung, 2015) reaffirms its protective ability. It is important to note that context is key to understanding the effects that social support exerts. For instance, although POS was found to reduce turnover intention among mine workers in Ghana, the dynamics may differ for women in the Ghanaian banking sector.

This is because mining (perhaps a male-dominated profession) has its own set of psychosocial hazards such as safety concerns and physical job demand compared to the Ghanaian banking sector which is a predominantly feminine profession. The existence of gendered cultural caregiving norms in a collectivist and patriarchal society like Ghana coupled with a lack of work-life balance policies and practices and a lack of job alternatives may heighten women's experiences of job stress and work-family conflict. This may possibly waterdown the potency of POS protective effect. On the contrary, Paille, Bordeau and Gallois (2010) articulate that there was no significant link between Perceived Organisational Support (POS) and Turnover Intention (TI) even though it was linked positively to Organisational Citizenship Behaviour toward the organisation (OCB-O), trust, and job satisfaction. This may be an indication that POS has indirect effects instead.

Supervisor and manager support has also been shown to reduce turnover intention. Teoh, Coyne, Devonish, Leather, and Zarola (2016) showed that supportive manager behaviours (SMB) predicted turnover intention and job satisfaction, but not engagement. Additionally, job satisfaction acted as a mediator variable between SMB and turnover intention. Again, unsupportive manager behaviour predicted job dissatisfaction as job satisfaction acted as an intervening variable between unsupportive manager behaviour and turnover intention. In India, not only did SMB lower turnover intention and positively influence job satisfaction, but it also positively influenced employee engagement. Furthermore, job satisfaction mediated the relationship between SMB and turnover intention but work engagement did not (Kaur & Randhawa 2020). A direct negative relationship has also been observed between perceived supervisor support and turnover intention (Ghosh, Goel, Dutta & Singh 2019).

It is important to highlight that other variables can act as mediators or moderators in the perceived supervisor support and turnover intention link. For example, whereas authentic leadership acts as a moderator by strengthening the negative influence of perceived supervisor support and turnover intention (Arici, 2018), employee engagement and work-life balance act as mediators in the same relationship (Kaur & Randhawa, 2020). On the contrary, Lin, Yang and Zheng (2014) reported that while managerial support played a mediating role by reducing turnover intention, organisational family support however, did not produce similar results.

Other studies have shown that co-worker support plays a harmonizing role in turnover intention research. According to Minotte and Perderson, (2021) chair support and departmental climate were the main negative drivers of turnover intention among Science Technology Engineering Mathematics (STEM) faculty members, while perceived injustice and scholarly isolation increased turnover intention. In the UK, moderate or low levels of social support from co-workers amplified the negative link between perceived pregnancy-

related discrimination and wellbeing for women in their second and third trimesters of pregnancy. However, a high level of co-worker support nullified this negative and significant relationship. (Hassard et al. 2023). In like manner, Kundu and Lata (2017) showed that a supportive work environment had a positive predictive relationship with retention and organisational engagement. In addition, a partial mediation effect was observed on the relationship between a supportive work environment and employees' intention to stay.

Gender and sectoral considerations come to play in the social support turnover intention discussion. Allen, Miller, French, Kim, and Centeno (2023) provide support for the above by revealing that in academia, there was a higher propensity for female university faculty members, to engage in academic professional development pathways such as teaching rather than the research pathway even though the teaching pathway was associated with less job satisfaction and work-life balance. This is a clear depiction of phenomenon known as horizontal segregation characteristic of service-oriented sectors such as education (EU-OSH, 2013). This culminates in an over concentration of women in low paying jobs, job with less autonomy and low status as well as exposure to occupational hazards such as violence. These have further linkages to mental health challenges and increased turnover intention (EWCT, 2021).

The hypothesis below was formulated for testing

***H2:** High levels of social support (SS) will negatively predict TI for women in the Ghanaian banking sector*

2.4.3 Leadership and Turnover Intention

Leadership is the conscious use of power as a means of facilitating, guiding and structuring relationships and actions in an organization (Yukl, 2006). Bass and Avolio (1991) identify four main leadership styles based on the trait-based approach developed by Burns (1978). These traits are stimulation, motivation and influencing. These traits best characterize

transformational leadership. Denial of responsibility for leadership best describes laissez-faire or passive avoidant leadership as transactional leadership is known for management by exception as well as contingent rewards. This thesis focused on mainly transformational and transactional leadership as they have been observed to be the most predominant leadership styles and have the most relevance to turnover intention.

2.4.4 Transformational Leadership, Transactional Leadership and Turnover Intention

Burns (1978) defines a transformational leader as one who is able to project the goals of the group above individual goals and can galvanize followers to achieve these goals. A transformational leader outlines the course of action by which these group goals will be achieved. According to Avolio and Bass (1991) transformational leaders demonstrate certain attributes and behaviours that enable them to achieve group goals through their followers. These behaviours and attributes are **idealized influence** which deals with building trust and acting with integrity, **inspirational motivation** which deals with encouraging followers, **intellectual stimulation** which deals with nurturing innovative ways of thinking among followers and lastly **individualized consideration** which deals with coaching and development.

Alternatively, transactional leadership relies on the use of power, rewards and punishment in the attainment of organisational goals while adopting a management style that emphasizes performance management, teamwork, organisational change, employee development and customer service (Burns, 1978; Dong, 2023). This form of leadership also has an economic exchange style relationship that can be observed between the leader and followers with each party coming into the exchange with the sole aim of achieving personal gains. Transactional leadership is predominant and effective in organisations characterised by high pressure, strict tasks and short-term goal attainment (Bass & Riggio, 2006).

Empirical studies have shown that both transactional and transformational leadership styles have different influences on turnover intention. These outcomes are either negative, positive or show no relationship.

According to Wells and Peachey (2011) both leadership styles (transformational leadership and transactional leadership) had a significant negative predictive relationship on employees' voluntary turnover intention. Hamstra, Yperen, Wise, and Sassenberg (2011) further supported this inverse relationship and added that this was especially true for followers who were promotion focused (transformational leadership) or for followers who scored high on the prevention focus scale (transactional leadership). In a similar vein, Chang, Wang and Huang (2013) observed a direct and negative relationship between turnover intention and transformational leadership. Likewise, Bailey (2016) reinforced these findings by showing that among bank tellers every component of transformational leadership was significantly and negatively related to turnover intention. Lum (2018) acknowledged that transformational leadership not only reduced turnover intention but also it increased job satisfaction.

While a direct negative relationship has been observed between transformational, transactional and turnover intention by some studies, others find that context can foster a positive predictive association. Sithole and Sudha (2014) state that transactional leadership positively predicted turnover intention among software engineers in Chennai, India. Amankwaa and Anku-Tsedde (2015) observed that among employees in the Ghanaian banking sector, transactional leadership did not significantly predict turnover intention however, job alternatives moderated the effect.

There is evidence to suggest that both mediators and moderators play a role in the leadership-turnover intention link. Gyensare, Kumedzro, Sanda and Bosso (2017) pointed out that the

affective component of organisational commitment and engagement acted as intervening variables between leadership and the voluntary turnover intention relationship. Reina et al., (2017) demonstrated that managers' use of inspirational appeal and pressure had the opposite effect on employees' turnover intention. Employees' emotional engagement mediated this relationship when job satisfaction was present.

Trust also played a significant mediating role. Hussain, Shujahat, Malik, Iqbal, and Mir (2018) conveyed that among bank employees both affective and cognitive trust positively mediated the transformational leadership-employee turnover relationship. It also mediated positively between transformational leadership and organisational commitment as well as negatively between transformational leadership and task performance. Sair, Mansoor and Ali (2020) showed that empowerment (psychological) had a negative mediating effect on transformational leadership, organisational citizenship behaviour as well as turnover intention.

Despite the above relationships that have been established between leadership and turnover intention, some studies have found no relationship. Long, Thean, Ismail and Jusoh (2012) concurred that although both transactional and transformational leadership styles were negatively correlated with turnover intention, this correlation was not significant. Additionally, Fields (2023) revealed that among black employees who worked in large corporations in the USA, transformational leadership did not significantly predict turnover intention. Similarly, Gyensare, Anku-Tsedé, Sanda, and Okpoti, (2016) articulate that transformational leadership did not have a direct and significant predictive relationship with turnover intention however, the observed relationship was mediated by affective commitment.

The following studies shed light on the role culture plays in the leadership-turnover intention link. Rockstuhl, Dulebohn, Ang, and Shore (2012) posited that in horizontal-individualistic

cultures the relationship between Leader Member Exchange and Organisational Citizenship Behaviour, turnover intentions, job satisfaction, justice perception and leader trust was strong. National culture however did not influence the relationship among task performance, organisational commitment, and transformational leadership.

From the above, it is evident that transformational leadership often holds the key to lower turnover intention. Since transformational leaders focus not only on achieving organizational goals but also on fostering employees' personal growth, the relationship creates a mutually beneficial exchange. However, given the bureaucratic and hierarchical nature of banking, it is possible that transactional leadership may be the preferred form of leadership. This form of leadership has been associated with lower intrinsic motivation and a lack of emotional and developmental connections. For women especially in the Ghanaian banking sector having more autonomy and a supportive environment may be crucial. This is to enable them to manage both work and non-work issues as such transactional leadership may rather increase turnover intention for them.

Based on the above literature review, the following hypotheses were proposed for testing

***H3a:** Transformational Leadership will negatively predict TI for women in the Ghanaian banking Sector*

***H3b:** Transactional Leadership will positively predict TI for women in the Ghanaian banking Sector*

2.4.5 Perceptions on Human Resource Practices and Turnover Intention

HR practices can be described as the powerhouse of any organisation as it is the vehicle through which a top-calibre of employees are recruited, trained, and developed and maintained for both short and long-term success (Choudhury & Mishra, 2010). This is crucial especially in a highly competitive industry such as the banking sector. Huselid (1995) affirms that HR

practices have economic significance as they impact on productivity, turnover as well as corporate financial performance in both the long term and short term.

Worthy of note is the fact that the evaluation of employees on HR practices (employee perceptions) has a stronger influence on their attitudes and how employees behave rather than the actual HR practices themselves (Guest, 1999). This is because individuals do not react to the actual but to their own subjective perceptions of the actual. Human resource practices and perceptions of these practices greatly influence who organisations attract and recruit, how these individuals are retained and how they engage with their jobs as well as with their organisations (Grobler, Grobler & Mathafena, 2019). HR practices have legal, financial and ethical implications and they influence how employees view these actual practices in an organization.

Again, the perceptions of HR practices are crucial to employee experience (Boon, Hartog, Boselie, & Paauwe, 2011) and they not only have consequences for the way in which they behave but also how efficiently an organisation operates (Choudhury & Mishra, 2010). Different HR practices could influence organisations and employees to varying degrees. For instance, HR differentiation as a strategic tool for managing HR resources may involve grouping employees based on the type of contract they hold and how much resources they are given by their organization (Kalleberg, 2001). This leads to two main categories of employees: contingent and standard employees. Contingent employees compared to standard employees have access to a limited employment duration and resources (Stripe, Bonache & Revilla, 2014).

The use of differentiation has been reported to influence job satisfaction, intentions to turnover and affective commitment among polish employees of co-operative banks (Piasecki, 2019).

To elaborate, findings showed that there were differences in the levels of positive attitudes of employees. For example, employees who worked in the core segment of their organisation experienced higher job satisfaction, lower levels of turnover intention and increased affective commitment compared to those in the peripheral segment. Again, the observed differences in both core and peripheral segments were prevalent when there were more segments (affective commitment and turnover intention), and the magnitude of HR differentiation appeared stronger (turnover intention). However, a weak moderating effect was observed for HR differentiation dimensions.

Similarly, the use of developmental HR practices has been observed to influence turnover intention. Developmental HR practices refer to the extent that employees believe that the HR practices of their organisations is tailored to support their development needs (Kuvaas, 2008). Jung and Takeuchi (2018) outline these developmental HR practices as performance appraisal, training and development opportunities and career development. In supporting the above findings, Ramaprasad, Lakshminarayanan and Pai (2018) reported that among IT professionals in India, robust developmental HRM practices enhanced affective commitment and greatly reduced voluntary turnover intention. Also, affective commitment partially mediated between developmental HRM practices and voluntary intention to leave.

For the purposes of this study, Perceptions of HR practices will cover elements such as job design, performance appraisal, recruitment and selection; work-life balance, job autonomy, job security and training and development. Each of these elements have been found to exert different influences on turnover intentions as discussed below.

2.4.5.1 Training and Development

Training can be described as the step-by-step process of increasing organisational performance through the use of skills, knowledge and competence both at the individual and team levels (Aguinis & Kraiger, 2009). Development on the other hand is aimed at professional and personal improvement. Studies have shown mixed relationships and sometimes contradictory results between training and development and turnover intention.

There is evidence that shows that in the banking sector training is negatively related to turnover intention. For example, Piasecki (2024) confirms that there is a negative predictive relationship between training and employee turnover intention among Polish co-operative bank employees. This relationship was observed to have a stronger effect for employee members than for non-members. Similarly, the longitudinal work of Ju and Li (2019) and Serenko, Abubakar, and Bontis (2023) attest to the ability of training to reduce turnover intention. Abu and Worku (2019) support the above findings by providing evidence from their study on HR practices and turnover intention among bank employees in Ethiopia that HR practices, specifically recruitment and selection, training and development practices, as well as compensation and rewards had a significant and positive predictive relationship with intention to stay in the organisation. Also, work environment (communication and information sharing) played a substantive role.

Kasa, Kichin, Hassan, Poh and Ramil (2023) mention that training alongside performance appraisal and pay satisfaction had a significant and negative predictive relationship with turnover intention. The aforementioned variables were also significantly related to organisational commitment. Furthermore, while job autonomy was not found to be significantly related to turnover intention on the one hand, it was to organisational commitment on the other hand. Akyüz, Kaya, and Özgeldi (2015) found that among Turkish bank employees, extensive training and feedback on performance as an HR function significantly predicted turnover intention both negatively and positively respectively.

Other studies provide counter arguments that training per se does not influence turnover intention but rather it is the level of satisfaction with training. For example, Memon, Salleh, Baharom, Nordin and Ting (2017) articulate that it is training satisfaction rather than training per se that was found to be negatively related to turnover intention. Moreover, work engagement mediated the training satisfaction-turnover intention relationship. Again, Rawashdeh and Tamimi (2019) found that there was a significant relationship among employee commitment, perceptions of supervisor support for training and employee perceptions of training availability but no significant relationship among turnover intention, organisational commitment and perceived benefits of training. Amidst organisational change in the Indian service industry, Kumar, Jauhari, Rastogi and Sivakumar (2017) revealed that organisational support for development, job satisfaction and work engagement acted as mediators between managerial support for development and turnover intention.

Some research also provides contrary evidence in which training is positively linked to turnover intention or no significant link is observed altogether. Santhanam, Kamalanabhan, Dyaram and Ziegler (2017) found that among hospitality industry employees in India, training had a positive predictive relationship with turnover intention rather than a negative one as reported by various researchers. Similarly, Dechawatanapaisal (2018) found that among Thai accountants training did not predict turnover intention. However, HR practices such as rewards, information sharing, employee involvement, career development and performance management were related to organisational job embeddedness and job satisfaction positively but negatively to quit intention. Organisational job embeddedness mediated while job satisfaction moderated the observed relationships.

From the above, it is evident that the influence of training on turnover intention is impacted by variables such as the type of training offered, context and sometimes national cultures. While some research provides evidence to support the attenuating effect of training on turnover intention, others show incremental and sometimes neutral effects. This calls for more investigation into the relationship between training and turnover intention due to the inconsistency in findings. As such, the conduct of this study seeks to address these inconsistencies.

The following hypothesis was proposed for testing.

***H4a:** Employee perceptions on training and development will negatively predict TI for women in the Ghanaian banking Sector.*

2.4.5.2 Performance Appraisal

Performance Appraisal refers to a formal process by which an employee's functions are evaluated and graded against a set criterion, and findings are then communicated to the employee. Organisations use this information in making decisions such as promotions, rewards and other HR interventions in relation to the employee (Denisi, & Murphy, 2017). Recognition and performance appraisal have been identified as key elements in turnover intention (Awan et al. 2021). Interestingly, some studies have shown that inept appraisal mechanisms are typical in a lot of organisations (Yamaguchi et al., 2016). Humans are greatly motivated when their efforts are acknowledged, and this leads to increased self-worth. As such, when appraisal mechanisms are ineffectual, employees do not harness their full potential on the job and this can lead to apathy (Bohle et al., 2017; Kloutsiniotis & Mihail, 2017).

Empirical studies show that when appraisals are done right, they have immense benefits for not only the employee but the organization as a whole. The manner in which these benefits accrue however may vary by sector. Houssain (2018) showed that in the banking sector in Bangladesh, working environment, economic factors, performance appraisal and career advancement significantly influenced employees' turnover intention. In like manner, Nawaz

and Pangil (2016) explained that when employees believed there was fairness in the performance appraisal process as well as salaries, it lowered their turnover intention. Furthermore, remuneration growth and promotion speed (career growth) was strongly connected to turnover intention among faculty members of private universities in Pakistan.

On the contrary, while Nawaz and Pangil (2016) looked into fairness in the appraisal system, Alqarni (2018) delved into appraisal effectiveness and found that among Saudi bank employees, perceived performance appraisal effectiveness (goals, frequency, feedback, criteria, standard and source) rather was negatively correlated with turnover intention. In addition, feedback was a strong predictor of turnover intention because it enabled individuals to assess themselves and improve thereby developing their skills and competencies. Rehman, Othman and Kolandaisamy (2020) found that among nursing staff in the health sector in Pakistan, opportunities for promotion and performance appraisal were negatively related to turnover intention.

In trying to understand the relationship between performance appraisal and turnover intention, it is important to acknowledge that there may be indirect links too. Kadiresan et al., (2015) showed that performance appraisal and training as HR practices were indirectly and positively related to turnover intention via organisational commitment. Moreover, employees with high levels of organisational commitment improved organisational effectiveness through the use of the experience and skills they had gained over their working years. It is also important to note that cultural influences can also play a role in how performance appraisal influences turnover intention. For example, in Ghana gendered norms continue to permeate even the workplace with women paying the maternity penalty. This is reflected in how they are appraised and subsequently how they progress in their career in Ghana.

To a large extent, performance appraisal reduces turnover intention effectively when there is a perception of fairness and transparency and when it is development oriented. Furthermore, context and sector type can influence how appraisal systems operate.

Based on the above literature review, the following hypothesis was proposed for testing

***H4b:** Employee perceptions on performance appraisal will negatively predict TI for women in the Ghanaian banking sector.*

2.4.5.3 Work-Life Balance

Work-life balance refers to an individual's ability to effectively manage the demands of both work and private life (Soomro, 2018). Work-Family Conflict can cause stress for the individual, and such unresolved stress can lead to turnover intention (Kumara & Fasana, 2018).

Gender contributes significantly to work-life balance outcomes. As a result of the “double burden,” many women still struggle in making a choice between family and career and worry about their work-life balance. For women especially in leadership positions, childcare, education as well as family life continues to take up the same level of energy that is needed to be invested in work if not more. (Schueller-Weidekamm & Kautzky-Willer, 2012). In Ghana, Asiedu-Appiah, Mehmood and Bamfo (2015) showed that among bank employees, work-life balance policies and practices were largely undocumented and inaccessible resulting in high turnover intention. Other studies show that work-related factors can influence work-life balance. For example, Mughal, Ahmad, Mazhar, Mumtaz, and Ghafoor (2010) point out that demands of the task, demands of the role, interpersonal demands, organisational structure, leadership quality and job security were issues that not only generated stress but also impacted the work-life balance. Job security in particular affects both the personal and working lives of employees. While work-life balance, interactional justice and cooperation negatively predict turnover intention, trauma, physical and psychological strain showed no correlation (Gachter, Savage & Torgler (2013).

Given that work-life balance can directly influence turnover intention, indirect patterns have also been discovered. Work-life balance was a negative predictor of turnover intention in the financial services industry in Indonesia albeit its small effect size. This relationship was further mediated by job satisfaction. Furthermore, a direct correlation between occupational stress and turnover intention could not be found (Marahani & Tamara, 2024). Even though job satisfaction can play a mediating role in the work-life balance and turnover relationship, the same could not be said for job engagement (Jaharuddin & Zainol, 2019).

Aside lowering turnover intention, a good work-life balance has other benefits that accrue to it. When individuals experienced good work-life balance it reflected in their levels of job satisfaction (Haar, Russo, Sũne, & Ollier-Malaterre, 2014; Maeran et al., 2013; Yadav & Dabhade, 2013). In Ghana, having effective work life balance policies and practices could improve performance for employees (Asiedu-Appiah, Mehmood & Bamfo, 2015).

From a context perspective, culture has been shown to have an impact on work-life balance outcomes. Haar, Russo, Sũne, & Ollier-Malaterre (2014) articulate that work-life balance does not only promote employee wellbeing, job satisfaction and life satisfaction but it also significantly and negatively predicted anxiety and depression. Additionally, when work-life balance was high, individuals from individualistic cultures showed higher life and job satisfaction and the reverse was found for collectivist cultures. Culture however did not significantly moderate between work-life balance, depression and anxiety. The study was set across seven different countries that were representative of individualistic and collectivist cultures namely: New Zealand, Spain, France, Italy, Malaysia and China.

Given that Ghana is a highly patriarchal country and gender norms are upheld, coupled with the fact that the nature of banking allows very little room for autonomy and there is a dearth

of work-life balance policies, it amplifies the work-family conflict experience of women particularly in the banking sector.

The hypothesis below was proposed for testing

***H4c:** Employee perceptions on work-life balance will negatively predict TI for women in the Ghanaian banking sector.*

2.4.5.4 Job Autonomy

Autonomy refers to the degree of independence an individual has to make decisions in relation to their job in terms of when and how it is executed (Hackman & Oldham, 1976). It has been identified as a crucial component in work design and has consequences on employee behaviours and attitudes (Parker, Axtell & Turner, 2001). Vidal's (2013) analysis of jobs in the United States showed that 45 years on and even with increased technological advancements nearly 35% of jobs were still considered as having little autonomy. There seems to be an ongoing inclination in the professional space to standardize work while decreasing employee discretion (Parker, Morgeson, & Johns, 2017).

Job autonomy has been found to produce mixed results. As some studies show an indirect protective effect through mediators and moderators, others find no association altogether. Job autonomy increases motivation, job satisfaction, work-life balance and job performance among bank employees while reducing turnover intention (Msuya & Kumar, 2022; Reza & Anindita 2021). Nevertheless, Humphrey et al. (2007) maintains that job autonomy in and of itself has no direct relationship with turnover intention. It only influences turnover intention through the moderating effect of supervisor support. Similarly, Wang, Jiang and Mao (2019) express that among social workers in China job satisfaction rather mediated the job autonomy-turnover relationship. Kasa, Kichin, Hassan, Poh and Ramil (2023) agree that job autonomy was not significantly related to turnover intention among bank employees in Malaysia, but it was rather related positively to organisational commitment.

It can be gleaned from the above that job autonomy influences turnover intention through mediators and moderators. It also contributes to positive employee work attitudes when contextual and supportive factors are present.

The hypothesis below was proposed for testing.

***H4d:** Employee perceptions on autonomy will predict TI for women in the Ghanaian banking sector*

2.4.5.5 Job Design

Job design refers to the content, form and performance of tasks or activities and how these aspects influence individuals, groups, and the organisation as a whole (Grant & Parker, 2009). Parker (2014) expands this definition to include relationships and responsibilities that are attached to a job role. Morgeson and Humphrey (2008) further stretch the work design definition by laying emphasis on the environment in which these tasks and activities are performed. The fifth European working conditions survey carried out in 2010 across 34 countries underscores the importance of effective job designs. The study revealed that about 20% of jobs can be considered highly demanding with a fifth of these jobs lacking intrinsic quality. These conditions could have detrimental consequences for employee wellbeing and intensify turnover intention.

The following studies show the varied relationship between job design and turnover intention by focusing on different elements of job design. Slattery, Selvarajan, Anderson, and Sardessai (2010) expressed that feedback, task identity, autonomy, and task significance were negatively related to turnover intention however, they were positively related to organisational commitment and job satisfaction. In like manner, Chang, Wang and Huang (2013) observed that job characteristics influenced turnover intention negatively while transformational leadership, compensation, tenure, and age accounted for the variance that was observed. In contrast, Agarwal and Gupta, (2018) revealed that job characteristics had no direct

relationship with turnover intention but rather job engagement mediated the effect. These findings may have been context-driven as the study was set in India in the private sector using survey methods.

The following hypothesis was proposed for testing

H4e: Employee perceptions on Job design will negatively predict TI for women in the Ghanaian banking sector

2.4.5.6 Job Security

With emerging changes in global economies, deregulation of labour markets and new technologies, organisational change in the form of mergers and downsizing are bound to occur in the banking industry. Such changes have implications for job security, job satisfaction, wellbeing, and turnover intention. Jaharuddin and Zainol (2019) express that having a job is now a matter of necessity since people lately do not have the opportunity to choose freely their dream jobs as they would like.

Research has identified that a number of antecedents can contribute to job insecurity. These predictors include internal locus of control, role conflict, low levels of role ambiguity, better organizational communication, and less frequent organizational change as well as age (younger employees), type of job and contract (white-collar and permanent work) were linked to reduced job insecurity (Keim, Pierce, Landis & Earnest, 2014). Furthermore, countries of origin, unemployment rates, and type of job insecurity moderated the observed relationship. Moreover, Kinnunen, Mauno, Cyper, De Witte, and Mäkikangas (2014) agree that the type of employment contract significantly influenced job insecurity. They added that moderately high levels of job insecurity were associated with low levels of engagement (vigour), high levels of exhaustion and turnover and vice versa.

Across several studies, the link between job insecurity and turnover intention has been shown to be influenced by either mediators or moderators. Camgoz, Ekmekci, Karapinar and Guler (2016) maintain that job insecurity displayed both direct and indirect effects. Its direct effects were significant while the indirect effects showed non-significance for both men and women. For example, Leon and Morales (2019) point out that, there was a positive link observed between job insecurity and turnover intention, but no significant relationship was observed between job insecurity and absenteeism. Urbanaviciute, Lazauskaite-Zabielske, Elst and De Witte (2018) reveal that relatedness, autonomy, and competence moderated the direct relationship between job insecurity and turnover intention. Again, Addai, Mottey, Afrifah, and Osei Boakye (2022) acknowledge that job insecurity and turnover intention were significantly correlated but organisational support and ethical leadership played moderating roles. While Stiglbauer, Selenko, Batinic, and Jodlbauer (2012) agree that job insecurity had a direct influence on turnover intention they also found that a partial mediation via cognitive wellbeing (cross-sectional effect) and affective wellbeing was also present.

Job insecurity has been linked to a number of negative consequences that were not just immediate but were far reaching as well. Stiglbauer, Selenko, Batinic, and Jodlbauer (2012) revealed that the stress associated with job insecurity had different consequences on general wellbeing. While the consequences were dependent on the time and aspect of wellbeing being studied, work involvement could offset its negative impact. A history of frequent layoffs had a positive link to quit behaviour because, it could lead to psychological spillovers into post layoff jobs (Davis, Trevor & Feng, 2015). Abbam (2024) noted that the fear of being laid off instigates turnover in the remaining staff, lowers team morale while heightening frustration thereby triggering a surge in resignations and actual turnover. Akhtar, Bal and Long (2016) have found that frequent high-impact organisational change resulted in employee perceptions of unfulfilled psychological contract. Such experiences were associated with more exit, employee voice, neglect, and less loyalty to the organisation. Contract fulfilment, however,

did not have any significant mediating effect on the relationship. Haynie, Harris and Flynn (2014) concur that the uncertainty associated with organisational change lowered job satisfaction while heightening turnover intention.

Personal and organisational factors can also act as buffers for the negative impact of job insecurity. Haynie, Harris and Flynn (2014) demonstrated that compared with individuals low on core self-evaluations, individuals high on core self-evaluation experienced a weaker effect of the uncertainty associated with organisational change in the job satisfaction-turnover intention link. Swamy (2013) emphasised that job permanence is crucial as it improves the quality of work and life and affords employees the ability to provide for their families.

In summary, the above illuminates the complex nature of job insecurity as the mechanisms involved spun across demographic, organisational and contractual factors. However, its destabilising effect on employees' wellbeing cannot be overstated.

Based on the above the following hypothesis was proposed for testing.

H4f: Employee perceptions on Job security will negatively predict TI for women in the Ghanaian banking sector

2.4.5.7 Recruitment and Selection

The recruitment and selection process is crucial not only for organisations but for employees as well since its effectiveness can be harnessed to actively mitigate threats while taking advantage of opportunities in progressive markets and service businesses like the banking sector (Kaya, 2010; Odom, 2013). In addition, having the right human resource (employees) can increase productivity, enhance organizational performance and aid in employee turnover reduction (Huselid, 1995). Similarly, Becker and Huselid (1998) express that when recruitment forms part of a high-performance work system, it had the potential to support

corporate strategy and achieve operational goals while maintaining talent and keeping turnover at bay.

Findings from Abu and Worku (2019) in their mixed methods study on HR practices and turnover intentions of managers in commercial banks in Ethiopia support the effectiveness of recruitment and selection in reducing turnover intentions. Some studies also show that depending on the context or other factors, recruitment may have different outcomes. For example, Kumar (2022) found that among IT professionals, recruitment and selection did not predict turnover intention or retention.

The following hypothesis was proposed for testing

***H4g:** Employee perceptions on recruitment and selection will predict TI for women in the Ghanaian Banking sector*

2.5 Work Engagement and Turnover Intention

Work engagement refers to a desirable affective and cognitive work-related state of mind which epitomizes enthusiasm, commitment, and involvement toward work (Schaufeli, Salanova, Gonzalez–Roma & Bakker, 2002). It is also characterised by high levels of energy and identification toward one’s job (Bakker, Demerouti & Sanz-Vergel, 2014). Kumar and Pansari (2015) identified five components of engagement namely employee satisfaction, identification, loyalty, commitment, and performance.

Studies have shown that many factors account for employees’ levels of engagement. Challenge stress, consciousness and empowerment were found to be significant positive predictors of engagement (Donovan, 2022). Engaged individuals judge their jobs as challenges rather than as stressors hence, they exert more effort in the execution of their jobs (Bakker, Demerouti & Sanz-Vergel, 2014). Crawford, Le Pine and Rich (2010) posit that when work is viewed as challenging it is positively related to work engagement. Bakker (2011) however cautions that constant levels of high engagement can be detrimental therefore,

engaged employees need intermittent breaks for recovery. At times, a significant and positive predictive relationship between challenge stress and turnover intention has been observed (Donovan, 2022) showing that the benefits of engagement can be undone by some factors.

Research has shown that work engagement can have many effects on turnover intention. While there is widely a negative link between the two, positive and mixed findings have emerged. According to Donovan (2022) work engagement significantly and negatively predicts turnover intentions. In a similar fashion, Siddiqi (2013) confirms that among service employees and customers of banks in India work engagement influenced turnover intentions directly and in a negative manner. Esprit de corps also mediated the relationship observed.

Barbosa de Oliveira and da Costa Rocha (2017) stated that among professionals in both private and public organisations in Brazil work engagement was a significant and negative predictor of turnover intention. Additionally, its effect was shaped by individual differences (core self-evaluations), HR practices and the quality of leader member exchange.

Besides acting directly on turnover intention, engagement can also mediate. Shantz, Alfes, Bailey and Soane (2013) demonstrated that among service employees in the United Kingdom, work engagement mediated between perceived HR practices, Organisational Citizenship Behaviour (OCB) as well as withdrawal behaviours such as turnover intention. The strength of the relationship observed was influenced by perceived organisational support showing the importance of contextual factors. Despite the attenuating potential of work engagement, there seems to be no conclusive evidence that it boosts firm profitability by increasing employee retention, sales, higher productivity and customer satisfaction (Bakker, 2011). Consequently, Bakker and Leiter (2010) advocate that more research is needed on the repercussions of engagement as work in this area is limited. This has become imperative with how technological changes have influenced the mode of performing physical work and what this means for how engagement is defined (Rubenstein et al, 2017).

Overall, there is substantial evidence to show that work engagement can reduce turnover intention however, this does not happen in vacuum. To be effective, work engagement must be met with the access to organisational resources coupled with healthy job demands and recovery opportunities. If these are absent, work engagement rather increases turnover intention.

The following hypothesis was proposed for testing

***H5:** Work engagement will negatively predict TI for women in the Ghanaian banking sector.*

2.6 Emotional Labour, Emotional Exhaustion and Turnover Intention

Hochschild (1983) describes emotional labour as the act of intentionally and knowingly changing or manipulating one's true feelings in accordance with organisational requirements or occupational norms. This can be psychologically distressing and create intentions to quit. Emotional labour comes in two forms: Deep acting and surface acting. Deep acting involves a total alteration of one's feelings through positively re-defining a situation, physiological manipulations or focusing on the positive aspects of a bad situation. Surface acting involves faking emotions to conform to normative patterns. Some studies have also identified that authentic emotional display—truly experiencing positive emotions without having to make any alterations—can be considered as a distinct form of emotional labour (Grandey & Melloy, 2017; Hülshager et al., 2015; Humphrey et al., 2015).

Research has found that different emotion regulation strategies have different organisational and behavioural outcomes. According to Mahoney, Buboltz, Jr., Buckner and Doverspike (2011) the expression of genuinely positive emotions was associated with less emotional exhaustion, more affective commitment as well as job satisfaction. On the other hand, genuine

expression of negative emotions was linked to increased emotional exhaustion, decreased job satisfaction and affective commitment.

Studies show that surface acting is associated with higher emotional exhaustion as well as lower job satisfaction (Pugh, Groth & Hennig-Thurau, 2011; Schreurs, Guenter, Hülshager & Emmerik 2014). However, deep acting is linked to more positive outcomes such as higher affective commitment (Nixon et al., 2010) but its relationship with wellbeing produces mixed results (Grandey & Gabriel, 2015; Kammeyer-Mueller et al., 2013). Surface acting on the other hand showed a negative relationship with employee wellbeing (Clarke, Rees, Breen & Heritage, 2021). Gabriel, Daniels, Diefendorff and Greguras (2015) posit that both deep and surface acting can be utilised at different combination levels as well as independently to produce different labour actors with different levels of emotional exhaustion and satisfaction in service-related jobs. To elaborate, they outline these emotional labour actor profiles as low actors, regulators, deep actors, non-actors, and surface actors. Surface actors experienced high emotional exhaustion and lower job satisfaction while regulators experienced felt inauthenticity and job satisfaction. Non-actors experienced much lower levels of emotional exhaustion in addition to felt inauthenticity compared to low and deep actors. Lower levels of emotional exhaustion could mean lower levels of turnover intention and vice versa.

Research shows that moderators also combine with contextual variables to produces different outcomes. For example, self-efficacy lowers the emotional exhaustion that stems from the reliance on surface acting (Pugh et al., 2011). Additionally, Perceived Organisational Support (POS) protects against cynicism particularly for women while amplifying the positive outcomes of deep acting (Nixon et al., 2010). Wilk and Moynihan (2005) found that the level of importance supervisors placed on interpersonal job demands was linked positively to emotional exhaustion. Gender norms also play a significant role especially for women as they

may experience greater role demands for being expressive while men may feel less pressure to engage in deep acting (Cottingham, Erickson & Diefendorff, 2014). Negative affectivity (personality factors) has been shown to intensify the relationship among emotional exhaustion, POS and turnover intention such that when negative affectivity was high, the above stated relationships were strong and positive. On the other hand, when negative affectivity was low, it moderated the emotional exhaustion-turnover relationship (Marchand & Vandenberghe, 2016).

Demographic variables have also been found to influence how emotional regulation strategies play out. For instance, women showed higher turnover intention when they engaged in surface acting (Cottingham, Erickson & Diefendorff, 2014) but men experienced higher turnover intention when both surface and deep acting were used (Walsh & Bartikowski, 2013). Also, younger employees were found to experience job satisfaction when they engaged in deep acting, but older employees had negative effects when surface acting was used.

Emotional exhaustion has been linked to turnover intention such that it acts as a mediator between emotional labour, job satisfaction and organisational commitment (Mahoney et al, 2011). Organisational identification has been shown to partially mediate the positive relationship between emotional exhaustion and quitting (Park, 2018) thereby confirming the link between emotional exhaustion and turnover intention. Role ambiguity and WFC strengthen the emotional exhaustion-turnover intention link for women causing them to experience a greater negative effect of WFC (Sardeshmukh et al., 2018). Within COR theory, emotional exhaustion depletes psychological resources as such, turnover intention serve as a conservation strategy (Marchand & Vandenberghe, 2016).

Working in the banking sector is heavily laden with a lot of human interaction due to the nature of work. This involves appearing friendly, empathetic, and polite to customers at all

times while hiding or avoiding the expression of unpleasant emotions like disrespect and anger (Assumeng et al., 2015). The continuous use of emotional display can intensify exhaustion and increase turnover intention when not managed. Due to this, it is crucial that genuine emotion expression strategies alongside organisational support is promoted to enhance employee retention.

The following hypotheses were proposed for testing

***H6:** Emotional labour will positively predict Turnover Intentions (TI) for women in the Ghanaian banking sector.*

***H7:** Emotional Exhaustion will positively predict Turnover Intentions (TI) for women in the Ghanaian banking sector.*

2.7 Ergonomics and Turnover Intention

The working environment consists of the physical, mental and social components (Jain & Kaur, 2014). Ergonomics refers to how the physical work environment is designed and suited to the physical abilities and limitations of an individual (Grandjean, 1988) while focussing on issues such as workspace cleanliness, lighting, temperature, noise, seating arrangements and others (Campion, 1988; Hedge, 1989).

Research shows that the physical work environment influences employee and organisational outcomes to varying degrees. Modernisation and a surge in the use of computers has also brought with it a fresh wave of health concerns such as bodily aches and pains, discomfort due to heat and noise production (Ellis, 1984; Evans, 1987; Burge et al., 1987, Hedge, 1989; Kleeman, 1988,). A poor physical work environment, a lack of privacy, heavy workloads, unhealthy workplace interrelationships, deteriorating organisational climate and a lack of job control had negative consequences such as strain especially for female office workers (Piotrkowski, Cohen & Coray, 1992).

In a similar fashion, Hassard and Cox (2013) emphasise that aspects of the physical work environment have the potential to influence stress level which in turn shape employee wellbeing and other outcomes. For example, the amount of sunlight positively influenced employee wellbeing and job satisfaction while also reducing turnover intention (Leather et al., 1998). Again, noise exposure (talking from colleagues, office machines, ringing phones) had a moderating effect on stress with high amounts of noise worsening the negative impact of job strain on employee wellbeing and organisational commitment (Leather et al., 2003). Noise, whether predictable or unpredictable negatively influences performance depending on the task at hand (Glass & Singer, 1972; Sundstrom & Sundstrom, 1986).

Furthermore, increased exposure to dirtiness increased withdrawal behaviours and the tendency to change jobs (Schaubroeck, Lam, Lai, Lennard, Peng, & Chan, 2018). Work dirtiness was also significantly linked with occupational disidentification which in turn played a mediating role in the relationship. Perceptions of occupational stigma independently moderated between experienced dirtiness and occupational disidentification such that occupational disidentification was strongly positive when team-oriented leadership levels were lower. Moreover, experienced leadership moderated the indirect within-person effects of work dirtiness experiences on employee withdrawal.

Mediators and moderators have been found to shape the relationship between the work environment and turnover intention. Bangwal and Tiwara (2018) demonstrated that job satisfaction mediated the positive relationship between workspace/workplace design and intention to stay. Likewise, Work environment moderated the relationship between motivation and turnover intention such that bank officers who scored high on intrinsic motivation had lower turnover intention when the work environment was good (Malik, Qayyum & Younas, 2021). Additionally, turnover intention was high when intrinsic motivation was met with poor working environments. Work environment however was not crucial for bank officers who had high extrinsic motivation.

There is also evidence that no significant relationship exists between work environment and turnover intention. Korder, Kulessa, Breuherr, Vernim and Reinhart (2023) comment that although there was a positive predictive relationship between work environment (lightning, noise, climate, cleanliness, smell, dangerous substances), work organization and turnover intention however, there was no significant predictive relationship between ergonomics and turnover intention.

The Ghanaian banking sector is characterised by high levels of client interaction. Poor working conditions may exacerbate emotional exhaustion and intensify withdrawal cognitions.

The hypothesis to be tested was presented below

H8: Ergonomics will negatively predict Turnover Intentions (TI) for women in the Ghanaian banking sector.

2.8 Abusive Supervision and Turnover Intention

Abusive supervision refers to the sustained beliefs employees hold that their superiors engage in antagonistic behaviours through oral or unspoken cues towards them but without physical contact. These antagonistic behaviours include yelling or screaming, the use of ridicule, the use of demeaning names, withholding important information and employing intimidation (Tepper, 2000). About 16% of employees encounter workplace abuse in their organisations showing that it is a critical matter that is gaining momentum (Harrington et al., 2015).

Abusive supervision does not transpire between individuals only but could occur organisation wide. For example, when team leaders experience abuse at the hands of their managers, they also exhibit abuse towards their subordinates (Liu et al., 2010). In like manner, abusive behaviour among top-level managers also trickles down to lower-level managers when lower-level managers were the target of this behaviour (Mawritz et al., (2012). The exhibition of abusive behaviour towards subordinates by supervisors was aggravated when supervisors

believed that they shared no likeness with such subordinates and also when the relationship between these supervisors and their subordinates was of less quality (Tepper et al., 2011). In addition, when supervisors were prone to high levels of stress, it increased their propensity to exhibit such behaviours towards their subordinates (Burton et al., 2012).

Abusive supervision has consequences for both employees and the organisation as a whole. When such attitudes are exhibited by supervisors towards subordinates, it has the potential to negatively affect employee behaviour, work motivation (Martinko et al., 2013) and eventually work performance (McLarty et al., 2021). Equally, victims of abusive supervision experienced higher levels of dissatisfaction (job and life), psychological distress and role conflict (Duffy et al., 2002; Keashly et al. 1994; Sluss & Ashforth, 2007) alongside insomnia (Rafferty et al., 2010), anxiety (Tepper, 2007), depression (Haggard et al., 2011), emotional labour (Hu et al, 2012) among others. Again, a positive relationship was observed between abusive supervision ratings and WFC (Carlson et al., 2012). Employees who constantly dwelt on their experiences of abusive supervision were also observed to have high WFC (Haggard et al., 2011), depression, soured work relations coupled with less job satisfaction. Female compared to male employees were observed to employ this mechanism in dealing with supervisor abuse and this could in turn lead to turnover intention (Richard et al., 2020).

Generally, there is a positive link between turnover intention and abusive supervision however, mediators and moderators may shape this link. When subordinates perceived abuse from their supervisors it intensified their turnover intention with emotional intelligence moderating the relationship (Pradhan & Jena, 2017; Xiaqi et al., 2012). Perceived injustice, abusive supervision, and ethical conflict predicted turnover intention with quiescent silence acting as a mediator (Mannan & Kashif, 2019). Intrinsic motivation mediated between abusive supervision and turnover intention as psychological wellbeing had a partial effect (Hussain,

Abbas, Gulzar, Jibril & Hussain, 2020). Job embeddedness showed mixed mediating effects (Allen, Peltokorpi, & Rubenstein, 2016).

Abusive supervision may lead to both organisational (deviance directed at the organisation) and interpersonal deviance (deviance towards colleagues) (Robinson & Bennet 1995; Harris et al., 2013). Singh (2019) showed that, turnover intention mediated the relationship between abusive supervision and workplace deviance positively and significantly. Also, the availability of alternative jobs acted as a moderator for the workplace deviance-turnover intention relationship. Furthermore, unfriendly work climates worsened the relationship between interpersonal deviance and abusive supervision ratings. There is however evidence that provides mixed evidence. For example, although abusive supervision did not lead to retaliation of any kind, when turnover intention was high, retaliatory deviance also increased (Afshan, Kashif, Sattayawaksakul, Cheewaparakobkit & Wijenayake, 2022; Tepper et al., 2009).

Afshan, Kashif, Sattayawaksakul, Cheewaparakobkit and Wijenayake (2022) revealed that however, there was a resultant effect of supervisor undermining on the desire of subordinate employees to take revenge, as well as turnover intention, and quiescent silence. The direct paths and mediating roles of supervisor undermining was found to be significant. Contrarily, Tepper et al., (2009) found that consequentially, abusive supervision may lead the abused to engage in unprofessional behaviours directed at the workplace (organisational deviance) and towards their colleagues (interpersonal deviance) as explained by Robinson and Bennet (1995) and Harris et al., (2013). Similarly, Singh (2019) showed that, turnover intention was predicted by abusive supervision and turnover intention in turn mediated the relationship between abusive supervision and workplace deviance positively and significantly. Also, the

availability of alternative jobs acted as a moderator for the workplace deviance-turnover intention relationship.

Culture also plays a significant role in the perception and reaction to abusive supervision. In collectivist cultures such as China where respect for authority, preference for male dominance and fatalism were valued, employees were unlikely to use vengeful acts of deviance as a retaliatory response to abusive supervision or perceive abusive supervision as unfair. Such employees were rather more likely to imitate the abusive behaviour of their supervisors (Lian et. al, 2012a; Liu et al. 2010).

While there is evidence to support the relationship between abusive supervision and turnover intention, the existence of inconsistencies in findings due to the influence of culture, mediators and moderators make it imperative for the conduct of this study especially within the specific sector and cultural context. This would help illuminate when and why abusive supervision instigate turnover intention.

The following hypothesis was proposed for testing

***H9:** Abusive supervision will positively predict Turnover Intention (TI) for women in the Ghanaian banking sector.*

2.9 Career Advancement and Turnover Intention

Career Advancement or growth can be defined as the upward progression of employees in their professions in their organisations. (Weng & Hu, 2009). It is an aspect of employment that employees are very particular about (Karavardar, 2014) with its absence triggering turnover intention. For many women, the most challenging part of their employment journeys can be seen when work, pregnancy and parenthood converge (Hassard, Wang, Delic, Grudyte, Dale-Hewitt & Thomson, 2023).

He, Gao, and Yan (2020) point out that, millennials viewed career advancement and turnover intention as two sides of the same coin. As a result, if they perceived that there was no room for career advancement, they would rather leave the organisation. Organisational socialisation tactics had positive effect on employees' chances of upward movement on the career ladder however it had little effect on salary increase and career mobility whether lateral or vertical. The proactive socialisation behaviour of newcomers also partially mediated the relationship between organisational socialisation tactics and promotion prospects with no significant difference between graduates and experienced newcomers as their proactive behaviours were positively related to their promotion prospects.

Job-related factors as well as organisational factors have been shown to influence turnover intention. Organisational factors such as pay, rewards and promotions, supervisor support and organisational support were the main variables that predicted turnover intention (Saritha & Sunitha, 2022) while salaries were the significant predictor of labour turnover in the Nigerian banking sector (Adebayo, Chiazor, Iruonagbe, Ekweogwu & Okunbor, 2018) As a result, prompt salary payments were expected to improve employee retention levels.

Career progression for women is an area in which they face a lot of barriers for one reason or the other. The following studies highlight how this influences turnover intention. Among Indian women working in corporate settings, perceived glass ceiling lowered organisational commitment while fuelling turnover intention (Tiwari, Mathur & Awasthi, 2018). Discrimination against women was the result of gender-based stereotypes, prejudice, WFC, gender orientation and uneven workload distribution which served as advancement barriers. In a similar fashion, women in leadership positions, even though there was a strong desire to acquire as much professional expertise as possible, they were hindered in their efforts by factors such as childcare, education and family life (Schueller-Weidekamm & Kautzky-

Willer, 2012). Moreover, workplace harassment coupled with a lack of female mentors or networks contributed to prolonged career development. Despite the hinderances, there were opportunities for advancement, but a strong and reliable family or social support network was pertinent.

Some organisational strategies that can be harnessed to mitigate turnover intention as a result of lack of advancement have been identified. Succession planning has been shown to positively impact employee morale, job security and consequently employee motivation and organisational performance (Ali & Mehreen, 2019) therefore when employed as a combating strategy it could greatly reduce turnover intention. Furthermore, each function of mentoring (career and psychological support) was negatively related to turnover intention with occupational and organisational embeddedness mediating the relationship between mentoring and turnover intention (Yang, Guo, Wang & Li, 2019). When employees felt embedded in their organisation, they were less inclined to leave as they had formed attachments.

Career advancement has strong links to turnover intention. With persistent inequalities and inconsistent opportunities especially for women, it is critical to understand how these can be mitigated specifically in the Ghanaian banking sector to boost retention.

The following hypothesis was proposed to be tested

***H10:** Career advancement will negatively predict Turnover Intention (TI) for women in the Ghanaian banking sector.*

2.10 Psychosocial Safety Climate and Turnover Intention

Psychosocial risks are closely related to the experience of work stress. This occurs as a result of employees' inability to cope with the demands and pressures associated with their work since they do not have the requisite knowledge and skills to do so (WHO, 2003). Both the

physical and mental demands of a job as well as where work takes place has implications for the wellbeing of employees (ILO, 2020). Stress has been linked to sickness absence (Henderson, Glozier & Elliott, 2005) and has financial implications not only for organisations but for the society at large (Hassard, et al., 2017). Due to globalisation and the nature of work, psychosocial risks have extended beyond the borders of developed countries (Leka & Jain, 2010) yet, there is still a lack of awareness. For instance, Ulshöfer and Jensen, (2022) found that 28% of people are stretched beyond their resources with 30.0% reporting emotional exhaustion. Recognising this, there has been a call to expand the scope of occupational health and safety to include work-related stress and other behaviours (Commission on Social Determinants of Health, 2008).

Psychosocial Safety Climate refers to the perceptions individuals have regarding how their work environment affects their psychological wellbeing, the importance management attaches to it and how it is protected. (Idris & Dollard, 2011; Kuenzi & Schminke, 2009; Lawrie, Tuckey, & Dollard, 2018). It also refers to the policies, procedures and practices organisations put in place to safeguard employees against harm, social and psychological risk (Dollard & Bakker, 2010) as well as the willingness of management to tackle and act when employees are confronted with stressful working conditions (Dollard & Neser, 2013).

A psychologically safe environment is one in which a person is able to freely show their feelings and thoughts without any negative repercussions to their professional standing, career path and honour (Kahn, 1990) fostering a sense of trust and inclusion among employees thereby enhancing working conditions (Kirk-Brown & Van Dijk, 2016).

Exposure to psychosocial workplace hazards results in cognitive stress symptoms, lowered organisational performance, high turnover intention, high rates of accidents and injuries as well as workers showing up to work sick (Albertsein et al., 2010; Hassard & Cox, 2011). The actual impact of mental health problems is borne mainly by employees (Karanika-Murray & Cooper, 2020). Chronic exposure to stress for extended periods could result in chronic health

challenges such as anxiety and depression and their negative effect cannot be undone (Cox et al., 2000; Seymour, 2010). These mental health problems have been linked to having challenges in the workplace (ILO, 2020).

Psychosocial Safety Climate (PSC) has been shown to play a buffering role against turnover intention. Havermans, Boot, Houtman, Brouwers, Anema and Beek (2017) revealed that autonomy and social support (co-worker and supervisor support) decreased the strength of the relationship between poor psychosocial safety climate. In addition, Huyghebaert, Gillet, Fernet, Lahiani, Fouquereau (2018) demonstrated that PSC reduced turnover intention and WFC through psychological need thwarting. Bentley, Teo, Nguyen, Blackwood, Catley, Gardner, Forsyth, Bone, Tappin, D'souza, and Port (2021) revealed that PSC negatively and significantly predicted turnover intention with workplace bullying mediating the relationship among PSC, psychological distress and turnover intention. Furthermore, inclusion climate buffered the positive influence that bullying had on leave intention. Xie, Luo, and Xia (2024) found that job satisfaction mediated the PSC-intention to stay relationship. Finally, PSC reduced psychosocial demands (anticipation of stigma) for employees with chronic illness while improving employee outcomes such as mental health, work engagement and turnover intention (Deorsey & Agars, 2024).

In the financial service sector, research showed that job stress was prevalent irrespective of the type of bank and was linked to turnover intention. Falahat, Gee and Liew (2019) found that in the banking industry, job stress significantly and positively predicted turnover intention while job satisfaction was a negative predictor; Neither the working environment nor salary was a significant predictor. Gautam and Gautam (2022) concur that occupational stress (workload, career advancement expectations and role ambiguity) was a significant and positive predictor of turnover intention. Service climate and emotion regulation mediated its

influence on turnover intention. Interestingly, Baughn (2023) points out that stress was a significant and negative predictor of turnover intention for employees in commercial banks. This suggests possible sector-specific or cultural differences. Comparative studies show that private and new generation bank employees experienced more stress compared to public bank employees (Kunte, Gupta, Bhattacharya & Neelam, 2017; George & Zakkariya, 2014).

Although there is little or no research data, circumstantial evidence suggests that the Ghanaian banking sector is saddled with harmful psychosocial hazards (Assumeng, Acquah-Coleman & Dadzie, 2015). For example, work-life balance policies and practices were largely undocumented and inaccessible, high emotional labour and exhaustion due to the human interface, a lack of career progression, and an increase in job stress (Ajemba, 2023; Asiedu-Appiah et., 2015; Assumeng et al., 2015; Dartey-Baah, Quartey & Osafo, 2020; Nketsiah & Anokye Nkansah 2024).

In many developing countries including Ghana, precedence is given to physical hazards to the neglect of psychosocial hazards. As a result, data on psychosocial hazards and their impact on various sectors of the economy are scarce making it almost impossible to accurately quantify the impact of psychosocial hazards. With the above evidence shedding light on the prevalence, grave and long-lasting consequences of poor PSC, it is imperative that interventions to create psychologically safe work environments are developed and implemented for employees especially in high- pressure sectors such as banking.

The following hypothesis was tested

H11: Psychosocial Safety Climate will negatively predict Turnover Intentions (TI) for women in the Ghanaian banking sector.

2.11 Job Satisfaction

Job satisfaction is the evaluation an individual makes about their job and aspects of it reflecting how content they are with the job. (Locke & Dunnette, 1976; Spector, 1997). It is considered a more passive form of employee wellbeing (Bakker, 2011) and is shaped by components such as a sense of accomplishment, a supportive work environment, opportunities for growth as well as development (Maharani & Tamara, 2024). Kumar and Pansari (2015) add that not only do aspects of a job such as interaction between supervisors and co-workers can determine job satisfaction but also pay. When employees were satisfied, they were observed to engage in less absenteeism (Maharani & Tamara, 2024).

The following studies show that job satisfaction has an influence on not only turnover intention but also on other individual and organisational outcomes. The strength and direction of the relationship also differ. For example, Kunte, Gupta, Bhattacharya and Neelam (2017) demonstrated that job satisfaction positively impacted turnover intention among private and public bank employees with role overload and stagnation undermining job satisfaction. Similarly, Reh, Weick and Scheibe (2021) and Brown-Nelson (2024) observed that higher emotional job demands (EJDs) led to a progressively sharp decline in positive emotion and job satisfaction across one's working lifespan. Over time, EJDs however did not decrease negative affect even with age thus supporting an overload effect.

Research shows that job satisfaction differs across the banking context. George and Zakkariya (2014) demonstrated that, public sector bank employees experienced lower levels of job-related stress and higher levels of job satisfaction in relation to private and new generation bank employees. Private bank employees showed higher turnover intention compared to public bank employees even though this was not statistically significant. Moreover, Peck (2024) revealed that intrinsic job satisfaction and turnover intention were strongly and

positively correlated in the financial sector. Equally, there was a positive relationship between both intrinsic and extrinsic job satisfaction and turnover intention, but extrinsic job satisfaction had the strongest relationship.

There is a lack of uniformity in the evidence that job satisfaction lowers turnover intention. Ashiq, Abbas, Hassan, and Mir (2020) found that although job satisfaction and organisational commitment were predictors of turnover intention among bank employees in Pakistan, their influence was negligible. Huang, Chen, Liu and Zhou (2017) differentiated between cognitive and affective job satisfaction and showed that cognitive job satisfaction rather was a stronger and negative predictor of turnover intention especially when there were less opportunities to find jobs, but favourable retention policies existed to attract and retain human resources. On the other hand, affective commitment was a stronger predictor of turnover intention when finding alternative jobs was easier and there were no policies conducive enough to attract and maintain human resources.

Context and culture are influential in how job satisfaction manifests. In Ghana, a lack of true job alternatives may make it difficult for women in the Ghanaian banking sector leave their unsatisfactory jobs. This may be due to their own family commitments such as they being equal economic contributory family members. These challenges may intersect to create unique experiences especially for women.

From the above studies, it is evident that the influence of job satisfaction on turnover intention is impacted by diverse factors hence the importance to investigate job satisfaction in a specific sector and socio-economic context.

The following hypothesis was proposed and tested.

H12: Job satisfaction will negatively predict Turnover Intentions (TI) for women in the Ghanaian banking sector.

2.12 Employee Wellbeing (Eudaimonic Workplace Wellbeing)

Aristotle's distinction between hedonistic and eudaimonic wellbeing is central to contemporary psychology (Wood, Joseph & Maltby, 2008). Hedonistic wellbeing refers to pleasure that is short-lived and has been operationalised as subjective wellbeing (SWB). Conversely, Eudaimonic wellbeing refers to psychological wellbeing (PWB) that is constructive, socially beneficial and promotes personal growth. It is composed of having positive relationships at work, self-acceptance, personal growth, purpose in life, environmental mastery and autonomy (Ryff, 1989; Ryff & Keyes, 1995 cited in Wood et al, 2008). While psychological wellbeing (PWB) measures a meaningful life, constructive activity and growth, SWB measures the emotionally pleasant side of life (Wood, Joseph & Maltby, 2008). Although PWB and SWB are related, they are distinct aspects of wellbeing (Keyes, Shmotkin, & Ryff, 2002; McGregor & Little, 1998 cited in Wood et al, 2008).

Eudaimonic wellbeing consists of both interpersonal and intrapersonal components (Bartels, Peterson & Reina, 2019). The interpersonal component encompasses social interactions in the workplace that contribute to the development of the individual while the intrapersonal component refers to the values and meaningfulness an individual has as a result of their work and the development that comes with identifying as a worker.

The multidimensionality of employee wellbeing suggests that it has various antecedents as outlined by Der Kinderen and Khapova (2021). These antecedents can be categorized under four broad groups namely: 1. Job design and related factors, 2. Personality and individual psychological states, 3. Perceived leadership and management and finally, 4. Organizational culture and contextual factors. Similarly, Leka et al., (2015) emphasize that working conditions play a critical role in psychological wellbeing.

Empirical studies show that there is a strong link between eudaimonic wellbeing and turnover intentions with eudaimonic wellbeing showing attenuating effects on turnover intentions. Turban and Yang (2016) found that eudaimonia predicted not only OCB but also six other work outcomes namely job satisfaction, turnover intention, affective commitment, interpersonal helping, loyal boosterism. Comparatively, hedonia predicted only four of these work outcomes (job satisfaction, affective commitment, loyal boosterism and turnover intention). Similarly, eudaimonic wellbeing lowered turnover intention, increased affective commitment, creativity, job satisfaction and performance. It however did not significantly predict absenteeism (Bartels et al., 2019; Gordon, 2014; Sheng, Tian, Sun, Hou & Liu, 2023). Employees with higher levels of education were found to be more likely to exit (Gordon, 2014).

Some studies have found varied levels of strength in the wellbeing-turnover intention link.

Yuniasanti, Nurul Ain Hidayah and Hamzah (2019) agree that although psychological wellbeing was negatively related to turnover intention, its effect size was small with affective wellbeing showing a weak to moderate predictive relationship (Westmoreland, 2024). Other findings also show non-significant effects of wellbeing on turnover intention. Demirel and Tayfur-Ekmekci (2022) demonstrate that among blue-collar employees in Turkey employee wellbeing was not a significant predictor of turnover intention. Demographic variables rather produced an attenuating effect on turnover intention.

From the above, it appears that eudaimonic wellbeing reduces turnover intention with varying effect sizes and sometimes with no significant effects being found. Promoting employee wellbeing therefore could afford the best behavioural and organisational outcomes subject to situational and contextual considerations.

Based on the above literature, the following hypothesis was proposed for testing

H13: Employee wellbeing will negatively predict Turnover Intentions (TI) for women in the Ghanaian banking sector.

2.13 Demographics and Turnover Intention

A considerable amount of literature has looked into the role demographic variables such as gender, age, employment status and type as well as tenure play in employee turnover intention. While some studies have found strong predictive effects, others have found moderate or no significant effect. This suggests inconsistencies in findings.

Several studies have shown that gender and marital status shape turnover intention. Gender (being female) increased turnover intention and lowered career advancement motivation throughout pregnancy. To elaborate, among dual earner couples, when women perceived discrimination due to their pregnancies, it intensified their desires to leave their organisations (Aboobaker & Edward, 2020; Paustian-Underdahl, Eaton, Mandeville & Little, 2019; Subedi & Bhandari, 2024). Males compared to females had higher work-family enrichment. Furthermore, married individuals compared to singles showed higher turnover intention. These observed differences may be as a result of cultural or industry-specific factors.

Age, dependants and family dynamics interact to influence turnover intention. Age has an indirect relationship to turnover intention through work and family dynamics. For example, age was found to significantly predict higher levels of work-family conflict among employees aged 30-40 years and higher levels of work-family enrichment among employees aged 40-50 years (i.e. administrative staff compared to managers were observed to experience higher work-family conflict and enrichment). These findings were true for employees in the banking

industry in India (Aboobaker & Edward, 2020). Having more dependants (children) was also associated with higher work-family conflict, work-family enrichment and turnover intention.

The link between tenure, employment status, level of education and turnover intention produces mixed results. Whereas level of education lowers turnover intention, job satisfaction has been shown to mediate the relationship with highly educated employees showing decreased turnover intention (Demirel & Tayfur-Ekmekci, 2022; Subedi & Bhandari, 2024). Employment status and tenure have been shown to positively predict turnover intention in the Ghanaian banking sector (Amegbe, 2014; Okyere-Kwakye, Nor Assampong & Awang, 2018).

On the contrary, not all studies have found strong support for the demographic effects on turnover intention. Amegbe (2014) found that, demographic variables (job tenure, gender and age) had no significant influence on turnover intention. Employees who rated high on motivation had lower quitting intentions suggesting that motivation plays a protective function. Furthermore, high employee turnover was associated with lower competitiveness and unfavourable outcomes for performance.

Soomro (2020) recommends that more scholarly work is still needed in this area to enable practitioners and scholars alike to make informed decisions in regard to policy, recruitment and selection management. This is relevant as there are inconsistencies in findings especially how gender, marital status and education influence turnover intention. This makes the conduct of this study appropriate and crucial.

Based on the above literature, the following hypotheses were tested:

H14: Age will positively predict Turnover Intention (TI) for women in the Ghanaian banking sector.

***H15:** Tenure will negatively predict Turnover Intention (TI) for women in the Ghanaian banking sector.*

***H16:** Job grade will negatively predict Turnover Intention (TI) for women in the Ghanaian banking sector.*

***H17:** Household income will negatively predict Turnover Intention (TI) for women in the Ghanaian banking sector.*

***H18:** Number of dependants will positively predict Turnover Intentions (TI) for women in the Ghanaian banking sector.*

***H19:** Employment status will predict Turnover Intention (TI) for women in the Ghanaian banking sector.*

***H20:** Marital status will negatively predict Turnover Intention (TI) for women in the Ghanaian banking sector.*

***H21:** Level of education will negatively predict Turnover Intention (TI) for women in the Ghanaian banking sector.*

2.14 STATEMENT OF THE PROBLEM

The literature reviewed shows that quantitative research methods have mainly been used in studying turnover intention with limited use of qualitative approaches (Abbam, 2024; Elst & De Witte, 2018; Schueller-Weidekamm & Kautzky-Willer, 2012). Even fewer studies have adopted a mixed methods approach (Abu & Worku, 2019; Asiedu-Appiah, Mehmood & Bamfo, 2015). This is confirmed by Bolt et al., (2022) in a systematic review of 1,235 studies on turnover works reviewed between 2000-2019. Their findings showed that 1175 (95%) used quantitative methods, 24 (2%) used qualitative methods, 18 (2%) used multiple methods and 18 (2%) used mixed methods. These findings emphasize the need for a more integrated approach to understanding turnover intention in a more comprehensive way (Creswell & Plano Clark, 2007).

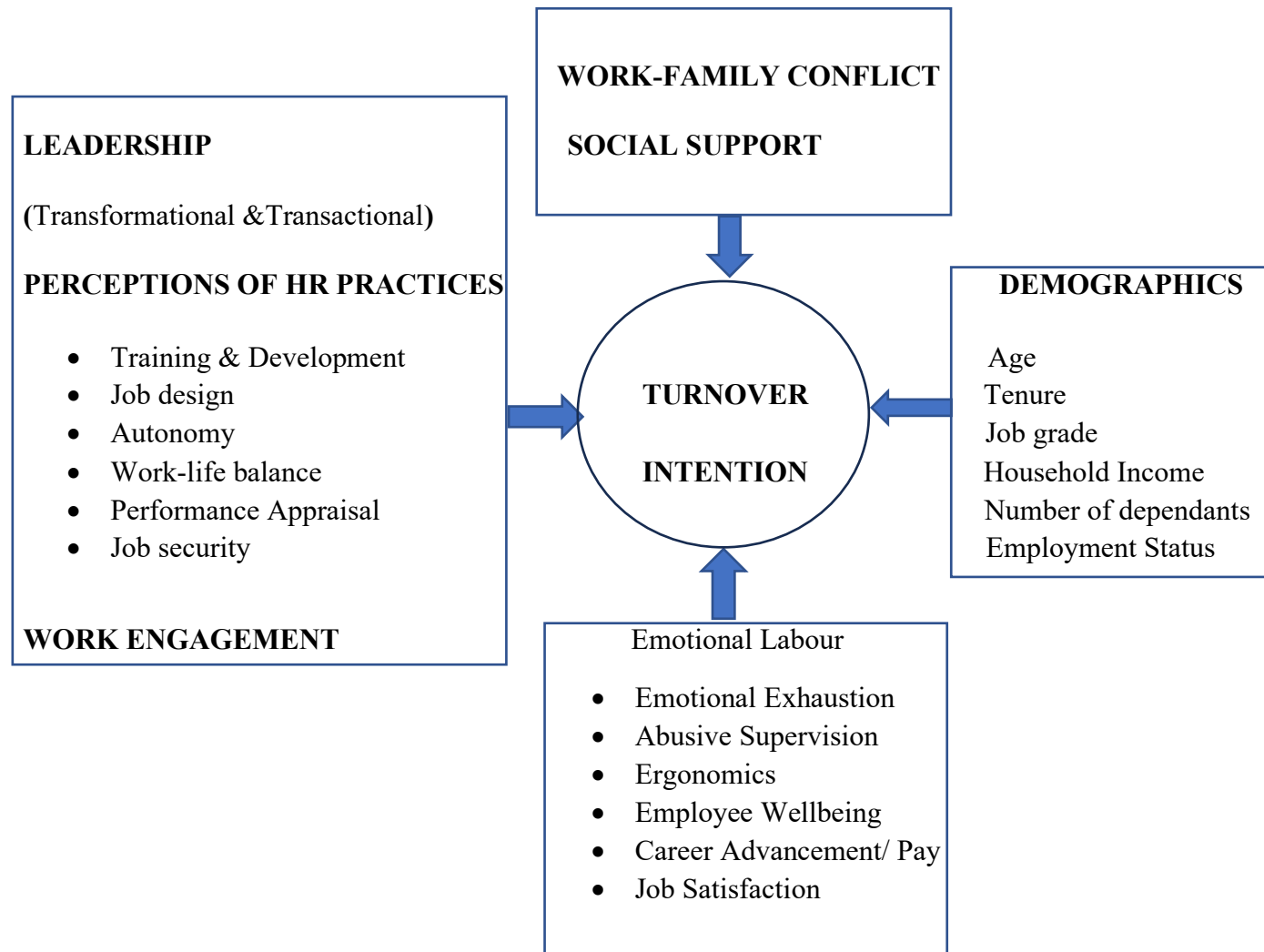
Existing studies that have utilized mixed methods have typically examined single variables such as work-life balance and HR practices (Abu & Worku, 2019; Asiedu-Appiah, Mehmood & Bamfo 2015) leaving psychosocial issues underexplored. Researchers have called for the use of qualitative methods such as experiential thematic analysis can be employed to explore intersectionality's influence on lived experiences (Braun &Clarke, 2012). This is particularly important for women as they face a unique set of psychosocial hazards which are often times overlooked but can influence their turnover intentions (EWCT, 2021; Farkas et al., 2019; Singh et al., 2013).

Furthermore, it is imperative to study women as they have been shown to have higher turnover intentions (Aboobaker & Edward, 2020; Hom, Roberson & Ellis, 2008). In addition, the service and sales sectors employ more than 1.9 million people and contributes significantly Ghana's GDP (LFS, 2015; PHC,2021; PwC,2024) therefore, it is important to study turnover intention to ensure continued economic growth and to sustain manpower.

Lastly, turnover destinations are also under researched thus limiting our knowledge of where individuals move to upon exit. By incorporating a wide range of independent variables and using a mixed methods approach this study seeks to provide a more wholistic understanding of turnover intention especially for women in the service and sales industry.

Based on the above empirical literature review done above, Fig. 1- a conceptual framework was developed showing how the various factors reviewed related to turnover intentions. This figure is presented below.

Figure 1:Proposed Conceptual Framework



2.15 CONCLUSION

Above is a summary of empirical studies and theories that relate to turnover intention. The theoretical underpinnings of the thesis were the Conservation of Resource theory (COR) developed by Hobfoll (1989, 2001, 2011, 2018; Holmgreen et al., 2017; Hobfoll and Lily, 1993) and Social Exchange Theory (SET) by Blau (1964). The main predictors of turnover intention as captured by empirical studies included Work-Family Conflict, Social Support, Leadership (transformational and transactional), Perceptions on Human Resource Practices (training and development, performance appraisal, job design, autonomy, recruitment and selection), Work Engagement, Abusive Supervision, Career Advancement, Emotional Labour, Emotional Exhaustion, Job Satisfaction, Employee Wellbeing, Ergonomics, Psychosocial Safety Climate, and Demographics. The next chapter looks at the methodology adopted by the study.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

This chapter looked at the epistemological and ontological underpinnings for the chosen methodology that guided the study. The sampling technique, data collection methods and data analysis were also looked at. Ethical considerations were also discussed.

3.2 THESIS AIMS AND CHOSEN METHODOLOGIES

The aims of this thesis were to bring to light the predictors of turnover intention for women in the Ghanaian banking sector, and also to understand the lived experiences of these women. In order to accomplish these aims, the study adopted a mixed methods approach.

3.3 OVERARCHING METHODOLOGY: MIXED METHODS RESEARCH APPROACH

A mixed methods research approach is a strategy for knowledge acquisition in which both quantitative and qualitative methods are used. This approach was adopted to ensure that the phenomenon being studied was understood holistically (Creswell & Plano Clark, 2007).

The assumption underpinning this research approach is that by combining both qualitative and quantitative approaches, a better insight into the phenomenon being studied is obtained in which a single approach (either qualitative or quantitative) cannot produce (Creswell & Creswell, 2022). Adopting a mixed methods research design brings together the pros of both methods (Creswell, 2008). These pros include generalisability, depth and richness.

3.3.1 PHILOSOPHICAL PARADIGM OF THE MIXED METHODS APPROACH

A research paradigm or worldview refers to a set of beliefs that dictate or determine what steps will be taken in the research process (Guba, 1990). It refers to the guiding principles peculiar to a research community and dictates what truth is, what insights can be obtained

about truth and how this truth can be established (Abdul Rehman & Alharthi, 2016). Ontology, epistemology, and methodology are the building blocks of research paradigms (Rehman & Alharthi, 2016).

Ontology explores what constitutes truth. Epistemology explores the question -what else can be known about truth, while methodology explores the processes that can be used to arrive at this truth (Johannsen & Perjons, 2014).

The mixed methods approach is linked to proponents such as Pierce, James, Mead and Dewey (Cherryholmes, 1992). It rose to prominence during the latter half of the 20th century. The research paradigm underlying the mixed methods approach is that of pragmatism (Creswell & Creswell, 2022). This paradigm focuses essentially on research problems and questions and how they can be answered by applying all available means to understand the issue (Rossman & Wilson, 1985). In this respect, the pragmatic research paradigm is not linked to any specific philosophy (Creswell & Plano Clark, 2018). In essence this means that researchers who apply mixed methods are not constrained in their choice of methods, procedures or techniques as they draw from both quantitative and qualitative approaches (Multiple methods). With regards to this paradigm, what helps to achieve the current purpose of the research problem or question is what is used (Creswell & Plano Clark, 2018). A rationale however needs to be established for the mixing of methods under this research approach (Creswell & Creswell, 2022)

3.3.2 DESIGN OF THE MIXED METHODS RESEARCH APPROACH

The explanatory sequential design was the design adopted for this study. It was chosen because the researcher wanted to create groups based on their turnover intention and then to subsequently follow up on these groups by using these created group characteristics to guide the recruitment process for the qualitative study phase (Creswell et al., 2003; Morgan, 1998;

Tashakkori & Teddlie, 1998). The mixing of phases occurred at three stages mainly the formative stages of the research where both quantitative and qualitative questions were outlined. Again, at the data collection stage where quantitative results guided the data collection protocol for the qualitative phase (Creswell & Plano Clark, 2018) and finally at the interpretation phase where qualitative data was used to explain or confirms significant, non-significant or outlier quantitative results (Morse, 1991).

With this research design, quantitative data was collected and analysed first while qualitative data were used to explain or build on quantitative data findings (Creswell & Plano Clark, 2018). The chosen method was advantageous because it had a strong quantitative focus which appealed to the researcher. The two separate phases of this design also made it manageable for the researcher to single-handedly carry out the research (Creswell & Plano Clark, 2018). The convergent mixed methods approach was not fit for the thesis because the researcher was not in a position to collect both quantitative and qualitative data concurrently. Again, any inconsistencies that emerged after data analysis could not be followed up on by the researcher due of time constraints. The exploratory mixed methods approach was also not considered because the researcher wanted to establish the scope of the research before zooming in for depth using the qualitative approach.

3.3.3 QUANTITATIVE STUDY METHODOLOGY

The quantitative research approach involves the testing of theories in an objective way using variables (Creswell & Creswell, 2022). These theories are tested deductively based on certain assumptions. The relationship among variables is examined to obtain numerical data which can then be analysed statistically (Creswell & Creswell, 2022). Researchers who favour the use of quantitative research try to avoid bias so that findings generated statistically from data can be generalised and replicated in future studies (Creswell & Creswell, 2022).

3.3.4 QUANTITATIVE RESEARCH PARADIGM

The post-positivist paradigm was proposed as a solution to the flaws of the positivist research paradigm. (Abdul Rehman & Alharthi, 2016). The post-positivist research paradigm is associated with individuals such as Comte, Mill, Durkheim, Newton, and Locke (Smith, 1983). The ontology of the post-positivist paradigm is that of critical realism in which it is believed that even though reality is independent of human interference, it can only be understood partially due to the complexities of the social world (Abdul Rehman & Alharthi, 2016). The methodology used in the post-positivist paradigm is that of experimentation, and data analysis is done from a deductive point of view. Hypotheses are formulated to ascertain what the relationship between independent and dependent variables are, while theories are used to explain why the relationship(s) exist. Hypotheses can either be confirmed or rejected. The quantification of data satisfies the epistemological component of the post-positive paradigm (Abdul Rehman & Alharthi, 2016).

3.3.5 QUANTITATIVE STUDY DESIGN

The study adopted a quantitative survey design specifically a cross-sectional survey design (Creswell & Creswell, 2022). Surveys try to study phenomena by quantifying them. These phenomena may be attitudes, opinions or trends (Creswell & Creswell, 2022). Surveys produce data using a sample and then findings are generalised back to the population (Fowler, 2008). Tools used for data collection include questionnaires and structured interviews (Creswell & Creswell, 2022). In other words, a cross-sectional survey studies a phenomenon based on a sample that is representative of the larger population.

The quantitative part of this thesis was made up of three different empirical studies. An experimental design was not appropriate for the thesis. This was because to study turnover intention, it was not appropriate to manipulate the variables as is the case in a controlled environment like a laboratory. Experimental designs are carried out to establish cause and effect and this was not the aim of the thesis.

A longitudinal design was also not preferred because of the length of time involved. Participants were not going to be repeatedly observed over an extended period of time to assess any changes that may occur over this extended period. This was due the limited time frame available to the researcher to carry out the study.

Study 1 looked at work-family conflict, social support and turnover intention. Study 2 looked at leadership, employee perceptions of HR practices, work engagement and turnover intention. Study 3 looked at emotional labour, emotional exhaustion, psychosocial safety climate, job satisfaction, abusive supervision, employee wellbeing, ergonomics, career advancement, and turnover intention.

3.3.6 METHODOLOGY JUSTIFICATION

The choice of a cross-sectional design was deemed appropriate because the data was collected at a single point in time. This was due to time constraints faced by the researcher. Surveys were chosen because they allowed the researcher to achieve the main aim of the quantitative study which was to ascertain the predictors that informed turnover intention among women in the Ghanaian banking sector. This process involved obtaining quantitative data on opinions, perceptions and trends (Cresswell & Creswell, 2022). The testing of the relationships that existed among the many variables used in the study was also imperative (Creswell, 2018). In addition, Surveys were used to collect data because they were cost effective and reached a wider population. They also had a quick turnaround time. They could also be used to explore a wide range of issues (Creswell, 2018). For the purpose of this study, the surveys were conducted online because the population under consideration were highly educated (could read, write and understand the English language proficiently) and proficient in the use of computers or smartphones. The survey questions were also close-ended questions which were easy to answer by just clicking or selecting from among the options provided (Fowler, 2014).

3.4 RECRUITMENT OF PARTICIPANTS

Invitation letters explaining the purpose and benefits of the study were sent out to the HR managers of prospective participating banks (*see appendix 1*). This was done in order to obtain permission for their employees to voluntarily participate in the studies. Four licensed commercial banks (One state owned (local), one private owned (local), and two foreign owned) responded positively to the invitation and gave consent for their employees to participate in the studies. Links to the surveys were also posted on LinkedIn to help recruit participants. WhatsApp messages containing links to the surveys were also forwarded to friends and family members who worked in the banking sector of Ghana.

3.4.1 SAMPLING

At the time of data collection, there were 23 licensed banks operating in Ghana with an estimated female workforce of about 7,903 (2020). This figure represents the female staff strength from the HR departments of 15 out of the 23 banks. Multi-stage sampling design (cluster sampling) was conducted to select participants for the study. This was because the researcher did not have access to the names of the various participating employees which would have allowed for single-stage sampling design (Babbie, 2015). The researcher could only identify organisations, and these organisations served as clusters from which participants were chosen (Creswell, 2018). Specifically, convenience, purposive and snowballing sampling techniques were used to recruit respondents.

The selection criteria for obtaining the sample were that a respondent must be female and a current staff of a licensed commercial bank. The samples for the three studies were made up of females of diverse socio-economic backgrounds and demographic characteristics including age, education, marital statuses, income, employment statuses, job titles, job grades, and tenures. Minimum sample size for each of the three surveys were determined based on the formula described by Tabachnick and Fidell (2013).

Formula ($N \geq 50 + 8m$) where: N = is population of the study (50)(8) m = number of the independent variables in the study. This was done to satisfy the sample size criteria for the data analysis choice (multiple hierarchical regression). All the three samples for the individual studies met this sample size criteria.

3.5 QUANTITATIVE DATA ANALYSIS

3.5.1 DATA ANALYSIS CHOICE

Raw data for all three surveys were downloaded from Qualtrics into excel files after they had been built into questionnaires according to coding for each scale. Data was cleaned to remove all incomplete surveys. Cleaned data was then exported into SPSS version 20 for analysis using hierarchical multiple regression.

3.5.2 DATA ANALYSIS JUSTIFICATION

Hierarchical multiple regression was used for all three quantitative studies because the researcher sought to establish the relationship between one dependent variable and several independent variables. This was achieved by adding on predictors at different phases of the analysis process (Tabachnick & Fidell, 2013). The independent variables and the dependent variable correlated strongly with one another at different levels and to different degrees. The independent variables however were not strongly correlated with one another (Tabachnick & Fidell, 2013). Multiple regression was the best statistical tool because the phenomenon under study was a real-world phenomenon and could not be studied in a laboratory setting. Again, multiple regression was suitable because the researcher set out to ascertain the independent variables that best predicted the dependent variable. The independent variables in the study were both dichotomous and continuous variables and hierarchical multiple regression allowed for all these variables to be included in the analysis process.

3.5.3 DATA ANALYSIS METHOD

For all three quantitative studies, the psychological variables were entered into the first block. This was done because based on literature, the psychological variables were deemed the strongest predictors of turnover intention. This was followed by demographic variables in the next block and then binary coded variables in the final block. This was done in line with Tabachnick and Fidell (2013)'s suggestion that the order in which variables are chosen is at the discretion of the researcher however it should be guided by theory or literature.

3.6 QUALITATIVE STUDY METHODOLOGY

3.6.1 AIM

The aim of the qualitative study was two-fold. First was to understand the lived experiences of women in the Ghanaian banking sector and secondly to ascertain the turnover decisions and destinations of these women after actual exit. The study was exploratory in nature (Creswell, 2018). Qualitative research is a form of knowledge acquisition in which the study of a social phenomenon is based on the meanings that individuals or groups attach to the phenomenon, and it rose to prominence in the latter part of the 20th century (Creswell, 2018). It has its historical origins rooted in anthropology, sociology, the humanities and evaluation (Creswell & Creswell, 2022). In this form of inquiry, data is collected in the participant's natural setting and usually analysed inductively using procedures and research questions that evolve as the research process progresses (Creswell, 2018). Themes are developed and the interpretation of data is done by the researcher. Words are of the essence in comparison to numbers.

3.6.2 PHILOSOPHICAL PARADIGM OF THE QUALITATIVE RESEARCH APPROACH

The Interpretivism research paradigm was the bedrock of the qualitative study (Johannsen & Perjons, 2014). The proponents of this paradigm are Mannheim, and from the works of individuals such as Berger and Luckmann (1967) and Lincoln and Guba (1985). The

paradigm posits that the social world should be interpreted and understood through the actions and interpretations people associate with a phenomenon (Johannsen & Perjons, 2014). Ontologically, interpretivism deems that the social world is not devoid of human idiosyncrasies. It must be understood wholistically with all the feelings, emotions, thoughts and meanings people attach to the social world. The epistemology of interpretivism is subjectivity in which the researcher and the phenomenon being studied are intertwined. There are multiple socially constructed realities that are created and not discovered. Methodologically, context is important in understanding social phenomena. (Johannsen & Perjons, 2014). Qualitative data is usually collected using methods that allow the researcher to immerse themselves in the phenomena being studied. These methods include ethnography, case studies, interviews with open-ended questions, action research and others.

3.6.3 QUALITATIVE STUDY DESIGN

The qualitative component of this thesis adopted a phenomenological design which has its roots in psychology and philosophy (Creswell & Creswell, 2022). Phenomenological research design assumes that there is a core meaning that is mutually understood through the experience of a mundane phenomenon (Patton 2002 cited in Worthington 2013). The design was adopted because the researcher sought to study a phenomenon through the eyes of participants based on their lived experiences (Creswell & Plano Clarke, 2018). This then became the story for all those who had experienced the phenomenon under study. In addition, this research design had philosophical underpinnings and made use of interviews in its data collection process (Moustakas, 1994). Phenomenological research is appropriate for the study of sensitive issues (Merriam, 2009).

3.6.4 QUALITATIVE METHODOLOGY JUSTIFICATION

In line with the research aims of the qualitative study which were to understand the lived experiences of women in the Ghanaian banking sector and also to gain insights into their

turnover destinations, the qualitative phenomenological design was fit for purpose. This was because, exploring lived experiences could not be done using quantitative means as knowledge could only be obtained through the interpretations participants attached to the phenomenon under study (Creswell, 2018). Through the use of semi-structured interviews with open-ended questions, interviewees were able to share their lived experiences in their own words as well as divert into other topics that were of utmost importance to them (Creswell, 2018).

This allowed for the complexities underlying the phenomenon under study to be revealed thereby bringing depth and richness to the study's initial quantitative findings. The qualitative methodology was also deemed fit because it allowed the researcher to move between phases in the analysis stage of the study. This was an important process for the development and refinement of the themes generated from the study (Creswell & Creswell, 2022). In addition, the methodology was chosen because the researcher had a crucial role to play in the gathering and interpretation of the data collected and this role could not be discounted or downplayed (Creswell & Creswell, 2022).

3.6.5 RECRUITMENT OF PARTICIPANTS

Participants were recruited from the quantitative studies. Respondents were asked to indicate their interest in taking part in a follow-up interview and they were to leave a contact address. Forty-eight participants registered their interest to take part in the interviews.

3.6.5.1 SAMPLING

Twenty participants were sampled using some form of quota sampling. These women were of varying ages, levels of education, marital statuses, employment statuses, and tenures. The turnover intention scores of these participants were calculated using the mean and participants were categorised as having a high, moderate, or low turnover intention. A score

of 1-2.4 was classified as a low turnover intention. A score of 2.5 to 4.4 was considered a moderate turnover intention and a score of 4.5 and above was considered as a high turnover intention. Three participants fell into the high turnover intention group (HTI), six fell into the moderate turnover intention group (MTI) and 11 fell into the low turnover intention group (LTI). The table below gives an overview of the demographic characteristics of the sample used for the qualitative study.

Table 1: DEMOGRAPHIC DATA OF PARTICIPANTS

Job title/ Department	Age	Tenure (years)	Level of education	Employment Type	Marital /parity status
HR Professional (n=3)	32-45	4-16.5	Degree (n=5)	Fulltime (n=20)	married (n=19)
Cash Mg't. (n=1)			Masters (n=15)		Single (n=1)
Support Staff (n=2)					
Custody Department (n=1)				(n=18, mothers,2 without children)	
Bank Assurance (n=1)					
International trade (n=2)					
Internal Audit (n=1)					
Compliance/Risk Manager (n=2)					
Customer Service/Relationship manager (RM) (n= 3)					
Credit analyst (n=1)					
Teller (n=2)					

3.7 QUALITATIVE DATA ANALYSIS CHOICE

Thematic analysis is “a method for identifying, analysing and reporting themes within the data” (Braun & Clarke, 2006 p 79). This theoretical approach was used as the data was coded in response to a specific research question (Braun & Clarke, 2006). Again, the framework for thematic analysis was essentialist or realist in a sense that meaning, motivations and experiences were explained in a straightforward manner.

This is because meaning and experience are assumed to be unidirectional (Braun & Clarke, 2006). Thematic analysis differs from Interpretive Phenomenological Approach (IPA) and Grounded Theory in that the latter seeks to describe patterns across a data set rather than within a single data (Braun & Clarke, 2006). Again, IPA and Grounded Theory are bound to a particular framework (Braun & Clarke, 2006). The goal of the Grounded Theory is to produce a useful theory for a phenomenon that is grounded in the data (McLeod, 2001) but this was out of the scope of the research.

3.7.1 DATA ANALYSIS JUSTIFICATION

Semantic thematic analysis was chosen because the researcher sought to simply report what interviewees had said concerning the phenomenon under study (Braun & Clarke, 2021). The researcher co-created meaning with the interviewees. Semantic thematic analysis was advantageous because of its flexibility as it was not tied to any particular theoretical framework and could work with almost any framework the researcher decided to use (Braun & Clarke, 2021). In addition, it was suitable due to the limited experience of the researcher in qualitative research.

3.7.2 ESTABLISHING QUALITATIVE VALIDITY AND RELIABILITY

The study established validity and reliability in line with strategies outlined by (Creswell & Creswell, 2022).

Qualitative validity refers to the trustworthiness of qualitative research findings from the viewpoint of the researcher, the participant or the reader (Creswell & Miller, 2000)

The current study ensured validity in the following ways:

- Triangulation: The researcher used multiple data sources as evidence from the quantitative studies as well as various perspectives from participants which were used to form meaningful themes.
- The researcher reflexively outlined how personal characteristics such as gender and ethnicity may have shaped the interpretation of qualitative findings.
- Where there were varied accounts on the phenomenon under study, the researcher presented such information exactly as it was reported by participants.
- Lastly, the researcher employed various perspectives to the themes developed and this made for richer and more realistic findings.

3.7.3 QUALITATIVE RELIABILITY

Qualitative reliability refers to the level of consistency of a researcher's approach in comparison to various researchers and projects (Gibbs, 2007), as such, the following steps were undertaken to ensure reliability:

- The researcher checked and re-checked that there were no errors as a result of the transcription process.

3.8 QUALITATIVE DATA ANALYSIS

The study adopted a six-phased data analysis method proposed by Clarke & Braun (2021) for data engagement, coding and theme development. These steps included:

1. Data familiarisation and writing of familiarisation notes

Interviews were recorded using MS teams/Zoom and a recorder in instances where interviews had to be conducted via phone. The researcher played each interview and

manually transcribed them as captured by the recordings to obtain initial thoughts and ideas. Transcripts were read, while recordings were replayed to ensure that the right data had been captured.

2. Systematic data coding

Transcripts were uploaded into Nvivo version 20 and codes were generated according to the research aims. These codes were semantically generated based on the categorisation of participants and their levels of turnover intention. Initial codes were mapped onto extracts that best embodied the code.

3. Generating initial themes from coded and collated data

Initial codes were exported into a word version, and initial themes were developed off the collated data. Also, some codes seemed not to fit in anywhere and were put under a miscellaneous code group.

4. Developing and reviewing themes

Initial generated themes were reviewed. Some were re-grouped while others were discarded.

5. Refining, defining and naming themes.

A final set of four main themes were identified, and sub-themes were also developed. Theme names were refined to make them more reflective of the data they embodied.

6. Writing the report

Theme and sub-theme names were further refined to ensure they were captivating and summed up the essence of each theme and sub-theme. These were then included in the final write-up.

3.8.1 THE RESEARCHER'S ROLE AND REFLEXIVITY

Reflexivity refers to the process in which the researcher acknowledges their subjectivity and how this subjectivity could have influenced the research process and the interpretation of research findings (Creswell & Creswell, 2022).

The researcher is an African female, born and raised in Ghana. It means that the researcher has knowledge of the culture that pertains to the research setting. Being a female and a mother also means that the researcher could understand and connect with participants on so many levels in the research process. Having these experiences influenced the type of topics that were chosen to be explored in the qualitative study. The researcher used probing as a tool to ensure the accounts of participants were accurately captured in relation to the topics being discussed during the interview process.

3.8.2 ETHICAL CONSIDERATIONS

This study was guided by the British Psychological Society's (BPS, 2018) code of ethics and conduct. It consists of four main principles namely: Respect, Integrity, Competence and Responsibility.

Respect

The researcher treated all participants respectfully by not discriminating based on gender, age, background, disability, language, or any other peculiar idiosyncrasies. The views and experiences of participants were also respected, and no prejudicial actions were engaged in by the researcher. Respect also dealt with informed consent, right to withdraw and

anonymity. The study provided participants with an information sheet which gave details about what the study entailed, risks, benefits, contact details in case participants needed further information. Participants were made to agree to a number of statements showing that they understood what was expected of them as well as how their information will be collected, processed, stored, and disseminated.

Participants who did not agree to all statements were not allowed to participate in the study as this meant they had not given informed consent. Participants were made aware that they could withdraw from the study by a set time without any negative repercussions. They were given guidance on how to withdraw their data but were made aware that by so doing their identity could be revealed. These steps addressed the issue of right to withdraw. Confidentiality of data was ensured under the quantitative studies because only permitted people had access to participants' data. These included members of the research team only. Anonymity was not compromised as participants were made to create unique codes to represent them. Any information that could be used to identify them such as their names, place of work, telephone numbers and other personal information was not collected during this study. This ensured that their identity was protected. For the qualitative study, there was a limit to confidentiality. This is because verbatim extracts were to be included in the final thesis write up. This was explained to participants. It was however ensured that all information that could be used to trace back to participants were fully anonymised.

Competence

The researcher was equipped with the right skills and training to carry out the study. The phenomenon under study was within the research area of the researcher. A team of qualified supervisors also guided the study by giving advice on how knowledge of certain factors

could influence the effective conduct of the study. The researcher also obtained the relevant training needed where appropriate to carry out the study to a high standard.

Responsibility

The researcher ensured that the study brought about no harm to the participants and where there was some extent of harm, the researcher tried to minimise this harm as much as possible. The study had no obvious or hidden potential risks to the participants; however, online support links were provided for participants to ensure that they left the study psychologically whole and not worse off. This was important as the study was conducted online, and the researcher could not physically ascertain where participants were mentally after the study. Also, at the end of each survey participants were provided with a debrief to ensure that participants knew what the study was about and how findings would be used. Participants were also made aware that no form of deception was employed in the conduct of this study.

Integrity

The researcher endeavoured to attain integrity as much as possible in the scientific process by avoiding the use of deception unless it was absolutely necessary. The study was reviewed by the School Research Ethics Committee of the Nottingham Trent University (School of Social Sciences). It was ensured that the study's design was of good quality and did not compromise the findings of the study or the spread of findings that are false and could have negative implications potentially. The researcher also sought to conduct the study in such a way that the study did not compromise the contributions of participants, robustness, and quality. This guaranteed that scarce resources were also used effectively. Potential risks were identified by the research committee where appropriate and ways to mitigate these risks were

proposed. The aims of the study were clearly communicated to participants to ensure that they were aware of what was expected of them.

3.9 CONCLUSION

This chapter focused on the research approaches; research paradigms and the research designs used in the study. These informed the type of data collected and the collection method. The type of data analysis for each study was also outlined. The research approaches discussed were the mixed methods, the quantitative and qualitative approach. The research paradigms chosen for the study were the post-positivist approach (quantitative study), the interpretivist research paradigm (qualitative study) and pragmatism (mixed methods approach). The research design used was the sequential explanatory design (mixed methods). This involved the survey design (the cross-sectional survey) and the phenomenological research design (semi-structured interviews). Quantitative data was analysed using hierarchical multiple regression while the qualitative data was analysed using Thematic Analysis (TA). Ethical guidelines were also discussed.

CHAPTER FOUR

EMPIRICAL STUDY 1

4.1 INTRODUCTION

This chapter presented the results of one out of three empirical studies under the broad quantitative study. The chapter also looked at the methods, data analysis including hypotheses tested and findings generated. A discussion of these findings was also done.

4.2 STUDY AIM

Empirical study 1 aimed to unearth the relationship among Work-Family Conflict (WFC), Social Support (SS) and Turnover Intention (TI).

4.3 RESEARCH OBJECTIVE

Empirical studies 1-3 had the research objective below

- To identify variables that predicted turnover intention among women in the Ghanaian banking sector by employing the use of surveys.

4.4 RESEARCH QUESTIONS

Empirical studies 1-3 sought to address the below research question.

- What variables are the predictors of turnover intention for women in the Ghanaian banking Sector?

Empirical study 4 sought to address the following research question.

- How do the identified variables (studies 1-3) influence the lived experiences and inform turnover intention and destination for women in the Ghanaian banking sector?

4.5 METHODS

4.5.1 Research Design

The study adopted a quantitative research approach because the researcher sought to establish the relationship among the independent and dependent variables. Also, hypotheses were set out to test the relationships among these variables while theories were used to explain these relationships (Abdul Rehman & Alharthi, 2016). Cross-sectional surveys

which employed questionnaires developed from standardised scales were used to solicit for data from respondents. The data was then quantified (Abdul Rehman & Alharthi, 2016).

4.5.2 Participants

For empirical study 1, a total of 195 responses out of 216 were deemed suitable for inclusion in the study. Convenience, purposive and snowballing sampling techniques were used to recruit respondents. The target population for the study was female employees currently working in the Ghanaian banking sector.

To initiate recruitment, the researcher contacted HR managers from selected banks and shared an invitation email containing links to the surveys. HR managers distributed the links to their female employees via official communication channels (emails). Surveys were also posted on professional women's group platforms to increase chances of participation. Respondents were made aware that their participation was voluntary and surveys were to be completed at their own convenience to ensure flexibility.

To expand the sample further, the study adopted snowball sampling by including a note in the survey invitation to encourage participants to share the surveys to other female bank professionals. Links were also shared through personal networks such as friends and family members who worked in the banking sector of Ghana mainly through WhatsApp. The study was also advertised on LinkedIn to enhance visibility and participation.

The inclusion criteria for these studies were that participants should be women who work in a commercial bank in Ghana. Participants were of varying ages, levels of education, marital statuses, parenthood statuses and socio-economic backgrounds. The characteristics of the sample for study 1 were as follows. $M_{(age)} = 38.99$. $SD_{(Age)} = 5.49$ $Min_{(age)} = 25$ and the $Max_{(age)} = 55$. The age range was from 25-55. Sample size required per survey was determined

using the formula described by Tabachnick and Fidell (2013). Formula ($N > 50 + 8m$) where: N =minimum sample of the study and m =number of the independent variables in the study.

The study was mainly about women because in the work setting especially, they have been found to be victims of gender-based discrimination (Manzi, 2019). Also, there has been almost no progress in seeing a decline in terms of biases that are directed at women for almost 10 years. These biases have the potential to infringe on women's rights while diminishing human development (UNDP, 2023). Although women have attained more educationally, there is still a gender pay gap of 39% in favour of men. This dwindles the economic viability for women (UNDP, 2023).

A gender comparative analysis was not appropriate because, the purpose of the study was not to identify similarities or differences between males and females or countries or cultures in relation to turnover intention. Also, it was not the purpose of this study to determine the reasons for the differences and similarities that may have been identified (Miri & Dehdashti Shahrokh, 2019). In addition, doing comparative analysis is more time consuming and costly and difficult to conduct in comparison to non-comparative research (Miri & Dehdashti Shahrokh, 2019). Given the time and resources available to the researcher, carrying out a comparative analysis would not have been ideal or possible.

4.5.3 Measures

Empirical study 1 elicited information on Work-Family Conflict, Social Support and Turnover Intention. Quantitative data were collected using standardised questionnaires. Respondents were asked to indicate the extent to which they agreed or disagreed with the statements provided.

4.5.3.1 Work-Family Conflict

Work-Family Conflict was measured with 5 items from the Work Life Conflict subscale of the Copenhagen Psychosocial Questionnaire (COPSOQ III) developed by Burr et. al (2019). This scale was validated by 23,361 workers from six countries - Canada, France, Spain, Germany, Turkey and Sweden. The scale had content validity, as well as satisfactory internal and discriminant validity which were assessed using Bi-variate correlation and EFA with a Pearson's $r > 0.49$ (Lincke et al., 2021). Reliability was assessed using Cronbach's alpha values for dimensions which were considered multi-item scales. A value greater than 0.7 was considered acceptable (Pejtersen, Kristensen, Borg, & Bjorner, 2010). Corrected item-total correlations were also used to assess reliability for scales that had less than 10 items. Reliability was considered acceptable for values equal to or greater than 0.4. The Work Life Conflict scale had a Cronbach's alpha value of 0.84. Corrected item-total correlation values ranged between 0.64-0.81 (Burr et al. 2019).

Responses on the scale were measured from 0-100 as follows Always (100); Often (75); Sometimes (50); Seldom (25); Never/hardly ever (0). Sample item on the scale included, 'Do you feel that your work drains so much of your energy that it has a negative effect on your private life?'. The mean was used as a WFC score in line with work by Lincke, Vomstein, Lindner, Nolle, Häberle, Haug and Nübling (2021).

4.5.3.2 Social Support

Social Support was measured with the COPSOQ III social support scale developed by Burr et. al (2019). This scale was validated by 277 workers in the petrochemical industries of Malaysia (Isha et al, 2020). The scale had two dimensions: social support from supervisor and social support from colleagues. Social support from supervisor had 3 items while social support from colleagues also had 3 items. Validity and reliability were assessed using first-order reflective constructs. An AVE value above 0.50 was an indication of acceptable to good convergent validity. Social support from supervisor had an AVE value of 0.88 as social

support from colleagues had an AVE value of 0.79. Both values indicate good convergent validity. A Full Collinearity Value (FVIF) equal to or less than 5 was an indicator of discriminant validity (Abbasi, Ting, Costa & Veloso, 2019). Social support from supervisor had an FVIF value of 2.21 and social support from colleagues had an FVIF value of 1.90 (Isha et al, 2020). Reliability was assessed using Cronbach's alpha values and Composite Reliability (CR) values above 0.70. Social support from supervisor had a composite reliability value of 0.6 and a Cronbach's alpha value of 0.93. Social support from colleagues had a Cronbach's alpha value of 0.87 and a CR value of 0.92.

Responses on the social support from supervisor sub-scale were measured from 0-100 with 100 being Always; Often (75); Sometimes (50); Seldom (25); and (0) being Never/hardly ever. A sample item included 'How often is your immediate superior willing to listen to your problems at work, if needed?' Responses on the social support from colleagues' sub-scale were measured from 0-100 with 100 being Always; Often (75); Sometimes (50); Seldom (25); and (0) being Never/hardly ever. Sample item on the scale was, 'How often do you get help and support from your colleagues, if needed?' All 6 items were added up and a mean was obtained to determine a social support score. This was done in line with work by Lincke, Vomstein, Lindner, Nolle, Häberle, Haug and Nübling (2021)

4.5.3.3 Turnover Intention Scale

Turnover Intention was measured with the turnover intention scale developed by Kelloway et al., (1999). It had 4 items measured on a 5-point Likert scale with responses ranging from 1 = "strongly disagree" to 5 = "strongly agree." It had a Cronbach's Alpha value of 0.76-0.78 (Karavardar, 2014) showing good reliability. Sample items on the scale included, 'I plan on leaving this organisation very soon'. It had good satisfactory face and construct validity. The mean was found for all four items to obtain a turnover intention score. For the

purpose of the current study, a TI score of 1-2.4 was classified as a low turnover intention. A score of 2.5 to 4.4 was considered a moderate turnover intention and a score of 4.5 and above was considered as a high turnover intention.

4.5.3.4 Procedure

A pilot study was initially conducted prior to the main data collection to ascertain if there were any potential challenges to be faced by the researcher in the conduct of the online surveys. It also afforded the researcher a chance to assess the ease of participation for respondents. Ten participants from the prospective population were used and feedback obtained indicated that there were no challenges faced in the completion of the online cross-sectional surveys. Notwithstanding, the online surveys were again scrutinized and finalised awaiting a favourable ethics opinion which was received on the **14th of March 2022**.

Following ethical approval, invitation letters outlining the purpose, benefits of the studies and participant requirements for participation were sent out to the HR managers of 10 banks in Ghana seeking permission to for their employees to participate in the study. Four banks responded positively and gave their consent. One state owned (local), one private owned (local), and two foreign owned.

Surveys were designed using Qualtrics and distributed in three phases corresponding to three empirical studies. This was done for methodological and practical reasons.

- 1) Since each survey examined multiple independent variables, separating them into three studies allowed for some level of manageability for participants. This step also potentially avoided a significant reduction in response rates due to respondent fatigue which could potentially have resulted in significantly small sample sizes thereby diminishing statistical power.

- 2) The separation of the quantitative survey into three studies was in line with the sequential explanatory design. This process set the stage for the integration of the two phases of the study (quantitative and qualitative phases) at the intermediate stage by laying the foundation for the purposeful selection of participants for the next phase which was the follow-up interviews. Participants were selected for the interviews based on their turnover intention scores (Creswell et al, 2003). This was to aid in obtaining explanations for why some variables had stronger predictive value on turnover intention than others.

The first online survey (Empirical study 1) was launched on the 1st of June 2022 and shared via emails to consenting HR managers to be forwarded to their female employees. Surveys 2 and 3 were launched within two weeks of each other. In addition to the formal emails to HR managers, snowballing sampling technique was then employed to expand the sample size. Surveys were then shared using WhatsApp messages to female friends and family members who worked in the banking sector of Ghana. Links to the surveys were also posted on professional networking platforms like LinkedIn to help recruit participants. At the start of each survey, participants viewed an information screen showing the purpose, participation requirements, data protection measures and contact details of the researcher and supervisory team. Consent screens were also displayed, and participants had to read and indicate 'Yes' under all sections to indicate agreement with all consent statements before proceeding to the survey itself. Participants were informed that they had the opportunity to skip any survey questions and still complete the survey. Participants were also made to create their unique code/identifier which could be used to link their responses and to trace their data if they decided at any point to withdraw from the study. They were however made aware that after a set date data withdrawal may be difficult as data would have been anonymised. They were also told that contacting the researcher or the supervision team via email to withdraw their

data may reveal their identity. Participants were asked if they would like to participate in a follow-up interview and were made to provide an email address so they could be contacted.

At the end of each survey, a debrief screen was also shown to participants indicating the purpose of the study and what was required from them. Participants were also told where and how they could get support if they had been negatively affected by their participation in any of the surveys. The contact details of the researcher and supervision team were also provided to participants. Data collection for all three surveys ended on the 31st of December 2022.

4.6 DATA ANALYSIS

Raw data for empirical study 1 was downloaded from Qualtrics. Data was cleaned to remove all incomplete surveys and to allow for analysis to be run on cases which had a complete data set. Cleaned data was then exported into SPSS for analysis using hierarchical multiple linear regression.

4.6.1 Preliminary Analysis

Raw data was downloaded from Qualtrics. Data was screened and cleaned to eliminate incomplete responses due to non-consent. Pairwise deletion was used because it was the recommended procedure for statistical analysis such as multiple regression and it also did not unnecessarily reduce the sample size. This was because all data is used in the analysis except for cases that have missing values needed for the required analysis (Pallant, 2010). In the case of the study, data sets missing more than 50% of its values required for data analysis were deleted outright. Other methods for handling missing data were listwise deletion, and imputation or replacing with the mean. Listwise deletion involved deleting all cases that had even one missing piece of information. This had the potential to severely limit research data. Like listwise deletion, imputation also had the potential to alter research analysis especially in situations where there are quite a number of missing pieces of information (Hippel, 2007).

Survey 1 saw 21 incomplete responses being deleted from a total of 216 responses leaving 195 usable data. Data was tested against the assumptions underlying the use of multiple regression as described by Tabachnick and Fidell (2013). These assumptions were sample size, multiple collinearity and singularity, normality, linearity, homoscedasticity and independence of residuals (Pallant, 2010). *(See appendix 2 for preliminary analyses results for all quantitative studies)*

4.6.2 Sample Size

Multiple regression cannot be performed on a small sample as it could have negative implications for generalisability (Pallant, 2010). To determine an appropriate sample size, Tabachnick and Fidell (2013) posit that it is dependent on the number of independent variables. They propose the minimum sample size should be determined by the formula as $N > 50 + 8(m)$ where: N = minimum sample 50 = given 8 = given m = number of the independent variables in the study. All the sample sizes for each of the three studies conducted met this assumption.

Study 1 had 2 independent variables thus the minimum sample size determined was $N > 50 + 8(2) = 66$. Survey 1 had a sample size of 195. Study 2 had 3 independent variables thus the minimum sample size determined was $N > 50 + 8(3) = 74$. Survey 2 had a sample size of 164. Study 3 had 7 independent variables thus the minimum sample size determined was $N > 50 + 8(7) = 106$. Survey 3 had a sample size of 139.

4.6.3 Multiple Collinearity and Singularity

Multiple regression cannot be performed when predictors are closely related (multiple collinearity). This means they have a correlation ($r = .7$ or greater) (Pallant, 2010). When an

independent variable is made up of other variables, it is referred to as linearity (Pallant, 2010). In such situations, multiple regression cannot be performed.

4.6.4 Outliers

Having outliers may affect the results of multiple regression (Pallant, 2010). Outliers may be univariate meaning a respondent has distinctively different scores on one of the independent variables in a model. Multivariate outliers occur when a respondent obtains a surprisingly different combination of scores on both predictor and outcome variables (Pallant, 2010).

4.6.5 Normality, Linearity, Homoscedasticity and Independence of Residuals

The above assumptions focus on diverse components of the distribution of scores and the kind of relationships among these variables (Pallant, 2010). Residuals scatterplots are used to check for these assumptions. Residuals are the differences between scores actually obtained and predicted scores for the dependent variable (Pallant, 2010). To check for normality, residuals must be normally distributed in relation to the scores of the predicted outcome variable. To satisfy linearity, residual scores should have a straight-line relationship with the scores of the predicted outcome variable. To test for homoscedasticity, the variance of the residuals in relation to the predicted outcome variable scores must be the same for all predicted scores. The Means, Standard Deviation (SD) and Reliability Co-efficient as pertains to this sample are presented in the following table (Table 2). Table 3 also shows a comparison of samples in this thesis and other published work on the same variables (TI, WFC and SS).

Table 2: Means, SDs, Cronbach's Alpha Co-efficient for Current Sample

Variables	N	Mean	SD	α	Skewness		Kurtosis	
					Statistic	Std. error	statistic	std. error
Turnover Intention	195	3.33	1.12	0.94	-.435	.174	-.600	.346
Work-Family Conflict		57.61	20.21	0.89	-.280		-.219	
Social Support		57.07	19.21	0.89	-.111		-.289	

Table 3: Cronbach's Alpha Co-efficient and Descriptive Statistics for Current Sample and Published Work

	Current Study			Published Work		
Variables	Mean	SD	α	Mean	SD	α
Turnover Intention	3.3	1.12	0.94	1.66	0.98	0.95
WFC	57.61	20.21	0.89	39.0	28.0	0.92
Social Support	57.07	19.21	0.89	69.4	21.2	0.82

Comparing the current sample characteristics to that of published work (Lincke et al., 2019), it can be established that the current sample scored slightly higher on WFC in relation to the sample used in published work. On the other hand, social support for the current sample was slightly lower. Comparatively, SDs for both samples were quite similar. Turnover intention for the current sample was higher than for the sample in published work (Bababola, Stouten & Euwema, 2016)

4.6.6 DEMOGRAPHIC DATA (Empirical Study 1)

The data in Table 4 below shows that most women were aged between 30-40 years. Most of them were married and had attained a master's degree for their level of education. Most respondents had a job tenure of between 5 and 15 years and had dependants which includes children or older parents or relatives. Again, respondents were from dual income families, meaning both they and their partners worked. Most women had the job grades of 'other staff' (support staff) which includes administrators, back-office staff, tellers just to mention a few. Most participants were employed on a full-time basis rather than as contract or part-time staff. Demographic data on age, tenure, level of education, marital status, dependants, job grade and household income shown in Table 4

Table 4: Demographic Data (Empirical Study 1)

		N=195	%
Age	<30 years	8	4.1
	30-40	125	64.5
	41-51	73	28.3
	>51	6	3.1
Marital Status	Single	34	17.4
	Married	152	77.9
	Separated	5	2.6
	Divorced	3	1.5
	Widowed	1	0.5
Educational Level	Masters	127	65.1
	1st Degree	68	34.9
Tenure	<5 years	29	14.9
	5-15 years	158	81.1
	>15 years	8	4.1
Dependants	Yes	175	89.7
	No	20	10.3
Household Income	Single Income	50	25.6
	Dual Income	145	74.4
Job grade	Senior Mgt.	39	20.0
	Middle Mgt.	43	22.1
	Jnr. Mgt.	26	13.3
	Supervisor	40	20.5
	Other staff	47	24.1
Employment Type	Full-time	192	98.5
	Contract	3	1.5

4.6.7 CORRELATION RESULTS (Empirical Study 1)

The correlation matrix in table 5 below showed the descriptive statistics (the Means, SDs, and Reliability Co-efficient for the scales used in empirical study 1) for all the variables in empirical study 1. These variables were Work-Family Conflict (WFC), Social Support (SS) and Turnover Intention (TI). TI had a mean score of $M=3.33$ which was slightly moderate and an SD of 1.12 which was also moderate. WFC and SS had a possible range of 0-100 while TI had a possible range of 1-5. WFC had a mean score of $M=57.61$ which was moderately high and a SD of 20.21 which was high. SS had a mean score of $M=57.07$ which was moderate and a SD of 19.21 which was high. The correlation matrix below shows that TI was strongly and positively correlated with WFC. This indicates that when there is a high level of WFC, TI is also high. TI was also strongly and negatively correlated with SS. When there was a lack of SS for women it increased their TI. Tenure was also negatively and significantly correlated with TI indicating that the longer one has worked with an organisation the less likely the individual is to leave. Level of education was also significantly and positively correlated with TI. Binary coded job grade (other staff vs jnr. mgt.) was also negatively and significantly correlated with TI. The negative correlation between TI and the binary coded variable (other staff vs jnr. mgt.) gave an indication that being a woman and having a job grade of jnr. mgt. made it less likely that such a woman would have high TI. The negative coded binary variable 'separated vs married' also gave an indication that a woman who is separated is less likely to have high TI. TI was not significantly correlated with age, having dependants or not (dep. vs none), employment status (contract vs. full-time); household income (single vs. dual income earner families), other forms of job grade (other staff vs senior mgt., mid-mgt., and supervisor), and other forms of marital status (single, divorced, and widowed).

Table 5: Correlation Matrix showing the relationship among variables (Empirical Study 1)

VARIABLES	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Turnover Intention																
Work-Family Conflict	.366***															
Social Support	-.377***	-.213**														
Tenure	-.061*	.063	.130*													
Age	-.032	.006	.059	.494*												
Degree vs Masters	.067*	.092	-.078	-.289*	-.188*											
No dep vs dep	.060	-.040	-.026	-.160*	-.245*	.107										
Contract vs fulltime	-.012	-.027	.108	-.110	-.099	-.004	-.042									
Single vs dual income	-.036	.054	.058	-.173*	.108*	.176	.370*	.225*								
Senior mgt vs other staff	-.034	-.093	.075	.032	-.040	-.097	.085	.042	.024							
Middle mgt vs other staff	.051	-.115*	.183*	.134*	.243*	-.156*	-.098	-.066	.025	-.266*						
Jnr. mgt vs other staff	-.250***	-.043	.013	-.030	-.117	-.034	-.083	-.049	-.111	-.196	-.209*					
Supervisor vs other staff	-.015	.221*	-.005	.082	.095	-.159	-.088	.040	.017	-.254*	-.270*	-.199*				
Single vs Married	.024	-.028	.022	-.193*	-.348*	.219*	.459*	.159*	.612*	.134	-.120	-.066*	-.039			
Divorced vs Married	.000	.139	-.019	-.013	.083	-.004	-.042	-.016	.225	-.062	.034	-.049	.143	-.058		
Separated vs Married	-.134*	-.053	-.053	-.067	.218	.017	-.055	-.020	.292*	.000	.070*	-.064	-.002	-.076	-.020	
widowed vs married	.042	.097	.098	.054	-.013	-.053	-.024	-.009	.129	-.036	.135	-.028	-.036	-.034	-.009	-.012

Note *p< 0.05 ** p< 0.01 *** p<0.001 Asterix shows significance

KEY

Binary coded variables

Level of education (Masters-0 Degree-1)

Employment Type (Fulltime-0 Contract-1)

Having dependants (Have dependants-0 none-1)

Marital status (Married-0 Single -1 Divorced-1 Separated-1 Widowed-1)

Household type (dual income-0 Single income-1)

Job grade (other staff-0 supervisor-1 senior mgt-1 mid. Mgt-1 jnr. mgt-1)

4.6.8 Hypotheses Tested (Empirical study 1)

Below are the hypotheses that were tested under empirical study 1:

H1: Work-Family Conflict (WFC) will positively predict Turnover Intention (TI) for women in the Ghanaian banking sector.

H2: Social Support (SS) will negatively predict Turnover Intention (TI) for women in the Ghanaian banking sector.

4.6.9 Results of the Hierarchical Multiple Regression Analyses

A hierarchical multiple regression analysis was used to examine how Work-Family Conflict (WFC) and Social Support (SS) predicted Turnover Intention among women in the Ghanaian banking sector. Hierarchical multiple regression was chosen because the study set out to ascertain the relationship between a continuous dependent variable and a set of independent variables (Pallant, 2010). Control variables were selected based on prior empirical studies. Control variables such as age, marital status, level of education, socio-economic status, tenure, job role, number of dependants (having children or not) have been shown to greatly influence turnover intention (Aboobaker & Edward, 2020; Amegbe, 2014; Demirel & Tayfur-Ekmekci, 2022; Okyere-Kwakye, et al., 2018; Paustian-Underdahl et al., 2019; Rubenstein et al., 2017; Subedi & Bhandari, 2024). Control variables have the potential to bias regression results (Reina et al. 2017) as such it was imperative to include these variables in the regression analyses for all three quantitative studies.

Table 6 shows the hierarchical multiple linear regression results for the dependent variable Turnover Intention (TI). The unstandardised beta coefficients, standard errors, standardised beta coefficients and R squared values have also been provided. The change in R square values which indicates the incremental contributions of the main effects in each of the three

models is also shown. It was expected that WFC would positively predict TI while SS would be inversely related to TI.

Model 1 showed an R^2 change of 0.228 when WFC and SS were regressed onto TI. This results in an R^2 value of 0.228 and showed that, WFC and SS were stronger predictors of TI women in the Ghanaian banking sector with WFC being the strongest predictor. WFC positively predicted TI. ($\beta = .017$, $p = < .001$) while SS negatively predicted TI. ($\beta = -.018$, $p = < .001$). For every unit change in WFC, TI increased by .017 units while for every unit change in SS, TI decreased by .018 units. The regression model 1 was statistically significant ($R^2=0.228$, $F(2,192) = 28.27$, $p = < .001$). Model 1 accounted for about 23% of the variance observed. Model 2 showed that when demographic variables (age, tenure, level of education, household income, employment type and having dependants or not) were regressed onto turnover intention, the relationship was not statistically significant ($R^2= 0.016$, $F(6,186)=.637$, $P=.701$). Model 2 accounted for 1.6% of the variance observed. Model 3 showed an R^2 change of 0.099 when demographic variables job grade and marital status were regressed onto turnover intention the relationship was statistically significant ($R^2=.099$, $F(8,178)=3.33$, $P=.001$). Model 3's contribution to the observed variance was about 10%. Overall, models 1,2 and 3 accounted for about 35% of the variance observed in TI with WFC accounting for the most variance observed.

Table 6: Hierarchical Multiple Linear Regression Model predicting Turnover Intention

Variables	Model 1(Direct effects)			Model 2 (Direct effects)			Model 3 (Direct effects)		
	B	Std. Error	Beta	B	std. error	Beta	B	Std. Error	Beta
Work-Family Conflict	.017***	.004	.299***	.018***	.004	.314***	.018***	.004	.326***
Social Support	-.018***	.004	-.313***	-.018***	.004	-.305***	-.019***	.004	-.319***
Tenure				-.012	.020	-.044	-.019	.020	-.072
Age				.006	.015	.013	.008	.016	.038
Degree vs Masters				.032	.161	.014	-.057	.169	-.024
Contract vs fulltime				.715	.614	.078	.550	.598	.060
Single vs dual income				-.258	.193	-.097	-.220	.272	-.083
No dep vs have dependants				.382	.266	.103	.172	.269	.046
Senior mgt vs other staff							-.166	.227	-.059
Middle mgt vs other staff							.162	.235	.060
Jnr. mgt vs other staff							-.876***	.248	-.264***
Supervisor vs other staff							-.366	.234	-.131
Single vs Married							.136	.281	.046
Divorced vs Married							-.308	.621	-.034
Separated vs Married							-.974	.520	-.137
Widowed vs Married							.548	1.013	.035
R square	.228***			.243			.342**		
R Square Change	.228***			.016			.099**		

Note: * $p < .05$

** $p < 0.01$

*** $p < .001$

Asterix shows significance

KEY

Binary coded variables

Level of education (Masters-0 Degree-1)

Employment Type (Fulltime-0 Contract-1)

Having dependants (Have dependants-0 none-1)

Marital status (Married-0 Single -1 Divorced-1 Separated-1 Widowed-1)

Household type (dual income-0 Single income-1)

Job grade (other staff-0 supervisor-1 senior mgt-1 mid. Mgt-1 jnr. mgt-1)

4.7 DISCUSSION

Empirical study 1 aimed to determine how Work-Family Conflict (WFC) and Social Support (SS) predicted Turnover Intention (TI). **Hypothesis 1** stated that WFC would significantly and positively predict TI, and it was supported.

Looking at the demographics of participants, many fell within the childbearing age range of 30-45 years. Age (30-40 years) and gender have been found to significantly predict higher levels of work-family conflict and turnover intention with females experiencing higher levels of WFC (Aboobaker & Edward, 2020). Working in the Ghanaian banking sector involves working for long hours as well as on weekends and some holidays. This has been shown to exacerbate WFC (Amissah, Gamor, & Boakye, 2015; Ryan, Ma, Hsiao & Ku, 2014). In Ghana, women are seen as the main primary care givers (Adongo, Dapaah & Azumah, 2023) thereby heightening their experience of WFC. As a result, any imbalance between work and family heightens stress (strain). Findings by Rasheed, Iqbal, and Mustafa (2018) reflect similarities between women working in the service sector in communal Pakistan and that of women in the Ghanaian banking sector. Greenhaus and Beutell (1985) highlight that work-family conflict is greatest when the result of neglect of the demands of one domain is severe. This may cause such women to consciously try to balance work and family demands. In situations where this was not possible, such women would usually exit the job market. Furthermore, Moussié and Alfes (2018) showed that childcare challenges strained women's economic participation due to the exhaustion and stress they faced. This impacted on family togetherness since these women could not spend as much time as they would have liked with their families especially their children. Sardeshmukh, Goldsby and Smith (2018) posit that emotional exhaustion stems much from work-family conflict and women experience the trickling negative effects of it on their health, wellbeing, and tenure (Williams, 2000).

In addition, due to the cost and unregulated nature of domestic help in Ghana (Tsikata, 2011), it is difficult for women in the Ghanaian banking sector to tap into such forms of support. Parents are thus left with no choice than for their children to be sent off to school at a very early age where the mothers of such children have no other source of support (Moussié & Alfes 2018). Contrary to the thoughts of Silver and Goldscheider (1994) that factors such as level of education, husband's occupation and gender roles influence women's ability to take up part-time work, temporary or flexible work, women in Ghana and for that matter, women in the banking sector have a limited choice when it comes to how their work was designed. Together, these systemic challenges aggravate WFC and intensify turnover intention.

Drawing on both Social Exchange Theory (SET) and the Conservation of Resources Theory (COR) the findings showed that WFC depletes resources, and this heightens turnover intention. According to COR theory propounded by Hobfoll (1989), people strive to obtain, protect and keep their resources because these resources are crucial for achieving goals, dealing with demands or protecting against the loss of other resources. The loss of resources triggers both behavioural and sentimental reactions. SET compliments this by highlighting that the employment relationship exemplifies a social exchange in which both employees and their organisation (employer) benefit from each other. When organisations fail to take into consideration the dual roles their female employees play, for example certain decisions taken by management, (long working hours, lack of flexible work arrangements) it has negative consequences for the employee (exacerbate work-family conflict for women employees) and organisation (leading to a sense of social exchange breach). This psychological contract breach may result in lowered commitment, heightened dissatisfaction, and turnover intention for female employees.

Hypothesis 2 stated that social support will negatively and significantly predict turnover intention. This hypothesis was supported. Drawing on COR theory, resources such as social support in the workplace helps employees to deal with the demands of their jobs and possibly other non-work demands in the case of working mothers. At the same time, from a SET perspective, social support from the organisation may be perceived as a form of investment that the organisation is making. This may trigger a sense of reciprocity on the part of female employees; therefore, it will potentially lower their turnover intention while increasing loyalty, engagement and commitment (Kottke & Sharafinski, 1988; Kundu & Lata, 2017; Zhou & George, 2001).

In the formal sector of Ghana, maternity leave is provided in line with legal requirements, but other forms of support from senior staff/line managers and other colleagues was lacking (Stumbitz, Kyei, Lewis & Lyon, 2017). For women in the Ghanaian banking sector, having a supportive supervisor and colleagues helped in the management of work-family related stress and psychological strain on wellbeing and health as demonstrated by Panatik et. al (2012) thereby amplifying its buffering effect. On the other hand, where there was little or no social support, individuals bore the full brunt of psychological stress (Cohen & McKay, 1984)

By applying both COR and SET jointly, the study brings to the fore how resource dynamics and reciprocity and fairness in the employment relationship shape turnover intention for women in the Ghanaian banking sector. For instance, it can be seen that WFC depletes resources hence, to preserve scarce remaining resources, women in the Ghanaian banking sector are likely to engage in turnover intention as a protective strategy. Social support for the organization has a buffering effect (COR) and aids in the management of both work and non-work demands. This support from the organisation may be well received by female

employees and viewed as a form of investment in them by their employer. In order to reciprocate and keep the social exchange relationship as it is perceived to be beneficial (SET), turnover intention is reduced while loyalty and commitment increase.

4.12 CONCLUSION

Empirical study 1 identified that Work-Family Conflict and social support were key factors that influenced the turnover intention of women in the Ghanaian banking sector. WFC was found to be a stronger predictor of TI however social support equally offers protective advantages when WFC depleted limited resources and produced stress. When social support was perceived as a form of organisational investment, it increased reciprocity, commitment and reduced turnover intention.

Both COR and SET jointly provide a complementary lens in understanding how turnover intention is influenced by the availability of resources as well as the quality of the exchange relationship between employees and their organisations.

CHAPTER FIVE

EMPIRICAL STUDY 2

5.1 INTRODUCTION

This chapter presented empirical study 2. The methods, data analysis including hypotheses tested and a discussion of findings were also outlined.

5.2 STUDY AIM

Empirical study 2 gathered data on the variables: Leadership (Transformational and Transactional Leadership), Employee Perception on HR practices, Work Engagement and Turnover Intention. This was done to examine the existing relationships among the variables.

5.3 STUDY OBJECTIVE

Refer to empirical study 1

5.4 STUDY QUESTION

Refer to empirical study 1

5.5 METHODS

5.5.1 Research Design

Refer to empirical study 1 for more information.

5.5.2 Participants

For empirical study 2, a total of 164 responses out of 215 were deemed suitable for inclusion. Sample size was determined using the formula described by Tabachnick and Fidell (2013). Formula ($N > 50 + 8m$) where: N=minimum sample estate (50) (8) m=number of independent variables in the study.

(Refer to empirical study 1 for more information on participants).

5.5.3 Measures

5.5.3.1 Transformational and Transactional Leadership

Transformational and Transactional Leadership were measured using the leader behaviour scale developed by Podsakoff, MacKenzie, Moorman, and Fetter (1990). This scale was

validated using diverse employees predominantly males from petrochemical industries. It had 28 items of which 23 measured Transformational Leadership and 5 measured Transactional Leadership. The scale had good discriminant and convergent validity which was assessed using a Confirmatory Factor Analysis (CFA). All dimensions loaded significantly and substantially onto their hypothesized factors. (Podsakoff et al. 1990).

Internal consistencies (Cronbach's alpha) which were a measure of reliability for each of the dimensions were as follows: "Core" Transformational Leader Behaviours = .87, High Performance Expectations = .78, Individualized Support = .90, Intellectual Stimulation = .91, and Contingent Reward Behaviour = .92. These values showed good reliability as Cronbach's alpha values exceeded 0.70 (Nunally, 1978).

Responses were measured on a 7-point Likert scale ranging from (1) "Strongly Disagree" to (7) "Strongly Agree. A sample item on the transformational leader behaviour scale included, 'My Supervisor/Manager/Boss has a clear understanding of where we are going.' A sample item on the transactional leader behaviour scale included, 'My supervisor/Manager/Boss always gives me positive feedback when I perform well.' The mean was calculated in line with work by Podsakoff, MacKenzie, Moorman, and Fetter (1990). Transformational and Transactional Leadership ratings ranged from 1 (low) to 7 (high).

5.5.3.2 HR Practices

Perceptions of HR Practices was measured with the Perceived Human Resources Practices scale developed by Boon, Den Hartog, Boselie, and Paauwe (2011). The Perceived Human Resources Practices scale was validated using 1,676 employees from both private and public organisations. These organisations included the local government and state-owned enterprises, service sector, industry, and building. The scale had 38 items measured on a 5 point-Likert scale ranging from 1 - not at all to 5 - very great extent. The scale possessed convergent validity which was evidenced by each sub-scale having a value less than the

Average Variance Extracted co-efficient of 0.50 (Villajos, et al., 2019) as well as CR value greater than 0.7. It also had content validity which was assessed using Kendall coefficient value of 0.67.

The scale had an overall Cronbach's Alpha value of 0.84 indicating good reliability. Internal consistency values across each sub-scale ranged from 0.76-0.88 which was above the cut-off point of 0.70. (villajos, et al., 2019). Some items on the scale included: 'My organisation offers me coaching that supports my development.' 'My organisation offers me support in planning my future development.' The mean was calculated and used as an overall score and this was in line with work by Grobler, Grobler and Mathafena (2019). Responses to items on the scale were measured using ratings ranging from 1 (low) to 5 (high).

5.5.3.3 Work Engagement

Work Engagement was measured with the work engagement scale developed by Schaufeli, Bakker, and Salanova (2006) and adopted by the COPSQ III. The scale had 3 items. There was confirmatory factor support for its three-dimensional structure as was evidenced by its correlation values exceeding 0.65. The work engagement scale also had factorial validity as the values for the one and three model indices of fit were above 0.70.

The scale also had good test-retest reliability as evidenced by its Cronbach's alpha value of 0.85. The internal consistency values across all three-factor model ranged from 0.85 to 0.92 buttressing the reliability of the scale. A sample item on the scale was, 'I feel enthusiastic about my job.' Responses were measured from 0 (low) -100 (high) with 0 being 'Never' and 100 being 'Always.' The mean was calculated and used as the overall Work Engagement score. This was done in line with work by Lincke, Vomstein, Lindner, Nolle, Häberle, Haug and Nübling (2021).

5.5.3.4 Procedure

Refer to procedure section under empirical study 1

5.6 DATA ANALYSIS

5.6.1 Preliminary Analysis

Raw data was downloaded from Qualtrics. Data was screened and cleaned to eliminate incomplete responses as well as other errors. Survey 2 saw 51 incomplete responses being deleted from a total response of 215 leaving usable data of 164. Data was tested against the assumptions underlying the use of multiple regression such as multicollinearity, normality, homoscedasticity, minimum sample size and independence of residuals as recommended by Tabachnick and Fidell (2013). The means, SD and reliability co-efficient as well as skewness and kurtosis are presented in Table 7 below. Table 8 also shows a comparison of samples in this thesis and other published work on the same variables (Leadership, Perceptions of HR Practices, Work Engagement and TI).

Table 7: Means, SDs, Cronbach's Alpha Co-efficient for Current Sample

Variables	N	Mean	std. dev	α	Skewness		Kurtosis	
					statistic	std error	statistic	std error
Turnover Intention	164	3.29	1.04	0.94	-.389	.190	-.586	.377
Transformational leadership		4.86	1.08	0.94	-.318		-.357	
Transactional leadership		4.62	1.34	0.68	-.327		-.417	
Training and development		2.88	0.76	0.91	.220		.284	
Performance Appraisal		2.88	0.68	0.89	.243		-.197	
Work-life balance		1.71	0.78	0.82	1.43		1.58	
Autonomy		3.35	0.80	0.94	-.136		-.268	
Job design (JD)		2.90	0.64	0.90	.196		.732	
Recruitment and selection		3.09	0.78	0.78	-.139		.670	
Work engagement		70.47	16.67	0.80	-.420		.470	

Table 8: Cronbach's Alpha Co-efficient and Descriptive Statistics for Current Sample and Published Work

Variables	Current Study			Published work		
	Mean	SD	α	Mean	SD	α
Transformational leadership (TFL)	4.86	1.08	0.94	5.42	0.50	0.83
Transactional leadership (TSL)	4.62	1.34	0.68	2.82	0.76	0.82
Training and development (T&D)	2.88	0.76	0.91	3.49 3.00	1.05 0.90	0.82 0.88
Performance Appraisal (PA)	2.88	0.68	0.89	2.99	0.90	0.87
Work-life balance (WLB)	1.72	0.78	0.82	2.72	0.95	0.81
Autonomy	3.35	0.80	0.94	3.34	0.83	0.85
Job design (JD)	2.90	0.64	0.90	3.62	0.82	0.79
Job security (JS)	3.36	0.86	0.88	3.57	0.90	0.76
Recruitment and Selection (R&S)	3.09	0.78	0.78	2.58	1.15	0.87
Work engagement (WE)	70.47	16.67	0.80	63.4	19.9	0.86

Transformational Leadership in the current sample was slightly lower than what was observed in published work (Wang, Demerouti & Le Blanc, 2017). Also, the SD for published work was slightly lower than in the current sample. Transactional Leadership was higher among the current sample compared to published work, while the SD was slightly lower in the current sample compared to published work (Martins, Nascimento, & Moreira, 2023).

Perceptions of training and development among the current sample was slightly lower than in published work (Grobler, Grobler & Mathafena, 2019). In addition, SD for training and development was slightly lower in the current sample compared to published work. Furthermore, employee perceptions of performance appraisal for the current study were very similar to that reported in published work, while SD was lower for the current sample in comparison to that reported in published work.

Meanwhile the perceptions of work-life balance for the current sample were slightly lower in comparison to what was reported by Grobler et al., (2019). The perceptions of autonomy for the current sample and that of published work were almost the same with few points making the difference while the SD reported by the current sample was lower than what has been noted in published work. Perceptions of job design was slightly lower in the current sample than it was in published work.

Both study samples reported relatively the same level of perception in relation to job security with the sample in published work scoring slightly higher. Finally, employees' perceptions on recruitment and selection were close however, the sample for the present study scored slightly higher than the sample for published work.

Work Engagement among the current sample was high compared to that of published work (Lincke, et. al, 2021). SD for Work Engagement between the two samples was quite similar just as was the alpha co-efficient values.

Table 9 below presents the demographic data (age, tenure, level of education, marital status, dependants, job grade and household income) of the sample for empirical study 2. Data shows that respondents had similar characteristics to the sample in empirical study 1. Most respondents were aged mainly between 30-40 years and then 41-51 years. Most of them were married and had a least a master's degree as their level of education. Most respondents had worked for between 5 and 15 years and had caring responsibilities. Again, most respondents were from dual income families and had job grades of mostly other staff (support staff) followed by supervisor. Most participants had full-time jobs rather than contracts.

Table 9: Demographic Data (Empirical Study 2)

		N=164	%
Age	<30 years	6	3.6
	30-40	94	57.2
	41-51	78	32.8
	>51	4	2.4
Marital Status	Single	31	18.9
	Married	123	75.0
	Separated	6	3.7
	Divorced	3	1.8
	Widowed	1	0.6
Educational Level	Masters	108	65.9
	1st Degree	56	34.1
Tenure	<5 years	24	14.6
	5-15 years	133	80.9
	>15 years	7	4.5
Dependants	Yes	144	87.8
	No	20	12.2
Household Income	Single Income	38	23.2
	Dual Income	126	76.8
Job grade	Senior Mgt.	22	13.4
	Middle Mgt.	38	23.2
	Jnr. Mgt.	23	14.0
	Supervisor	40	24.4
	Other staff	41	25.0
Employment Type	Full-time	162	98.8
	Contract	2	1.2

5.6.2 Correlation Results (Empirical Study 2)

The correlation matrix in table 10 below shows the relationship among the variables in empirical study 2. Two types of leadership were analysed. These were: Transformational and Transactional Leadership. These two forms of leadership were chosen to be analysed based on the literature review done. Perceptions of Human Resource Practices measure included: Training and Development, Performance Appraisal, Work-Life Balance, Autonomy, Job Design, Job Security, Recruitment and Selection, Work Engagement, and Turnover Intention.

Turnover intention mean score was $M=3.29$ which was moderate and an SD of 1.04 which was also moderate. Transformational and Transactional leadership mean scores were $M=4.86$ and $M=4.62$ respectively which were slightly high and their SD s were 1.08 and 1.34 respectively which were moderate. The mean scores for the perceptions of employees on Training and Development was $M=2.88$ which was slightly moderate and an SD of 0.76 which was low. The mean score for the perceptions of employees on Performance Appraisal was $M=3.12$ which was moderate and an SD of 0.68 which was slightly moderate. The mean score for the perceptions of employees on Work-Life Balance was $M=1.71$ which was low and an SD of 0.78 which was also slightly moderate. Autonomy had a mean score of $M=3.35$ which was moderate and an SD score of 0.80 which was slightly moderate. Job Design had a mean score of $M=2.90$ which was slightly moderate and an SD of 0.64 which was also slightly moderate. Job Security had a mean score of $M=3.36$ which was moderate and an SD of 0.86 which was slightly moderate. Recruitment and Selection had a mean score of $M=3.09$ which was moderate and an SD of 0.78 which was slightly moderate. Work Engagement had a mean score of $M=70.47$ which was slightly high and an SD of 16.67 which was high.

The correlation matrix showed that Turnover Intention was significantly and negatively correlated with the following variables: Transformational and Transactional Leadership, Training and Development, Performance Appraisal, Work-Life Balance, Autonomy, Job Design, Job Security, and Recruitment and Selection. A significant and negative correlation between Transformational and Transactional Leadership was an indication that the use of these two forms of leadership was likely to reduce TI. In like manner, a significant and negative correlation between Training and Development means when employees see that their organisations provide them with an opportunity for training and development, it can reduce the TI.

Performance Appraisal and TI were negatively and significantly correlated showing that when employees perceive their organisations offer them fair performance appraisals, it can help to reduce TI. Perceptions of Work-Life Balance and TI were significantly and negatively correlated meaning when employees have access to effective work-life balance policies and practices it reduces the likelihood of TI.

The negative and significant relationship between Autonomy, Job Design and TI can be interpreted as when employees have the ability to make decisions about how their work is organised and carried out, it reduces TI. Providing job security, and employees having a say in the recruitment and selection process decreases TI. The inverse relationship between Work Engagement and TI indicates that employees who are immersed in their work may dwindle TI. Turnover Intention was also strongly and negatively correlated with some demographic variables such as Household Income and some types of Job Grade (other staff vs. jnr. mgt.) Being in junior management reduces the risk of TI as junior management was negatively and significantly linked with TI. Being from a single income household also tends to reduce TI.

Turnover Intention, however, was not significantly correlated with Age, Tenure, Level of Education, having Dependents or not, Employment Status (full time and contract), Job Grade (other staff vs senior mgt., mid-mgt., and supervisor) and Marital Status (single, divorced, separated, and widowed)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Turnover Intention																							
Transformational Leadership	-.464**																						
Transactional Leadership	-.408**	.730**																					
Training & Development	-.421**	.410**	.376**																				
Performance Appraisal	-.516**	.455**	.445**	.633**																			
Work-Life Balance	-.529**	.417**	.487**	.475**	.549**																		
Autonomy	-.343**	.533**	.515**	.496**	.559**	.539**																	
Job Design	-.323**	.413**	.398**	.614**	.539**	.537**	.597**																
Job Security	-.414**	.439**	.400**	.241*	.476**	.394**	.365**	.409**															
Recruitment & Selection	-.267**	.387**	.368**	.439**	.500**	.462**	.469**	.632**	.641**														
Work Engagement	-.164*	.141*	.125	.142*	.165*	.214*	.148*	.284**	.182*	.240*													
Tenure	-.072	.069	-.041	.067	.052	-.002	.052	.049	.028	.061	.086												
Age	-.117	-.044	-.168*	-.000	-.015	-.153*	-.073	.031	-.028	-.024	.139*	.483**											
Degree vs masters	.053	-.039	-.071	-.087	-.068	-.039	-.085	-.161*	-.056	-.044	.117	-.254*	-.217*										
Contract vs. Full Time	.055	.049	-.061	.034	-.058	.052	.111	-.069	.125	.040	-.058	.073	-.095	.108									
Single Vs. Dual Income	-.187*	.245*	.229*	.072	.085	.091	.152*	.081	.047	.079	-.003	-.190*	-.071	.130*	-.043								
No dep Vs. Hv Dep	.100	.088	.051	-.152*	-.017	-.025	-.003	-.091	.088	.123	-.097	-.233*	-.232*	.058	-.029	.350**							
Snr. Mgt. Vs. Other Staff	-.053	.127*	.161*	-.017	.120	.103	.151*	.169*	.080	.052	-.113*	-.011	.119	-.174*	-.031	.171*	.024						
Middle Mgt. Vs. Other Staff	-.095	.063	.007	.175*	.092	.045	.108	.238*	-.018	.048	.165*	.147*	-.236*	.219*	-.044	-.128*	-.157*	-.219*					
Jnr. Mgt. Vs. Other Staff	-.151*	.062	-.084	.154*	.120	.177*	.062*	.081*	.226	.097	.076	-.042	-.134	.053*	-.031	-.087	-.032	-.157*	.219**				
Supervisor Vs. Other Staff	.082	-.060	-.060	-.037	.018	-.118	-.150	-.203	-.066*	-.063	-.106	.102	.045	-.136	-.044	-.031	-.026	-.223*	-.312*	.223*			
Single Vs. Married	-.019	.258**	.275**	.028	.054	.040	.130*	.078	.063*	-.170	.027	-.323**	.350**	.192*	-.038	.661**	.468*	.136**	.189*	-.008	-.050		
Divorced Vs. Married	-.080	.045	-.059	.072	-.008	-.039	-.062	-.012	-.159	-.163*	-.102	.017	.041	-.081	-.009	.209*	-.050	-.054	-.032	-.137*	-.054	-.065	

Separated	Vs.	-.083	-.084	-.045	-.078	-.066	-.017	-.073	-.121	-.149*	-.047	-.018	.217	-.004	-.016	366**	.071	.208*	-.031	-.034	-.078	-.093	-.027	
Married																~.								
		-.071	.065	.009	.045	.102	.126	.062	.131*	.057	.090*	.020	.004	153*	-.057	-.006	.147*	-.029	.199*	-.044	-.031	-.038	-.011	-.015
Widowed vs. Married																								
Note: * p<.05		**p<0.01			***p<.001			Asterix shows significance																

Table 10: Correlation Matrix showing the relationship among variables (Empirical Study 2)

KEY

Binary coded variables

- Level of Education (Masters-0 Degree-1)
- Employment Type (Fulltime-0 Contract-1)
- Having dependants (Have dependants-0 none-1)
- Marital Status (Married-0 Single -1 Divorced-1 Separated-1 Widowed-1)
- Household Type (dual income-0 Single income-1)
- Job Grade (other staff-0 senior mgt-1 mid. Mgt-1 jnr. mgt-1 supervisor-1)

5.6.3 Hypotheses Tested (Empirical Study 2)

Empirical study 2 tested a number of hypotheses. These are listed below.

H3a: Transformational Leadership will negatively predict TI for women in the Ghanaian banking sector.

H3b: Transactional Leadership will positively predict TI for women in the Ghanaian banking sector.

H4a: Employee perceptions on Training and Development will negatively predict TI for women in the Ghanaian banking sector.

H4b: Employee perceptions on Performance Appraisal will negatively predict TI for women in the Ghanaian banking sector.

H4c: Employee perceptions on Work-Life Balance will negatively predict TI for women in the Ghanaian banking sector.

H4d: Employee perceptions on Autonomy will negatively predict TI for women in the Ghanaian banking sector.

H4e: Employee perceptions on Job Design will negatively predict TI for women in the Ghanaian banking sector.

H4f: Employee perceptions on Job Security will negatively predict TI for women in the Ghanaian banking sector.

H4g: Employee perceptions on Recruitment and Selection will negatively predict TI for women in the Ghanaian banking sector.

H5: Work Engagement will negatively predict TI for women in the Ghanaian banking sector.

5.6.4 Results of the Hierarchical Multiple Regression Analysis (Empirical Study 2)

A hierarchical multiple regression analysis was used to examine how leadership, employee perceptions on HR practices and work engagement predict TI among women in the Ghanaian banking sector. Table 11 shows the hierarchical multiple regression results for the dependent variable TI. The standardised coefficients, standard errors and R. square values have also been provided. The change in R. square values which indicate the incremental contributions of the main effects in each of the three models is also shown. It was expected that leadership, employee perceptions of HR practices and work engagement will negatively predict Turnover Intention. The data from empirical study 2 showed that, Transformational Leadership rather than Transactional Leadership was significant and negatively predicted TI.

For employee perceptions of HR Practices, Performance Appraisal, Work-Life Balance and Job Security were significant and negatively predicted Turnover Intention. Recruitment and Selection was significant and positively predicted Turnover Intention. Training and Development, Autonomy and Job Design however did not significantly predict Turnover Intention. Work Engagement also did not predict Turnover Intention.

Model 1 shows that when leadership (transformational and transactional), employee perceptions of HR practices (training, and development, performance appraisal, work-life balance, autonomy, job design, job security and recruitment and selection) and work engagement were regressed on turnover intention (TI), the R^2 value was .449. Model 1 accounted for about 45% of the observed variance.

Model 1 shows that leadership (transformational) negatively predicted turnover intention. ($\beta = -.220$, $p = <.05$). For every unit change in transformational leadership, turnover intention decreases by 0.22 units. For employee perceptions of HR practices, performance appraisal

negatively predicted turnover intention. ($\beta = -.322$, $p = < 0.05$). This means that for every unit change in performance appraisal, turnover intention dropped by .332 units. Work-life balance negatively predicted turnover intention. ($\beta = -.442$, $p = < 0.001$) meaning for every unit change in work-life balance, turnover intention reduced by .442 units. Job security also negatively predicted turnover intention ($\beta = -.305$, $p = < 0.05$) emphasising that for every unit change in job security, turnover intention fell by .305 units. Recruitment and selection significantly and positively predicted turnover intention ($\beta = .303$, $p = < 0.05$) indicating that, for every unit change in recruitment and selection, turnover intention increased by .303 units.

When demographic variables (age, tenure, level of education, household income, employment type and having dependants or not) were regressed on turnover intention, Model 2 showed an R^2 change of 0.053 bringing the R^2 value to 0.503. The change is accounted for by the variables age and household income. Model 1 and 2 together, accounted for 50% of the variance observed. Model 3 shows an R^2 change of 0.006 when demographic variable (job grade) is regressed on turnover intention. This brings the R^2 value to 0.51. Model 4 shows the same R^2 change value of 0.006 indicating that models 3 and 4 did not make much difference. Altogether, Models 1,2,3 and 4 accounted for 51% of the change observed in study 2.

Table 11: Hierarchical Multiple Regression Table predicting Turnover Intention

Variables	Model 1(Direct effects)			Model 2 (Direct effects)			Model 3 (Direct effects)			Model 4 (Direct effects)		
	B	Std. Error	Beta	B	Std. Error	Beta	B	Std. Error	Beta	B	Std. Error	Beta
Transformational leadership	-.220*	.091	-.228*	-.193*	.092	-.201*	-.192*	.093	-.199*	-.204*	.095	-.211*
Transactional leadership	.017	.072	.023	.006	.073	.007	-.004	.074	-.005	.004	.076	.006
Training and development	-.232	.122	-.170	-.203	.120	-.149	-.183	.130	-.134	-.180	.132	-.132
Performance Appraisal	-.322*	.141	-.210*	-.310*	.138	-.202*	-.318*	.141	-.208*	-.316*	.143	-.206*
Work-life balance	-.442**	.107	-.338**	-.494**	.106	-.377**	-.490**	.107	-.375**	-.481**	.111	-.368**
Autonomy	.126	.112	.097	.117	.111	.091	.116	.112	.090	.126	.114	.098
Job design	.119	.153	.075	.199	.156	.125	.195	.165	.123	.176	.168	.111
Job security	-.305*	.103	-.254*	-.308*	.103	-.256*	-.300*	.107	-.250*	-.308*	.109	-.257*
Recruitment and Selection	.303*	.123	.230*	.247*	.126	.187*	.241	.129	.183	.231	.134	.175
Work Engagement	-.003	.004	-.049	-.001	.004	-.018	-.000	.004	-.002	-.000	.004	-.003
Tenure				.008	.016	.034	.008	.016	.037	.010	.017	.042
Age				-.035 *	.014	-.182*	-.037*	.015	-.194*	-.033*	.016	-.174*
Degree vs Masters				.020	.141	.009	.048	.155	.022	.036	.158	.017
Contract vs fulltime				.165	.853	.012	.152	.865	.011	.159	.873	.012
Single vs dual income				-.368*	.165	-.149*	-.405*	.170	-.163*	-.493	.309	-.199
No dependants vs Hv dependants				.352	.223	.109	.361	.225	.112	.307	.236	.095
senior mgt vs other staff							.195	.241	.064	.173	.256	.044
middle mgt vs other staff							.032	.215	.013	.027	.252	.057
jnr. mgt vs other staff							-.073	.230	-.024	-.064	.233	-.021
supervisor vs other staff							.088	.202	.036	.075	.208	.031
single vs married										.214	.313	.080
divorced vs married										.054	.589	.007
separated vs married										.164	.469	-.030
widowed vs married										.596	.886	.045
R square		.45**			.50			.51			.51	
R square change		.45**			.05**			.01			.01	

Note: *p<0.05

**p< 0.01

***p<0.001

Asterix shows significance

KEY

Binary coded variables

Level of education (Masters-0 Degree-1)

Employment Type (Fulltime-0 Contract-1)

Having dependants (Have dependants-0 none-1)

Marital status (Married-0 Single -1 Divorced-1 Separated-1 Widowed-1)

Household type (dual income-0 Single income-1)

Job grade (other staff-0 supervisor-1 senior mgt-1 mid. Mgt-1 jnr. mgt-1)

5.7 DISCUSSION

Empirical study 2 aimed to determine how the leadership strategy (transformational and transactional) employed by the line managers/supervisors of women in the Ghanaian banking sector, employee perceptions on HR practices and work engagement predicted TI.

Hypothesis 3a stated that transformational leadership will significantly and negatively predict turnover intention and it was supported. A transformational leader is one who encourages his/her followers to go beyond expectations in the achievement of set organisational goals. They are able to attain this through inspiration, innovation, mentoring or coaching. Transformational leaders also take an interest in the personal and development needs of their subordinates which encourages subordinates to exceed their own set targets (Bass & Riggio, 2006). Such positive leader member exchange has been found to increase organisational commitment (Eisenberger et al., 2011; Jaiswal & Dhar, 2016; Keskes et al., 2018) while reducing turnover intention (Al Hashmi et al., 2019; Dechawatanapaisal, 2018; Wang & Yi, 2011).

A positive leader-member exchange has also been linked to job resources, self-efficacy, trust, performance, affective commitment, job satisfaction and perceived leader effectiveness which in turn decreases turnover intention, while increasing engagement and performance on the part of followers (Bass, 1985; Bass, 1995; Bycio et al., 1995; Guterman et al., 2017; Neff et al., 2012, 2013a.b).

From a COR perspective, transformational leaders provide their followers with psychological and developmental resources which help them navigate the stress and resource loss associated with WFC. Equally, from a SET point of view, transformational leaders show genuine concern for the personal and professional development of employees. For women in the Ghanaian banking sector, such exchange is beneficial therefore it elicits favourable responses such as increased commitment and reduced turnover intention. Transformational leadership replenishes critical resources (COR) while nurturing reciprocal commitment

(SET). These theoretical perspectives backed by empirical studies help explain the negative relationship observed between transformational leadership and turnover intention.

Hypothesis 3b stated that transactional leadership will negatively predict turnover intention, but it was not supported. With respect to this study and the sample involved, WFC was a big challenge for women in the Ghanaian banking sector as such finding a good balance between work and family seemed to be of utmost importance. Transactional leadership has been found to be predominant in bureaucratic institutions as well as in business and industry, and banking falls into the latter category (Bass, 1985; Hidayat, Fahmy, Sari, Fernando, & Mergeresa, 2021). That being said, it is likely that this form of leadership is predominant in the Ghanaian banking sector. Transactional leadership involves the use of rewards and punishment to enhance performance (Burns, 1978). This form of exchange involves making known to followers the rewards available and the requirements and conditions that need to be met in order to obtain these rewards (Bass & Riggio, 2006). The use of appraisals and reward systems is aimed at motivating employees towards performance most of the time, therefore, transactional leadership may not satisfy socio-emotional needs of female Ghanaian banking employees or evoke intrinsic motivation (Boon, Belschak, Den Hartog & Pijenburg, 2014).

From a COR perspective, since transactional leadership may be focused more on motivation through extrinsic rewards, they do not provide the resources that women in the Ghanaian banking sector need to effectively manage both work and non-work thereby leaving them depleted of their limited resources. From SET perspective, since the quality of the leader-member exchange with regards to transactional leadership adopts a purely economic exchange style, it may lack relational depth, as a result it will attenuate reciprocity. This

could explain the slightly positive, although non-significant relationship found between transactional leadership and turnover intention.

HR Practices and Turnover Intention

Hypothesis 4a stated that employee perceptions on training and development will significantly and negatively predict turnover intention. This hypothesis was not supported. Developmental HR practices such as training and development generate intrinsic motivation (Hackman, 1980; Piccolo & Colquitt, 2006). When training was available to employees and they were satisfied, it increased work engagement and reduced turnover intention (Memon, Salleh, Baharom, Nordin & Ting, 2017; Rawashdeh & Tamimi, 2019). Even though training has been shown to reduce turnover intention there is also evidence that there was no significant predictive relationship among perceived benefits of training, organisational commitment, and turnover intention (Dechawatanapaisal, 2018; Rawashdeh & Tamimi, 2019) as observed in this study. Santhanam, Kamalanabhan, Dyaram and Ziegler (2017) have found that training could rather have the opposite effect on TI. For women in the Ghanaian banking sector, even though training and development were an act of investment by their organisations, it was beneficial because it did not offer a way of managing WFC which was a challenge for them.

Hypothesis 4b stated that employee perceptions on performance appraisal will negatively predict Turnover Intention. This was supported. High perceptions of performance appraisal shows that employees evaluate favourably the appraisal and performance practices employed by their organisation. A low perception indicates an unfavourable assessment. When appraisal is done right, there is a sense of fairness, and this lowers the turnover intention of employees (Alqarni, 2018; Nawaz & Pangil, 2016). It comes as no surprise that

recognition and performance appraisal are at the forefront of employee turnover intention (Awan et al, 2021; Hossain, 2018).

Hypothesis 4c stated that employee perceptions on work-life balance will negatively predict TI. This hypothesis was supported. Work-life balance is considered to be part of the HR employment relation bundle (Boon, Belschak, Hartog & Pijnenburg, 2014). Implementing this bundle is seen as a sign that an organisation has its employees' wellbeing and needs at heart. When employees highly evaluate this bundle, they are less likely to see their work situation as threatening. They feel more appreciated, and have a sense of belongingness (Boon, et. al. 2017). This employment bundle decreases work over-load, job demands, stress and absence while increasing job resources (Demerouti, Bakker, Nachreiner, & Schaufeli, 2001; Harrison & Martocchio, 1998; Schaufeli et al., 2009).

The advent of remote working can also provide a possible buffer if harnessed. In the case of women working in the Ghanaian banking sector, their organisations can make the most of them by putting in place flexible work arrangements to ensure they can work no matter the phase of their life cycle. These systems will reduce commuting time to and from the office while increasing flexibility regarding how work is carried out. This could improve wellbeing and mental health (Ipsen et al., 2021; Pierce et al., 2020). To ensure the system works effectively, organisations can put in place accountability mechanisms to ensure fairness and build organisational trust, while allowing women to remain productive without being short-changed for career interruptions. This may in turn retain talent by decreasing turnover intention.

Hypothesis 4d stated that perceptions of autonomy will negatively predict turnover intention among women in the Ghanaian banking sector. This hypothesis was not supported. High levels of autonomy mean that employees have the independence to make decisions

concerning their job while low levels of autonomy means that there is little discretionary independence on how they perform their roles in the workplace. Working in the bank is characterized by tight deadlines and inflexible work schedules (The fifth European Working Conditions Survey, 2010).

Alarcon (2011) states that having autonomy and control have the ability to reduce emotional exhaustion which creates a sense of independence. This independence then allows for easy management of both work and non-work responsibilities by triggering internal motivation and decreasing turnover intention (Schaufeli & Bakker, 2004). Although there is evidence to support the attenuating effect of autonomy, contrary evidence shows that there was no significant predictive relationship between autonomy and turnover intention (Humphrey et al., 2007). This implies that having job autonomy was not necessarily a crucial factor in determining turnover intention. The above observed non-significant relationship means that women in the Ghanaian banking sector may have found a way of coping with the demanding nature of their jobs such that their jobs no longer presented themselves as daunting.

Hypothesis 4e stated that employee perceptions of job design will negatively predict TI. This hypothesis was not supported. High perceptions of job design may suggest that employees believe their organisation provides them with roles that are meaningful, have varied functions or tasks, the independence to make decisions about anything that affects their jobs and feedback. Low levels of perception suggest that employees do not think their organisation provides them with an appreciable level of job design. Moderate perceptions indicate that somewhat acceptable levels of job design are available to employees. Agarwal and Gupta (2018) suggest that job characteristics does not directly predict turnover but through work engagement. Also, affective reactions to work design may lead up to turnover intention. While it has been established that employees do better in challenging work environments, it is so when these employees are equally happy with contextual factors such as pay, support from peers and managers as well as job security (Hackman & Oldham, 1976).

Hypothesis 4f stated that employee perceptions on job security will negatively predict TI. This hypothesis was supported. High perceptions of job security means that employees believe their organisations afford them the opportunity to keep their jobs for as long as they wish to work for their organisations. Low perceptions of job security suggest that employees do not think they have an assurance of a continued work relationship with their organisation even if they choose to have one. Given that the banking sector is highly competitive and volatile (YuSheng & Ibrahim, 2018) and experiences global economic shocks from time to time, it could result in acquisitions and mergers (Cheng & Chan, 2008).

When an economy is unstable and there is an excess in labour supply it brings about some form of turbulence in the labour market because of a struggle for limited job opportunities (Mordi, Mmieh, & Ojo, 2013). Having a stable job provides a sense of stability as individuals are able to satisfy obligations towards their families as well as performing other functions (Swamy, 2013). Employees enter into a psychological contract with their employer as part of their employment relationship thus when there are layoffs, employees may believe that their employers are not holding their part of the psychological contract. This may result in broken trust between the employer and employees.

Job insecurity does not only have short but long-term effects as well. In the short-term job insecurity may result in depression, musculoskeletal pain, marital problems, stress, anxiety and others (Nella et al., 2015). Davis et. al (2015) also found that a history of individual layoffs had an influence on employees years later in their new employment in the form of engaging in withdrawal behaviour and reduced organisational loyalty.

Hypothesis 4g stated that employee perceptions on HR practices of recruitment and selection will negatively predict Turnover Intention. This hypothesis was not supported. Data from study 2 showed that recruitment and selection although had a positive relationship

with TI, it did not significantly predict TI. This finding was similar to that of Kumar (2022). Recruitment and selection is the gateway that allows the in-flow of talent which can give an organisation its competitive urge over others. When this process is carried out rigorously and rightly, it has the potential to maintain talent, boost organisational productivity and forestall turnover intention (Becker & Huselid, 1998; Hossain & Rahman, 2021; Huselid, 1995).

Aside leadership, employee perceptions of HR practices also shape employee turnover intention. From SET perspective, effective HR practices can be considered a form of organisational investment and a source of resources (COR). When female employees perceive their organisation's HR practices and systems are fair, nurturing and supportive, they reciprocate with positive work attitudes while reducing negative ones. These positive work attitudes may include work engagement, organisational citizenship behaviour (OCB), organisational commitment, among others. In addition, absenteeism, turnover intention, deviance towards colleagues and the organisation will be greatly reduced.

Hypothesis 5 stated that work engagement will negatively predict turnover intention. This hypothesis was not supported. The null results observed was in line with work by Schaufeli and Bakker (2010) who posited that there is no evidence to suggest that work engagement increases employee retention. Work engagement is characterised by vigor, dedication and absorption (Schaufeli & Bakker, 2010). High levels of engagement presuppose that employees are involved in the roles they perform at work. Low levels of engagement means that employees' mood at work is devoid of the above-mentioned components. From COR perspective, high levels of engagement do not necessarily mean that resources lost are being replaced. In light of the study's previous findings, a lack of work-life balance practices and lack of autonomy exacerbates WFC and depletes the limited resources that women in the

Ghanaian banking sector have, to deal with WFC. Job alternatives that provide flexibility, more pay, or any other desirable features (resource gain) will not fail to attract engaged professional female employees. This is because, they would seek the opportunity to obtain more resources or protect accrued resources. From a SET perspective, even though there may be high levels of engagement, unmet needs such as a lack of work-life balance practices or effective HR practices to manage WFC may render the employment relationship unviable and increase withdrawal behaviours.

5.8 CONCLUSION

Overall, empirical study 2 brings to light work-related factors that have an influence on turnover intention. These were leadership, perceptions of HR practices and work engagement. Among leadership styles, transformational, compared to transactional leadership emerged as a stronger predictor of TI. This showed how important a supportive and developmental leader member exchange was. The perceptions of employees on the following HR practices were stronger predictors of TI— work-life balance, performance appraisal, job security, and recruitment and selection. The predictive relationship of these variables highlighted the importance female employees in the Ghanaian banking sector attached to fairness and long-term prospects in their organisations.

On the other hand, autonomy, training and development, and job design were not statistically significant predictors of TI. Work engagement, even though it was high among women in the Ghanaian banking sector, it was not enough to diminish TI. This showed that while these practices were important, they did not directly influence the turnover intention. Lastly, high work engagement did not predict TI showing that engagement must be linked to structural and relational support in order to effectively retain high calibre talent.

CHAPTER SIX

EMPIRICAL STUDY 3

6.1 INTRODUCTION

This chapter focused on empirical study 3. The methods, data analysis including hypotheses tested and a discussion of findings were also outlined.

6.2 STUDY AIM

Empirical study 3 was carried out to ascertain what predictive relationships that existed among these variables - Emotional Labour, Emotional Exhaustion, Career Advancement, Abusive Supervision, Employee Wellbeing, Job Satisfaction, Ergonomics, Psychological Safety Climate, and Turnover Intention.

6.3 STUDY OBJECTIVE

The research objective was the same as empirical study 1. (*Refer to empirical study 1 for more information*).

6.4 STUDY QUESTION

The research question used was the same as empirical study 1. (*Refer to empirical study 1 for more information*).

6.5 METHODS

6.5.1 Research Design

The research design adopted was the same as empirical study 1. (*Refer to empirical study 1 for more information*).

6.5.2 Participants

A total of 139 out of 203 responses were deemed suitable for inclusion in the study. The characteristics of the sample for the study were similar to those recorded for empirical studies 1 and 2. (*Refer to empirical studies 1 and 2 participants section for more information*).

6.5.3 Measures

6.5.3.1 Emotional Labour

Emotional Labour was measured with six items on the Copenhagen Psychosocial Questionnaire (COPSOQ III) developed by Burr et. al (2019). The Swedish version was validated using 2847 gainfully employed Swedish workers. Three items from the quantitative demands subscale and three items from the hiding emotions subscale measured emotional labour. The scale had good convergent and discriminant validity which was evidenced by the AVE values which were above 0.50 (0.52-0.85) and CR values greater than 0.70 (0.76-0.97) (Huang, Zhang, Wang, Tang, He, Fang, & Wang, 2025). This scale also had concurrent and satisfactory construct validity which was evidenced by the strength and direction of the Pearson inter-correlations (Berthelsen et al., 2020). The scale had satisfactory face and content validity which was evidenced by iterative processes such as cognitive interviewing procedures and translations back.

The Cronbach's alpha value of the quantitative demands' subscale was 0.81 showing acceptable reliability. The intra-class correlation (ICC) value was also 0.46 which was less than the cut-off point of 0.5 (Lincke et al., 2021). An example of a response item on the scale was, 'Is your work emotionally demanding?'.

The Cronbach's alpha value of the demand for hiding emotions subscale was 0.66 with intra-class correlation (ICC) value of 0.58 showing satisfactory reliability. A sample response item on the scale was, 'does your work require that you hide your feelings?' Responses were measured from 0-100 with 0 being 'Never' and 100 being 'Always.' The mean was

calculated as an emotional labour score in line with work by Lincke, Vomstein, Lindner, Nolle, Häberle, Haug, and Nübling (2021).

6.5.3.2 Abusive Supervision

Abusive Supervision was measured using the abusive supervision scale developed by Harris, Harvey and Kacmar (2011). The scale had good discriminant validity as the values for the square root of the average variance explained were larger than all zero-order correlations and exceeded the cutoff point of .70. The scale also had factorial validity as the CFA provided evidence to support its six-factor structure. The results of the analysis showed a value of .98.

Cronbach's alpha values ranging from 0.90-0.92 also showed good reliability. The scale had 6 items and responses were rated on a 5-point Likert scale ranging from "strongly disagree" (1) to "strongly agree" (5). Sample items included, 'My supervisor makes negative comments about me to others.' The mean was calculated to obtain an abusive supervision score in line with work by Cortese, Gatti and Caputo (2020).

6.5.3.3 Ergonomics

Ergonomics was measured using the work context sub-scale of the work design questionnaire (WDQ) developed by Morgeson and Humphrey (2006). It was validated using 540 incumbent employees across 243 different occupations. The scale had construct validity which was evidenced by its ability to spot differences in work characteristics between occupations. Confirmatory Factor Analysis provided support for its 21-factor model. Generally, the scale had high internal consistency values across its dimensions (average reliability of 0.87) with only the ergonomic factor showing a reliability value of 0.64. Sample items on the scale included: 'The seating arrangements on the job are adequate' (e.g. ample opportunities to sit, comfortable chairs, good postural support).' Response items were

measured using a 5-point Likert scale with response values ranging from 1-strongly disagree to 5- strongly agree. The mean was calculated and used as an overall ergonomics score in line with work by Morgeson and Humphrey (2008).

6.5.4.4 Career Advancement

Career advancement and pay were measured using the possibilities for development scale from the COPSQ III developed by Burr et. al (2019) and has been validated across various occupations such as services, plastics and others. There were 3 items on the possibilities for development subscale, and it showed convergent and discriminant validity

It has been shown to have adequate internal consistencies (Burr et al. 2019). For multi-item scales, values greater than 0.4 showed acceptable levels of reliability. Internal consistency values ranged from 0.59-0.71, 0.47-0.76 and 0.72-0.78. The scale had a Cronbach's alpha value of 0.82 showing good reliability levels. A sample item on the scale was, 'Do you have the possibility of learning new things through your work?' Responses were measured using ratings from 0-100 as follows: To a very large extent (100); To a large extent (75); Somewhat (50); To a small extent (25); To a very small extent (0). The mean was calculated in line with work by Lincke, Vomstein, Lindner, Nolle, Häberle, Haug and Nübling (2021). Pay was measured with a single item from the workplace climate questionnaire developed by Kirsh (2000).

6.5.5.5 Emotional Exhaustion

Emotional Exhaustion was measured using the emotional exhaustion scale developed by Wilk and Moynihan (2005). The scale was validated using 940 call centre employees (Wilk & Moynihan, 2005) public service workers (Hsieh, 2014), music students (Castro, 2016) and women of colour (Redmond, 2020).

It had 4 items and a Cronbach's alpha value of 0.78 showing good reliability levels. An example of a response item on the scale was, 'I feel burned out from my work.' Responses were measured based on the frequency of the felt emotion and ranged from 1=once a month or less, 2= once a week, 3=several times a week, 4=once a day, and 5 =several times a day. The mean was calculated as an overall score for emotional exhaustion in line with work by Wilk and Moynihan (2005).

6.5.5.6 Employee Wellbeing (Eudaimonic Workplace Wellbeing)

Employee wellbeing was measured using the Eudaimonic workplace wellbeing scale developed by Bartels, Peterson, and Reina (2019). It is an 8-item measure with two dimensions namely the intra and interpersonal dimensions. The scale was validated across various industries (commerce, insurance, non-profit, medical and governmental agencies) using 1346 employees and college students (Bartels et al., 2019). The scale possessed strong convergent validity evidenced by the values of the dimensions of the proposed construct being significantly related to the eudaimonic wellbeing scale. The scale had content, strong discriminant and predictive validity. Discriminant validity was achieved because the eudaimonic wellbeing scale had higher correlation values of 0.50 compared with other scales that had convergent validity. Predictive validity was confirmed since the scale was strongly correlated with organisational citizenship behaviour and partially with job satisfaction. Confirmatory Factor Analysis provided strong support for the two-factor structure model thereby confirming the factorial validity of the scale.

The scale as a whole had strong reliability which was evidenced by its Cronbach's alpha values ranging from 0.87 to 0.90. Both dimensions showed strong internal reliability with the following values ranging from 0.83 to 0.85 for the intrapersonal dimension and 0.87 to 0.89 for the interpersonal dimension.

All responses were rated using a 5-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, 5 = strongly agree). A sample item on the interpersonal dimension was, 'Among the people I work with, I feel there is a sense of brotherhood/sisterhood' and an example of items on the intrapersonal dimension was, 'I am emotionally energized at work.' The mean was calculated and used as an overall eudaimonic wellbeing score in line with work by Bartels, Peterson, and Reina (2019).

6.5.5.7 Psychosocial Safety Climate (PSC)

Health and Safety was measured with the PSC scale developed by Hall, Dollard, and Coward (2010). It was validated using 398 Australian workers of multiple occupations as well as Chinese workers. The Confirmatory Factor Analysis evidenced the four-factor model thereby supporting the factorial validity of the scale (Hall et al., 2010). The scale had a Cronbach's alpha value of 0.94 showing excellent reliability. Internal consistency values showed good internal consistency for each of the four subscales as follows: management commitment = .89; management priority = .95; organizational communication = .81; and organizational participation = .77.

Some items on the scale included: 'In my workplace senior management acts quickly to correct problems/issues that affect employees' psychological health.', 'Senior management acts decisively when a concern of an employee's psychological status is raised.' 'Psychological well-being of staff is a priority for this organization.' The scale had 12 items with responses measured on a 5 point-Likert scale. Responses were rated from 1-strongly disagree to 5 strongly agree. The mean was calculated and used as an overall PSC score in line with work by Hall, Dollard, and Coward (2010).

6.5.5.8 Job Satisfaction

Job satisfaction was measured with 5 items on the job satisfaction sub-scale of the COPSOQ III. The scale has been validated across 6 different countries (Spain, Canada, France, Turkey, Germany, Sweden) and varied occupations (call centres, hospital, plastic, metal and general industries, professional drivers, human services, and public and private organizations). The scale had satisfactory convergent, discriminant, and construct validity (Lincke et al., 2021).

The scale had satisfactory reliability evidenced by the Cronbach's alpha value of 0.82. Internal consistency values ranged between 0.76 to 0.83 showing good levels of reliability (Burr et al., 2019). Responses were measured from 0-100 with 0 being 'very unsatisfied' and 100 being 'very satisfied'. Some response items on the scale were 'regarding your work in general, how pleased are you with your job as a whole, everything taken into consideration?' and 'Your physical working conditions?'. The mean was calculated and used as the overall Job Satisfaction score in line with work by Lincke, Vomstein, Lindner, Nolle, Häberle, Haug and Nübling (2021).

6.6 DATA ANALYSIS

6.6.1 Preliminary Analysis

Raw data of 202 responses was downloaded from Qualtrics. Data was screened and cleaned to eliminate incomplete responses (responses without consent) as well as other errors. Empirical study 3 had 63 incomplete responses deleted from a total of 202 leaving usable data of 139. Data was tested against the assumptions underlying the use of multiple regression which are minimum sample size, multicollinearity, normality, homoscedasticity, linearity and independence of residuals as recommended by Tabachnick and Fidell (2013). The means, SD, Skewness and kurtosis as well as the reliability co-efficient obtained by the current sample are presented in Table 12 below.

Table 12: Means, SDs, Cronbach's Alpha Co-efficient for current sample

Variables	N	Mean	Std. deviation	α	Skewness		Kurtosis	
					statistic	std error	statistic	std error
Turnover Intention	139	3.74	0.96	0.93	-.843	.206	.364	.408
Emotional Labour		58.49	15.84	0.81	-.067		-.850	
Career Advancement		51.45	16.87	0.83	-.141		1.194	
Ergonomics		3.33	0.53	0.30	.631		.525	
Health and Safety		2.28	0.78	0.96	1.14		1.15	
Emotional Wellbeing		3.50	0.58	0.89	-.137		.115	
Abusive Supervision		2.83	0.73	0.93	-.625		.167	
Emotional Exhaustion		3.04	1.16	0.96	-.050		.167	
Job Satisfaction		47.68	17.92	0.89	.086		.620	

Table 13 also shows a comparison of samples in this thesis and other published work on the same variables (Emotional Labour, Emotional Exhaustion, Career Advancement, Employee Wellbeing, Ergonomics, PSC, Abusive Supervision and Job Satisfaction).

Table 13: Descriptive Statistics and Cronbach's Alpha Co-efficient for current sample and published work.

Variables	Current Study			Published work		
	Mean	SD	α	Mean	SD	α
Emotional Labour	58.49	15.84	0.81	47.70	27.9	0.74
Career Advancement	51.45	16.87	0.83	63.1	22.0	0.78
Ergonomics	3.33	0.53	0.30	3.77	0.77	0.64
Psychosocial Safety Climate (PSC)	2.28	0.78	0.96	8.9	3.5	0.94
Employee Wellbeing	3.50	0.58	0.89	3.48	0.86	0.87-0.90
Abusive Supervision	2.83	0.73	0.93	1.36	0.70	0.97
Emotional Exhaustion	3.04	1.16	0.96	2.53	1.26	0.78
Job Satisfaction	47.68	17.92	0.89	63.10	16.90	0.82

Comparing the current sample (this study) to that of published work, Emotional Labour was observed to be higher (Lincke, et al. 2021). Standard deviations however were larger in the sample of published work. Career Advancement was slightly higher in the sample of published work (Lincke, et al. 2021) compared to this study. However, SD was slightly lower in this study compared to published work. Ergonomics was reportedly similar for this study's sample and that of published work (Morgeson & Humphrey, 2006). SD was slightly smaller for this study compared to published work. Also, the study (sample) had a poor Psychosocial Safety Climate compared to the sample in published studies (Fattori, Comotti, Bordini, Dollard & Bonzini, 2022) but the SD observed for published studies was higher than that reported by this study.

Eudaimonic Workplace Wellbeing (Employee Wellbeing) for both samples was very similar (Bartels et al. 2019) but the SD for the current sample was slightly smaller. Abusive

Supervision was lower in the sample for published work compared to the current sample whereas the SD for the sample in published work was larger compared to that of the current sample. Moreover, this study reported lower levels of Job Satisfaction compared to that reported in published work (Lincke, et al., 2021). Emotional Exhaustion for the current sample was slightly higher compared to the sample in published work (Wilk & Moynihan, 2005) meaning that the current sample experienced slightly higher levels of emotional exhaustion. SD values for the current sample were slightly lower in comparison with published work (Redmond, 2020).

6.6.2 DEMOGRAPHIC DATA (Empirical Study 3)

The demographic data in table 14 shows that respondents had similar characteristics like those in the samples of empirical studies 1 and 2 however with a few subtle differences. Most respondents were between the ages 30-40 years. Most of them were married and had at least a master's degree as their level of education. Most respondents had worked with their prospective organisations for between 5 and 15 years and had dependants (children or older relatives). Again, most respondents were from dual income families which meant that both partners worked. Job grades were mostly supervisor rather than other staff (support staff). Most participants had full-time jobs and not contracts.

Table 14: Demographic Data (Empirical Study 3)

		N=139	%
Age	<30 years	3	2.1
	30-40	84	60.3
	41-51	48	34.6
	>51	4	2.8
Marital Status	Single	20	14.4
	Married	109	78.4
	Separated	2	1.4
	Divorced	7	5.0
	Widowed	1	0.7
Educational Level	Masters	81	58.3
	1st Degree	58	41.7
Tenure	<5 years	6	4.2
	5-15 years	128	92
	>15 years	5	3.5
Dependants	Yes	121	87.1
	No	17	12.2
Household Income	Single Income	30	21.6
	Dual Income	109	78.4
Job grade	Senior Mgt.	4	2.9
	Middle Mgt.	38	27.3
	Jnr. Mgt.	31	22.3
	Supervisor	65	46.8
	Other staff	1	0.7
Employment Type	Full-time	137	96.4
	Contract	2	1.4

6.6.3 CORRELATION RESULTS (Empirical Study 3)

The correlation matrix below in table 15 showed the relationships among the variables studied in empirical study 3. These variables were: Emotional Labour, Abusive Supervision, Emotional Exhaustion Career Advancement, Job Satisfaction, Ergonomics, Employee Wellbeing, Psychological Safety Climate and Turnover Intention.

TI had a mean of $M = 3.74$ and an SD score of 0.96. Emotional labour had a mean score of $M = 58.49$ and an SD score of 15.84. Career advancement had a mean score of $M = 51.45$ and an SD score of 16.87. Ergonomics had a mean score of $M = 3.33$ and a SD score of 0.53. Psychological safety climate had a mean of $M = 2.28$ and a SD score of 0.78. Employee wellbeing had a mean of $M = 3.50$ and a SD score of 0.58. Abusive supervision had a mean score of $M = 2.83$ and an SD of 0.73. Emotional exhaustion had a mean of $M = 3.04$ and an SD of 1.16. Job satisfaction had a mean score of $M = 47.68$ and an SD of 17.92.

The correlation matrix showed that Turnover Intention was significantly and negatively correlated with the following variables: Psychosocial safety climate, Career advancement, Job satisfaction, Employee wellbeing and Ergonomics. PSC - This suggests that when employees feel unsafe in voicing out their concerns or they believe that the work environment is not accommodating, they are likely to resort to TI. When employees perceive that there is a lack of Career Advancement, it heightens TI. Ergonomics - When the physical work environment is thought of as not conducive for work, employees may engage in TI. The negative relationship between Job Satisfaction and TI indicates that when employees are dissatisfied with some or any aspect of their job that they regard as essential, it may result in TI. Lastly, when the Eudaimonic Wellbeing of employees is threatened according to the evaluations of the employees it may trigger TI. The opposite also holds true for all the above.

Turnover Intention was significantly and positively correlated with Abusive Supervision. This indicates that when employees perceive that their managers/supervisors are abusive toward them, it increases the TI. Emotional Exhaustion - when employees feel emotionally drained as a result of being emotionally vested in their job, it aggravates their TI. The data also showed that married women in the Ghanaian banking sector rather than divorcees (marital status) was a risk factor for TI. However, TI was not correlated with age, tenure, level of education, having dependants or not, employment status, job grade (other staff vs senior mgt., mid-mgt., jnr. staff and supervisor) and other forms of marital status (single, separated, and widowed)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Turnover																						
Intention																						
Emotional	.104																					
Labour																						
Career	-.498**	-.298*																				
Advancement																						
Ergonomics	-.299**	.116	.262*																			
Health and	-.631**	-.189*	.610**	.348**																		
Safety																						
Employee	-.428**	.097	.463**	.470**	.422**																	
Wellbeing																						
Abusive	.621**	.235*	-.500**	-.292**	-.635**	-.394**																
Supervision																						
Emotional	.569**	.418**	-.543**	.268**	-.635**	.251**	-.574**															
Exhaustion																						
Job	-.566**	-.309**	.633**	.312**	.583**	.486**	-.525**	-.586**														
Satisfaction																						
Age	-.122	.033	.014	-.132	.054	-.036	.014	-.013	-.041													
Tenure	-.109	-.055	.155*	.091	.049	.029	-.155*	-.095	.055	.504												
Degree Vs. Masters	.029	.252*	-.171*	.043	-.113	-.071	.231*	.061	-.056	-.128	-.347											
Contract vs. Full Time	-.009	-.093	-.056	.001	.243*	-.026	-.167*	-.083	-.154	-.072	-.040	-.102										
None vs. Dep.	.002	.078	.025	.238*	.038	.159*	-.100	-.081	.086	-.257	-.229	.044	-.045									
Single vs. Dual Income	-.132	.085	.127	.103	.152*	.116	-.138*	-.184*	.012	-.048	-.205	.109	.235	.402								
Senior Mgt. vs. Supervisor	-.088	-.112	.194*	.001	.155*	.151*	-.158*	-.137	.143	.073	.217	-.145	-.021	-.065	.017							
Middle Mgt. vs. Supervisor	-.131	-.196*	.273**	-.099	.052	-.011	-.129	-.153*	.180	.355	.325	-.286	-.075	-.182	.040	-.107						

Jnr. Mgt. vs. Supervisor	.056	-.003	.012	-.063	-.031	.011	.033	.043	-.076	.024	-.015	-.169	-.065	-.096	-.150	-.093	-.332																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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Table 15: Correlation Matrix showing the relationship among variables (Empirical Study 3)

KEY

Binary coded variables

Level of education (Masters-0 Degree-1)

Employment Type (Fulltime-0 Contract-1)

Having dependants (Have dependants-0 none-1)

Marital status (Married-0 Single -1 Divorced-1 Separated-1 Widowed-1)

Household type (dual income-0 Single income-1)

Job grade (supervisor-0 other staff-1 senior mgt-1 mid. Mgt-1 jnr. mgt-1)

6.6.4 HYPOTHESES TESTED

Empirical study 3 had a number of proposed hypotheses that were statistically tested. They are stated below:

H6: Emotional labour will positively predict TI for women in the Ghanaian banking sector.

H7: Emotional Exhaustion will positively predict TI for women in the Ghanaian banking sector.

H8: Ergonomics will positively predict TI for women in the Ghanaian banking sector.

H9: Abusive supervision will positively predict TI for women in the Ghanaian banking sector.

H10: Career advancement will negatively predict TI for women in the Ghanaian banking sector.

H11: Psychological Safety Climate will negatively predict TI for women in the Ghanaian banking sector.

H12: Employee wellbeing will negatively predict TI for women in the Ghanaian banking sector.

H13: Job satisfaction will negatively predict TI for women in the Ghanaian banking sector.

H14: Age will positively predict TI for women in the Ghanaian banking sector.

H15: Tenure will negatively predict TI for women in the Ghanaian banking sector.

H16: Job grade will negatively predict TI for women in the Ghanaian banking sector.

H17: Household income will negatively predict TI for women in the Ghanaian banking sector.

H18: Number of dependants will positively predict TI for women in the Ghanaian banking sector.

H19: Employment Types will negatively predict TI for women in the Ghanaian banking sector.

H20: Marital status will negatively predict TI for women in the Ghanaian banking sector.

6.6.5 Results of the Hierarchical Multiple Regression Analyses (Empirical Study 3)

A hierarchical multiple regression analysis was used to examine how Emotional labour, Abusive supervision, Emotional exhaustion, Career advancement, Job satisfaction,

Ergonomics, Employee wellbeing and PSC predict Turnover Intention among women in the Ghanaian banking sector. Table 16 shows the hierarchical multiple regression results for the dependent variable Turnover Intention. The standardised coefficients, standard errors and adjusted R values have also been provided. The change in R square values which indicates the incremental contributions of the main effects in each of the three models was also shown. It was expected that Emotional labour, Abusive supervision, and Emotional exhaustion will positively predict TI while Career advancement, Job satisfaction, Ergonomics, Employee wellbeing and PSC will negatively predict TI. The data showed that Abusive supervision and Emotional exhaustion significantly and positively predicted TI while PSC, and Job satisfaction negatively predicted TI. Career advancement, Ergonomics and Employee wellbeing however did not predict TI.

Model 1 showed that when Emotional labour, Career advancement, Ergonomics, PSC, Employee wellbeing, Eudaimonic workplace wellbeing, Emotional exhaustion and Job satisfaction were regressed on to TI, the adjusted R value was 0.515. Model 1 accounted for about 52% of the variance observed. This showed that Abusive supervision, Emotional exhaustion, Emotional labour, PSC, and Job satisfaction were the main drivers of TI for women in the Ghanaian banking sector. For every unit change in Emotional labour, TI decreased by 0.009 units ($\beta = -0.009$, $p = <.05$). For every unit change in PSC, TI decreased by 0.261 units ($\beta = -0.261$, $p = <.05$). For every unit change in Abusive supervision, TI increased by 0.359 units ($\beta = 0.359$, $p = <.05$). For every unit change in Emotional exhaustion, TI increased by 0.174 units ($\beta = 0.174$, $p = <.05$) and finally for every unit change in Job satisfaction, TI decreased by 0.009 units ($\beta = -0.009$, $p = .05$).

When demographic variables (age, tenure, level of education, household income, employment type and having dependants or not) were regressed on turnover intention, Model 2 showed an

R^2 change of 0.029 bringing the adjusted R value to 0.525. Models 1 and 2 together, accounted for about 53% of the variance observed. Model 3 showed an R^2 change of 0.004 when demographic variable (job grade) was regressed on turnover intention. This brings the adjusted R value to 0.513. Model 4 showed an R^2 change value of 0.007 bringing the adjusted R value to 0.504. This indicates that models 3 and 4 did not bring in much change. Altogether, Models 1,2,3 and 4 accounted for 51% of the change observed in study 3.

Table 16: Hierarchical Multiple Regression Table predicting Turnover Intention

Variables	Model 1(Direct effects)			Model 2 (Direct effects)			Model 3 (Direct effects)			Model 4 (Direct effects)		
	B	Std. Error	Beta	B	std. Error	Beta	B	Std. Error	Beta	B	Std. Error	Beta
Emotional Labour	-.009*	.004	-.142*	-.006	.132	-.097	-.006	.005	-.096	-.005	.005	-.087
Career Advancement	-.001	.005	-.017	.000	.005	.002	-.001	.005	-.010	-.001	.006	-.010
Ergonomics	.048	.127	.026	-.034	.132	-.019	-.010	.136	-.005	.021	.140	.012
Health and Safety	-.261*	.115	-.211*	-.268*	.126	-.217*	-.272*	.130	-.220*	-.265*	.132	-.215*
Emotional Wellbeing	-.140	.133	-.084	-.154	.133	-.092	.169	.136	-.101	-.184	.139	-.110
Abusive Supervision	.359**	.109	.273**	.418**	.112	.318**	.418**	.114	.317**	.449**	.118	.341*
Emotional Exhaustion	.174 *	.075	.211*	.152*	.077	.184*	.154	.078	.186	.147	.080	.178
Job Satisfaction	-.009*	.005	-.177*	-.008	.005	-.151	-.008	.005	-.148	-.008	.005	-.140
Age				-.021	.014	-.113	-.022	.015	-.118	-.019	.017	-.103
Tenure				.006	.019	.024	.003	.020	.013	.001	.021	.004
Degree vs Masters				-.132	.132	-.068	-.089	.148	-.046	-.131	.153	-.067
Contract vs fulltime				.637	.571	.079	.722	.586	.090	.641	.612	.080
No dep vs dep				.293	.204	.100	.327	.213	.112	.281	.237	.097
Single vs dual income				-.120	.170	-.051	-.133	.176	-.056	.043	.332	.018
senior mgt vs other staff							.379	.394	.066	.338	.401	.059
middle mgt vs other staff							.074	.191	.034	.034	.197	.016
jnr. mgt vs other staff							.096	.169	.042	.070	.173	.031
supervisor vs other staff							.230	.698	.020	.165	.706	.015
single vs married										-.103	.378	-.037
divorced vs married										.047	.598	.006
separated vs married										-.392	.383	-.090
widowed vs married										-.701	.783	-.062
Adjusted R square		0.515*			0.525			0.513			0.504	
R square change		0.544*			0.029			0.004			0.007	

Note *p<.05

**p<.01

***p<.001

KEY

Binary coded variables

Household type (dual income-0 Single income-1)

Marital status (Married-0 Single -1 Divorced-1 Separated-1 Widowed-1)

Job grade (supervisor-0 other staff-1 senior mgt-1 mid. Mgt-1 jnr. mgt-1)

Level of education (Masters-0 Degree-1)

Having dependants (Have dependants-0 no dependants-1)

Employment Type (Fulltime-0 Contract-1)

6.7 DISCUSSION

Empirical study 3 looked at how Emotional labour, Emotional exhaustion, Career advancement, PSC; Employee wellbeing (Eudaimonic wellbeing), Ergonomics, Abusive supervision, and Job satisfaction predicted TI. **Hypothesis 6** stated that Emotional labour will positively predict TI. This hypothesis was not supported. High levels of emotional labour suggest that high levels of emotional investment are employed in the discharge of an individual's work. Moderate or low emotional labour means that average or minimal levels (respectively) of emotion regulation are used in the discharge of work. Goodwin et. al (2011) found that Emotional labour did not directly predict TI, and this was similar to findings by Chau et al. (2009) who found that rather, there was an indirect relationship between Emotional labour and TI through emotional exhaustion. Findings from this study were contrary to findings of Yang and Guy (2015) who revealed that in the public sector, the influence of emotional labour on job satisfaction and TI varied by gender.

Emotional labour as an emotion regulation strategy does not only involve having to display emotions that one does not genuinely feel but it also involves displaying actual felt emotions. While emotional labour did not predict turnover intentions and job satisfaction for men, it did for women. In addition, genuinely felt emotions influenced job satisfaction but not turnover intentions for both genders. Incongruence in emotions displayed and emotions felt resulted in differences in the levels of job satisfaction for both males and females.

Contrary to the thought that deep and surface acting are mutually exclusive emotion regulation strategies, Beal and Trougakos (2013) showed that both strategies can be used together by an individual. As a result, different labour actors can be identified in service-related jobs (Gabriel et al, 2015) of which the banking sector can be included. Park et al., (2014) argue that deep acting helps to conserve resources and was positively related to OCB

(interpersonal). Surface acting on the other hand depletes resources by integrating OCB (interpersonal). Interpersonal influence as a resource then acts as a buffer for the negative effects that surface acting has on a component of burnout known as reduced personal accomplishment.

From a COR perspective, when employees rely on deep acting compared to surface acting, they were less likely to experience resource loss thereby conserving resources. They were also protected from emotional exhaustion and turnover intention. For example, non-actors (individuals who do not need to regulate their emotions because they naturally exude positive emotions) and low actors (individuals who employ deep acting in combination with low levels of surface acting, Gabriel et al, 2015) may actually have personalities that are people oriented thus they did not need to exert any effort in displaying emotions that were in sync with display rules for their job description. Such individuals may be attracted to client facing roles like tellers and customer service because, their natural emotional inclinations enable them to fulfil organisational display rules without exerting effort. As a result, they may not experience emotional exhaustion which has been linked to turnover intention.

From SET, employees may perceive the use of emotional labour as part of their employment obligations therefore it may not generate perceptions of imbalance and fuel turnover intention. Also, the impact of emotional labour depends on the type of emotion regulation being used as well as personality factors and how the exchange relationship is perceived. Perhaps, women in the Ghanaian banking sector have come to normalize display rules as part of their professional identity hence the non-significance observed.

Hypothesis 7 stated that Emotional exhaustion will positively predict TI. This was supported. Emotional exhaustion has been found to stem from emotional labour (Clarke et al. 2021) and is positively related to high turnover intention (Moon et. al, 2013). It refers to a situation in which there is a depletion of the emotional resources available to an individual resulting in feelings of fatigue, tiredness, and a lack of energy (Moore, 2000). Based on COR theory, when employees in the Ghanaian banking sector experience continuous emotional exhaustion, they end up using up their resource reserve to deal with other workplace challenges. They may engage in surface acting as a mean of handling workplace challenges and this leaves them more exhausted (Troughakos et al., 2014). Once their resources are depleted, withdrawal cognitions such as turnover intention may be used a conservation strategy for protecting limited resources.

At the same time, from a SET theory perspective, adherence to organisational display requirements is a form of socio-emotional investment from an employee towards the organisation. When such investment is not met with an equal measure of organisational support (supervisory support, recognition and effective performance appraisal) employees may deem their social exchange with their organisation as one-sided and not beneficial. This fosters dissatisfaction and turnover intention.

According to meta-analytic studies by Bono and Vey (2007) the use of surface acting or emotions that awaken incongruence emotionally have been linked directly to emotional exhaustion. As time goes by and employees are obligated to employ varying emotions in the discharge of their duties, the process may eventually wear them out (Brotheridge & Lee, 2002). This may hold true for women employees in the Ghanaian banking sector because of the frequent occurrences of emotionally involving interpersonal interactions with customers.

Employees endeavour to provide exceptional services to their customers to ensure that they have a satisfying experience overall and to promote customer retention. This has been necessitated by the intense competition among others that the liberalisation of the Ghanaian financial sector has brought with it (KPMG, 2010). In that vein, employees in the banking sector have to learn to adapt to various emotions that their customers may present at any time in the course of their banking transactions (Assumeng, Acquah-Coleman & Dadzie, 2015). These emotions may be aggression, anger or happiness. Perhaps, in the Ghanaian banking sector, employees who dealt with customers on a regular basis and used high levels of surface acting as their emotion regulation strategy felt its strain with time and thus experienced emotional exhaustion (Gabriel et al., 2015). This has been found to be inversely related to job satisfaction (Mahoney et al., 2011) and consequently turnover intention (Yang & Guy, 2015).

Within the Ghanaian banking sector, the competitive nature of banking means that there is enormous pressure to retain customers (Yusheng et al, 2016). This could exacerbate emotional exhaustion as employees may be required to deal with unpleasant behaviours from customers thereby depleting resources over time, reducing job satisfaction, and intensifying withdrawal behaviours. This aligns with COR theory (loss spirals) and SET theory (reciprocity breaches).

Hypothesis 8 stated that Ergonomics will negatively predict TI. This hypothesis was not supported. Ergonomics can be described as the extent to which there is fresh air, good lighting, spacing at workstations, temperature control or regulation; as well as a generally healthy and safe workspace (Bangwal & Tiwari, 2018). Korder, Kulesa, Breuherr, Vernim and Reinhart (2023) found that whereas there was no predictive relationship between Ergonomics and TI, work environment and work organization significantly and positively

predicted TI. Employees were found to have lower TI and higher satisfaction when they were pleased with the design of their workplace (BIFMA, 2018; IIDA 2018). When individuals had high internal health locus of control, they took sole responsibility for their health and took steps to safeguard it. Low internal health locus of control individuals may attribute their health status to factors outside of themselves such as ergonomics and this has a potential to influence their turnover intention through lowered job satisfaction (May, Schwoerer, Reed & Potter, 1997).

From COR perspective, even though ergonomics acts as a contextual resource to reduce physical and psychological strain, other socio-emotional resources such as leadership, work-life balance, and job security proved more salient for women in the Ghanaian banking sector. This explains the non-significant findings observed. Similarly, when employees are provided with the right forms of ergonomic facilities, it signals to employees that their organisations care for them thereby lowering TI while increasing commitment in accordance with SET. The observed results show that for women in the Ghanaian banking sector, ergonomics was not considered a core element of their social exchange with their organisations. It can be gleaned from the above that, even though ergonomics improves wellbeing by providing comfort, it was not salient in influencing employee turnover decisions in comparison to other socio-emotional and career related resources.

Hypothesis 9 stated that Abusive supervision will positively predict TI. This hypothesis was supported. The amount of overt and covert actions which seem unfriendly and are expressed towards subordinates by superiors over a sustained period of time but with the exception of physical contact, can be described as abusive supervision (Tepper, 2000).

Abusive supervision has been negatively linked to job satisfaction (Palanski, Avey, & Jiraporn, 2014; Tepper, 2000), TI (Harvey, Stoner, Hochwarter, & Kacmar, 2007; Palanski

et al., 2014; Tepper, 2000, Pradhan & Jena, 2017; Richard et al., 2020) as well as affective commitment. When employees face abusive supervision, it impacts on their job and life satisfaction, increases psychological distress, and role-conflict (Sluss & Ashforth, 2007; Duffy et al., 2002; Keashly et al. 1994) which also trickles down into deviant behaviour toward colleagues as well as the organisation (Robinson & Bennet, 1995). Similarly, abusive supervision directly influences turnover intention but interestingly, the experience of abusive supervision appears not to result in actual retaliation on the part of employees. When employees perceived that their work environment did not tolerate abuse, employees reported experiencing less abuse and vice versa (Kernan, Marcicot, & Fisher, 2016). Managements' support for openly condemning the use of abuse in the workplace will ensure that employees have a sense of safety and can engage in calling out abuse without the fear of reprisal. This has a potential to reduce turnover intention.

Using COR theory, Walter et al., (2015) explain abusive supervision to be a response by a manager or supervisor to the underperformance or low performance of an employee when the supervisor is experiencing emotional exhaustion. The use of abusive supervision means that the supervisor or manager inhibits the investment of resources (emotion regulation resources) that could be used to give positive feedback to improve performance, thus the resultant behaviour. When employees are exposed to abuse, over time, their emotional and psychological resources are depleted, therefore in order to prevent loss spirals and preserve limited resources, they will engage in turnover intention. From a SET perspective, as representatives of their organisations, when supervisors exhibit abusive behaviours, it may be perceived as a breach of psychological contract between the organisation and these employees. Employees are likely to engage in withdrawal behaviours rather than reciprocating the relationship with commitment and loyalty. Given the lack of job alternatives, and the hierarchal nature of the Ghanaian banking sector, it is likely that employees will also not retaliate the abuse. It is essential that a good psychological safety

climate is established to prevent the resource loss that abusive supervision brings. This will preserve positive exchange relationships and attenuate turnover intention.

Hypothesis 10 stated that opportunities for career advancement will negatively predict turnover intention. This hypothesis was not supported. Career advancement can be described as a process whereby an employee moves up the career ladder in an organisation. It may also come in the form of lateral movements. This usually comes with an increase in responsibilities and benefits such as salary and status (Heery & Noon, 2001). Milman and Dickson (2014) found that advancement opportunities were considered the most crucial employment characteristic for employees of theme parks in the USA. Empirical research shows that career advancement opportunities influence job satisfaction while reducing turnover intention (Butt et al. 2007; Ghafoor, 2012; Yang & Guy, 2015).

With unemployment rates in Ghana at 11.9% (Affum-Osei, Asante, Forkouh, Aboagye & Antwi, 2021), most people consider themselves lucky to have a job that helps them sustain their families. The lack of job alternatives may also re-enforce this belief. Employees will only be willing to change jobs when there are true job alternatives that afford a good work-life balance (Ahmad Saufi et al, 2023).

Career advancement opportunities will afford employees a chance to acquire other resources such as status, job security and pay, therefore the absence of these opportunities may increase a sense of resource loss (COR). The non-significant finding observed could be understood from a job security perspective. With high unemployment rates in Ghana, employees would not be put off by a lack of career advancement because they are employed making their current employment an asset (resource).

SET as a complementary theory can be used to explain the non-significant finding as follows: While career advancement opportunities signal organisational investment and should elicit reciprocity, structural labour market constraints may reduce these aspirations making employees prioritize financial security over advancement thereby attenuating TI. In such situations (reciprocity failure), a breach of psychological contract would not result in turnover intention.

Hypothesis 11 stated that psychosocial safety climate will negatively predict turnover intention. Data from empirical study 3 supported this hypothesis and showed that psychosocial safety climate in the Ghanaian banking sector was low. Low levels of PSC have been associated with high levels of stress (Havermans et al., 2017) and the latter has been found to have implications for physical and mental health (Ganster & Rosen, 2013; Ruotsalainen et al., 2008; Steptoe & Kivimaki, 2013). The physical manifestation of stress includes blood pressure and heart diseases (Khayyam-Nekouei et al. 2013). The fifth European Working Conditions Survey (2010) describes working in the bank as bedevilled with tight deadlines and inflexible work schedules. This connotes a lack of autonomy which has been associated with poor work-life balance (Reza & Anindita, 2021) or work-family conflict.

Professional women who are married have been found to be at higher risk of stress in addition to work-life imbalance problems (Maharani & Tamara, 2024). Moreover, the burden of meeting financial targets set out as part of performance appraisals may leave employees anxious about their job security (Balz & Schuller, 2018). All these psychosocial challenges could influence job satisfaction negatively and amplify turnover intention (Ahmad Sheraz et al., 2014).

A good PSC can be perceived as a resource that helps buffer the stress (resource depletion) psychosocial hazards pose to employees. When PSC is poor, it could instigate loss spirals as employees do not have the requisite resources (supportive leadership, autonomy) to deal with psychosocial hazards (WFC, lack of work-life balance). This could heighten turnover intention in line with COR theory.

When organisations have a good PSC, it signals to employees that their organisations are committed to their wellbeing and fosters trust and reciprocity. When PSC is poor, it breaches psychological contract while fuelling TI. This explains the observed findings in line with SET theory.

Hypothesis 12 stated that employee wellbeing (workplace eudaimonic wellbeing) will negatively predict TI. This hypothesis was not supported although it had a negative relationship with TI. This finding aligns with work by Demirel and Tayfur-Ekmekci (2022) and Yuniasanti et al., (2019) who found that contextual factors moderate the wellbeing-TI link.

Psychological and workplace wellbeing is influenced by job demands and working conditions (Leka et. al, 2015). Working in the Ghanaian banking sector is characterised by long working hours, pressure to meet performance targets alongside working on tight and inflexible schedules and deadlines. Notwithstanding, female employees may have overtime adapted to resource losses related to such working conditions thereby its effect on workplace eudaimonic wellbeing is reduced hence the non-significant finding of the study (Hobfoll, 2018). COR theory may categorize eudaimonic workplace wellbeing as a personal resource that can enhance resilience, however sustained exposure to workplace stressors without replenishment may lead into an adaptation phase. During this phase, any added benefits that

arise from wellbeing will have marginal effects of turnover intention explaining the non-significant results observed.

The active promotion of wellbeing by an organisation signals support for and investment in employees. The absence of wellbeing initiatives signals organisational neglect and a lack of commitment consequently weakening the quality of the social exchange between employees and their organisations. When organisational support is deemed as lacking, moderate levels of wellbeing may not translate into strong intentions to stay.

From the above, it can be understood that wellbeing alone cannot ward off turnover intention especially in environments where job security, career advancement and leadership style play a substantial role. The development of interventions given these circumstances must take into consideration these challenges in order to make meaningful impact on turnover intention.

Hypothesis 13 stated that Job satisfaction will negatively predict TI. This hypothesis was supported. Job satisfaction may be intrinsic or extrinsic and encompasses elements such as pay, perception of working conditions, work prospects, how one's skills and abilities are used. Consistent with previous empirical studies, higher levels of job satisfaction have been associated with lower levels of turnover intention (Coomber & Barribal, 2007; Hellman, 1997; Kumari & Pandey, 2011; Mihajlov & Mihajlov, 2016; Saeed et al., 2014; Yang & Guy, 2015).

Findings from empirical study 3 showed that job satisfaction was slightly moderate among the women in the Ghanaian banking sector, hence the negative predictive relationship between job satisfaction and TI. In line with COR theory, job satisfaction as a critical

psychological resource enhances resilience while attenuating perceived threats of resource loss. Job dissatisfaction on the other hand heightens actual or perceived potential resource depletion (e.g. lack of WLB and/or career advancement) consequentially triggering turnover intention.

At the same time, SET provides a complementary explanation. When employees perceive that their organisation values their contributions by providing fair pay, recognition and supportive working conditions, it triggers reciprocity and loyalty while decreasing turnover intention. The reverse will also hold where unmet expectations breed mistrust and weaken the social exchange relationship.

Once dissatisfaction sets in, it creates the opportunity for employees to search for employment alternatives further reinforcing the relationship between low job satisfaction and turnover intention (Hellman, 1997; Lambert et al. 2001). Although unemployment rates are high, thereby restricting actual turnover, job dissatisfaction influences turnover intention when there are true job alternatives for jobs that offer better flexibility and career growth opportunities.

Demographics and Turnover Intention

Hypothesis 14 stated that Age will positively predict turnover intention. This hypothesis was not supported and was in line with work by Amegbe (2014) and Kaya and Abdioğlu (2010). This finding may have been observed, because for women in the Ghanaian banking sector, predictors such as WFC and perceptions of work-life balance practices carried more influence in terms of TI (Aboobaker & Edward, 2020; Abu & Worku, 2019.)

Hypothesis 15 stated that Tenure will negatively predict TI. This hypothesis was not supported. Studies show that longer tenured employees have lower turnover intention compared to shorter tenured employees (Nadiri & Tanova, 2010; Uludag et al., 2011) probably due to embeddedness and commitment. On the other hand, perceptions of fairness in performance and appraisals (Nawaz & Pangil, 2016) were more crucial for retention among women in the Ghanaian banking sector compared to length of service.

Hypothesis 16 stated that Job grade will negatively predict TI. This hypothesis was not supported. Contrary to findings that employees in higher job roles have lower turnover intention (Abdullah et.al. 2010; Aboobaker & Edward, 2020), this study found no significant relationship between job grade and turnover intention. For women in the Ghanaian banking sector, leadership (transformational leadership) was more of a deciding factor for turnover intention (Lum, 2018) than job grade.

Hypothesis 17 stated that Household income will negatively predict TI. This hypothesis was not supported and contradicted findings by puangyoykeaw Setthakorn (2019) who showed that family income was a positive predictor of TI. This may have been observed because for women in the Ghanaian banking sector, they derived some level of job satisfaction, and this may have compensated for household income.

Hypothesis 18 stated that Number of dependants will positively predict TI. This hypothesis was supported. Families that have more dependants have been shown to have higher work-family conflict and the latter has been linked to higher turnover intention (Aboobaker & Edward, 2020). Findings from this study showed that WFC was a challenge for women in the Ghanaian banking sector because of a lack of work-life balance practices. This increased stress thereby heightening turnover intention especially when social support was lacking.

Hypothesis 19 stated that Employment status will negatively predict TI. This hypothesis was not supported. A lack of true job alternatives for women in the Ghanaian banking sector may offset TI hence the observed finding (Kirschenbaum, & Weisburg, 1994).

Hypothesis 20 stated that Marital status will negatively predict TI. This hypothesis was not supported. Although marital status (married compared to singles) has been linked to lower turnover intention (Demirel & Tayfur-Ekmekci, 2022; Chen, Ayoun & Eyoun, 2018; Watanabe & Falci, 2016), this study showed no significant predictive relationship supporting work by Amegbe (2014). Psychosocial safety climate was more influential in predicting turnover intention for women in the Ghanaian banking sector than marital status.

Hypothesis 21 stated that Level of Education will negatively predict TI. This hypothesis was not supported and was in line with work by Boxall et al., (2003). Higher levels of education have been linked to higher levels of turnover intention because highly educated people have higher expectations from their organizations making it difficult to satisfy their needs (Chen et. al., 2010; Iqbal, 2010; Kash et. al, 2010). Contextual issues such as a lack of job alternatives may mean that true turnover intention may be obscured. (Yarinbab & Mezgebu, 2019).

6.8 CONCLUSION

Empirical study 3 highlighted some interesting findings in relation to turnover intention among women in the Ghanaian banking sector. Conservation of Resources (COR) and the Social Exchange Theories (SET) coupled with previous empirical studies have been used to explain the findings of this study. The study revealed that Emotional exhaustion, Abusive supervision, Job satisfaction and PSC predicted TI showing how resource dynamics

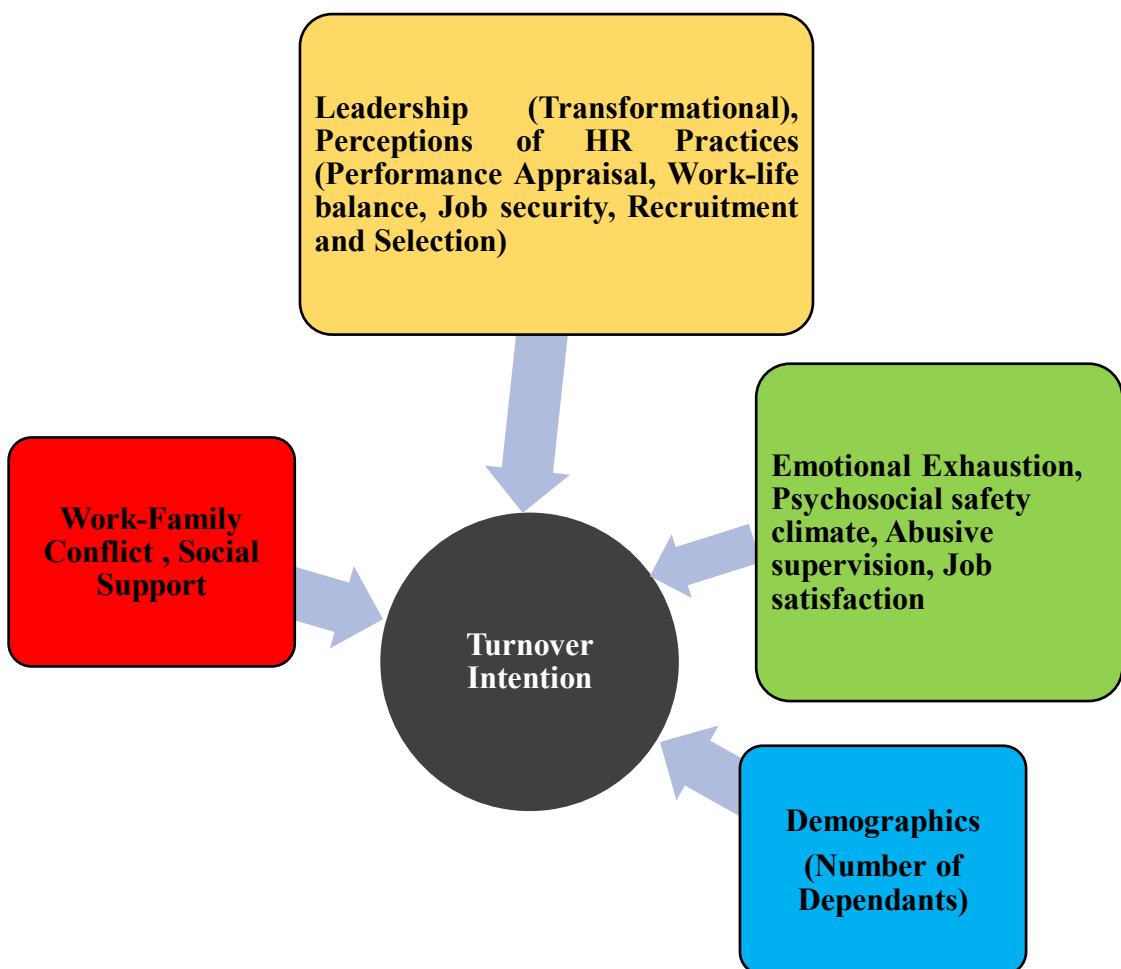
(resource loss and gains) as well as social exchange relationships shape the turnover intention of women in the Ghanaian banking sector. On the other hand, opportunities for Career advancement, Emotional labour, Ergonomics and Employee wellbeing did not predict TI even though they hold theoretical relevance and empirical support. This non-significance may be underscored by contextual variables like perceptions of job security amidst high unemployment, buffering coping strategies and adaptation to job demands.

Taken altogether, findings highlighted that for women in the Ghanaian banking sector, turnover intention is driven by resource depletion and negative social exchanges rather than structural or ergonomic considerations.

TURNOVER INTENTION MODEL

Figure 2 below shows the empirical model for turnover intention of women in the Ghanaian banking sector based on findings from the three quantitative studies conducted. The concepts in the model below were further studied in empirical study 4. This was because, the researcher sought to gain a deeper understanding of why and how these concepts predicted turnover intention. The researcher sought to achieve this aim by exploring the lived experiences of women in the Ghanaian banking sector. The concepts explored in empirical study 4 were Work-Family Conflict, Social Support, Perceptions of HR Practices (performance appraisal, work-life balance), and PSC.

Figure 2: Turnover Intention Model for women in the Ghanaian Banking Sector



CHAPTER SEVEN

EMPIRICAL STUDY 4 – (QUALITATIVE STUDY)

7.1 INTRODUCTION

This chapter looked at the qualitative study. Major themes and sub-themes generated were discussed. Conclusions for the chapter were also outlined. The conclusions summarised the findings of the qualitative study.

7.2 STUDY AIM

The aim of empirical study 4 was to explore how the lived experiences of women in the Ghanaian banking sector influenced their turnover intention.

7.3 STUDY OBJECTIVE

Empirical study 4 had the following objective

- To explore the lived experiences of women working in the Ghanaian banking sector by employing semi-structured interviews.

7.4 STUDY QUESTION

Empirical study 4 sought to address the following research question.

- How do women in the Ghanaian banking sector use identified variables (studies 1-3) to explain their lived experiences and inform their intentions to leave?

7.5 METHODS

7.5.1 Research Design

The overall design adopted was the sequential explanatory mixed methods design. The qualitative phase was used as a follow-up to initial quantitative findings as such it was the second point of integration for both the quantitative and qualitative studies. The qualitative

phase also set the tone for the data collection protocols employed here including the selection of participants.

Specifically, this phase of the study adopted a phenomenological design (Creswell & Creswell, 2022) and sought to explain the initial results obtained from the quantitative phase by exploring the lived experiences of women employees in the Ghanaian banking Sector. This information was then used as a representation of the lived experiences of all other women in the sector. The design adopted semi-structured interviews in the collection of data allowing participants to freely talk about their experiences without any restrictions. The approach was advantageous given that participants had some flexibility to delve into topics that were of interest to them. This fostered a better understanding of the areas of discussion since participants were able to share unexpected aspects of the topic under discussion. Employing semi-structured interviews allowed the researcher to cover all the topics that needed more in-depth discussion (Creswell & Creswell, 2022).

7.5.2 Participants

A total of 20 out of 48 potential participants took part in the qualitative study. The inclusion criterion was that prospective participants should have taken part in the online quantitative studies. This was because the qualitative study was being conducted as a follow-up to explore further the initial results obtained in the quantitative studies. Prospective participants had their own unique experiences that could be harnessed to provide context on how and why predictors of TI identified in the initial quantitative study influenced the TI process (Creswell & Hirose, 2019; Curry et al., 2013). Participants were selected based on pre-existing groups that had been created during the quantitative studies using their average turnover intention scores across all three quantitative studies. Ivankova et al., (2006) provides a guide from theory to practice and shows how the sample for a follow-up qualitative study can be obtained using quantitative scores or categories. Participants with a

TI score ranging from 1-2.4 were deemed as having low turnover intention while participants with a TI score of 2.5 to 4.4 were considered as having moderate turnover intention. Lastly, participants scoring 4.5 and above were considered as having high turnover intention. All data collected was used in a single integrated data analysis.

Participants were aged between 25-55 years, had varying years of work experience ranging from 3-15 years and had varying job titles, levels of household income, educational levels, marital statuses and number of dependants. They were all in full-time employment. For the purpose of anonymity, participants were given pseudo names which were developed based on their interview number and their level of turnover intention. For example: P1, Low represents interviewee one who was low on turnover intention. These names were used to represent each interviewee.

7.5.3 Materials

An interview guide was developed by the researcher and open-ended questions centred around topics such as work-family conflict, social support, career advancement, perceptions of HR practices, job security, health and safety (psychosocial safety climate) and turnover intention. The choice of topics for the qualitative study was based on the results of the quantitative phase in which variables that had high predictive value on turnover intention were selected for further investigation. The full interview guide was attached in *appendix 3*.

7.5.4 Recruitment of Participants

The qualitative study was advertised within the three online quantitative studies and forty-eight participants showed interest in the follow-up interviews. Purposive sampling was employed (Flick, 2022) to select 20 participants based on their TI scores. The researcher decided to initially recruit 15 participants for interviewing. Upon commencing the interviews

and noticing the richness of data coming in, the researcher decided to continue the interviews past 15 respondents. At the point of interviewing up to 20 participants, the researcher decided that there was data saturation. This conclusion was arrived at based on the fact that the data coming in after the 20th interview seemed to be buttressing all that had already been reported by other participants, and no new information was being generated.

The final interviewees comprised of 3 (high TI), 6 (moderate TI) and 11 (low TI). Interviews were conducted online for a number of advantageous reasons outlined by Flick (2022). These reasons were that: interviewees could be reached from afar without having to travel. Also, it was time saving and cost effective for transcription since partial transcripts were obtained at the end of each interview. Lastly, anonymity of participants was a bit easier to ensure.

7.5.6 Procedure and Ethical Considerations

Prior to the roll-out of the qualitative study, invitation letters were sent out to interested interviewees via the emails they provided in their online surveys. These letters contained the participant information sheet and consent form. Statements on the consent forms had to have affirmative responses for each of them to show full consent had been given by participants to take part in the study. Alternatively, provision was made for oral consent to be given in instances where signing of the consent forms posed a challenge. Participants also provided a unique identifier to be used if they wished to withdraw their data. Participants were made aware of the limitations to confidentiality as verbatim extracts were to be included in the final write-up.

A debrief was also included which contained online sources of support. Ethical guidelines by the British psychological Society (BPS, 2021) were followed to ensure the study was conducted in an ethical manner. Selected participants provided a suitable date and time for

their interviews. Interviews lasted between 20-35 mins each and were recorded with consent from participants and partially transcribed on MS Teams. The interviews centred on topics such as work-family conflict, career progression, job security, social support among others.

Even though audio visual recordings were done, participants were made aware that they could decide not to have their cameras on if they preferred. Respondents were also made aware that they did not have to respond to any questions they were not comfortable with.

Full transcription was then done by the researcher, and final transcripts were anonymised and made available only to the research team. To honour participants references for anonymity, extracts were pseudonymised using interview number and the participants' category for TI (e.g. P1, Low). These extracts were presented in the final write-up and omitted lines of conversations were represented with dotted lines (ellipsis).

7.6 ETHICAL APPROVAL

On the 28th of March 2023, a favourable ethics opinion was received from the School of Social Sciences Research Ethics Committee for the commencement of qualitative data collection.

7.7 DATA ANALYSIS

Thematic Analysis (TA) was the method chosen because of its flexibility and ability to be adapted to various frameworks. Thematic Analysis was also chosen because it was suited for novice qualitative researchers (Clarke & Braun, 2021). A predominantly deductive approach was employed because the study was a follow-up to an initial survey, therefore it was essential that the codes and themes developed were in response to the research question being answered. This approach also sought to satisfy the researcher's theoretical and analytic interest in the area (Braun & Clarke, 2006). Due to this, the data was open-coded, and

meanings derived were guided by the respondents making the approach data-driven (Patton, 1990). Data analysis followed a six-step process proposed by Clarke and Braun (2021). These steps however were not cast in stone but were rather reiterative. These steps were:

a. Data familiarisation and writing of familiarisation notes

All interview video recordings were listened to severally and actively and initial notes were made of information that could potentially be relevant to the research question. Participant mannerisms were also taken into consideration regarding its influence on the context of the data gathered. Transcripts were read multiple times in order for the researcher to familiarise herself and to ensure that what had been captured reflected participants' opinions. These steps allowed the researcher to be immersed in the dataset.

b. Systematic data coding

Next, the researcher imported anonymised transcripts into Nvivo version 20 for each of the three groups of participants based on their turnover intention levels. The researcher identified labels (codes) from the anonymised transcripts by using descriptive phrases or a semantic coding process to describe what each participant had shared in relation to the research questions being answered. Latent coding was also used as the researcher played an active role in giving meaning to the codes and themes generated and also in determining which ones were essential in addressing the research question (Bryne, 2022). Examples of some codes generated were: No support from managers increases work-family conflict (WFC), lack of family-specific organisational HR policies, handling of occupational hazards, etc. Other codes such as job engagement and job security were discarded as it did not have the relevant reference to support it throughout the dataset. The creation of initial themes was also done during this coding process.

c. Generating initial themes from coded and collated data

Initial codes were exported from Nvivo 20 into an excel document. These codes were sorted and then exported in a word document. Codes were categorized into clusters based on the dominant code and similarities that were found among other codes. This process was carried out across all the three turnover intention levels and resulted in the development of five clusters per turnover intention level. The clusters were in response to the lived experiences of women. Some examples of initial cluster names were: WFC triggers, support, perceptions of discrimination etc. For turnover destinations, 2 to 3 clusters per turnover intention group were developed. These initial findings were shared with the supervisory team.

d. Developing and reviewing themes

Initial themes generated were not predefined but were developed with further familiarisation of the data by the researcher. Based on the clusters that were formed, themes were developed to closely reflect the codes under each cluster. Codes that had no relationship to any of the clusters were put under a separate cluster. The researcher ensured that these themes were aligned with the aims of the study and addressed the research questions under investigation. This also meant that the researcher had to go back into the dataset from time to time. Themes that did not have any relation with the research questions were discarded.

e. Refining, defining and naming themes

Initial themes developed were refined many times to make them more conceptual than descriptive. The researcher aimed to create theme names that were catchy and also conveyed essential components of the theme at first glance. This process inevitably resulted in some initial themes being discarded as they had no connection with the research questions. Again, the dominant ideas of each cluster were refined into the

dominant theme with other supporting ideas forming sub-themes. Important references or data extracts that related to the themes created were also presented as compelling examples.

f. Writing the report.

The final step of the data analysis process was the writing of the report. This involved presenting the results of the study in an illustrative way to capture what participants had shared including differing views. Major themes and sub-themes were presented in accordance with the study's aim which was to explore the lived experiences of women in the Ghanaian banking sector as well as their turnover intention drivers and destinations. Themes and sub-themes relating to lived experiences were presented first followed by supporting extracts. A discussion section was also presented which delved more into how themes and sub-themes related to existing literature and theories. The theme turnover destination was presented last as it epitomised a point of no return for some women in the sector based on their lived experiences.

7.8 POSITIONALITY/ REFLEXIVITY

My interest in the topic of turnover intention developed as a result of witnessing a female family member's struggle with juggling work and childcare in the financial sector and the influence this had. As a researcher, I adopted an emic position in this study (Holmes, 2019). Although I had no prior experience as a career woman in the banking sector, being from the culture under study, my gender (female) and motherhood status (being a mother) enabled me establish trust and rapport with participants. Additionally, coming from the same country as the participants could have a potential for shared cultural knowledge bias in which participants may have assumed that the researcher knows the answers to the questions being discussed. Consequently, participants may not have explained or articulated certain issues to

the best of their knowledge. Moreover, playing a dual role as both researcher and interviewer may have put the researcher in a position of power. This potentially could have resulted in a power dynamic between participants and the interviewer. In the light of the above, this power play may have influenced participants' responses. To elaborate, participants may have given responses that they believed would be acceptable to the researcher. To handle this, the researcher sought to play the role of moderator thereby allowing participants to speak freely on the subject matter.

Both researcher and participants were co-creators of the knowledge produced. The researcher engaged the supervisory team in member checking during coding and theme development. Alongside this, direct quotes from participants were presented throughout the chapters' results and findings. This was to ensure that themes were appropriately evidenced by participants' voices. Interpretations of themes were also grounded in the qualitative data collected as well as in theories. Additionally, in the presentation of findings, the researcher tried to maintain a balance by presenting quotes that showed support for themes as well as those that showed divergence. Theme 1 (increased stress due to WFC) and Theme 3 (perceived gendered discrimination) resonated with me probably due to my motherhood status. This may have had an influence on the generation of themes as well as in the interpretation of findings. While being aware of this, I engaged in regular member checking with participants to ensure that I was capturing their accounts as accurately as possible and that their voice came through strongly in the final narrative. To facilitate member checking, the researcher from time-to-time rephrased participants' accounts to ensure their responses had been captured exactly as they had been reported. A predominantly deductive thematic approach was also employed since theories were used to interpret findings embodied in the themes and sub-themes co-created.

7.9 RESULTS OF THEMATIC ANALYSIS

Four overarching themes were developed with nine sub-themes reflecting participants' experiences of increased stress due to WFC, how they coped with WFC, perceived gendered discrimination and participants' turnover decisions and destinations. Participants were very similar in their experiences. Their comments were provided as extracts to illustrate findings. These extracts were pseudonymised using interview numbers and the participants' category for TI (e.g. P1, Low).

Table 17: Themes and Sub-Themes generated from the Study

Themes	Sub-Themes
1. Increased stress triggered by Work-Family Conflict (WFC)	a. Unsupportive/Impractical government and organisational policies. b. Unsupportive workplace managers c. Employee perceptions of Managements' prioritisation of psychosocial workplace issues.
2. Coping with WFC	a. Managerial support b. Family/external support c. Self-reliance/ self-sufficiency d. Unprofessional means
3. Perceived Gendered Discrimination	a. Biased recognition and reward systems. b. Motherhood threatens career advancement.
4. Turnover Decisions and Destinations	

7.9.1 Theme 1: Increased stress due to Work-Family Conflict (WFC)

It was a unanimous admission made by participants that combining work and family was very stressful and this stress could sometimes spill over into their work. The challenges that fuelled the stress were major and multi-faceted. Participants generally believed that this increase in stress was as a result of a lack of work-life balance policies and practices in their organisations as well as an impractical government maternity leave policy. The sub-themes below demonstrated this.

7.9.1a. Sub-Theme 1a: Unsupportive/Impractical Government and Organisational Policies.

At the organisational level, it was a unanimous point made by participants that in their respective organisations (banks), there were no specific family-friendly practices and policies that promoted a good work-life balance [*“Policy wise, no, because there is no policy for work and family.”*] Consequently, the national maternity leave policy has been adopted, which was impractical in its current state as a specific family friendly policy. Due to this, participants shared that they experienced increased levels of stress. They also expressed their dissatisfaction with the policy [*“I am really not happy with the policy that's being run for maternity leave.”*]. This stress was further exacerbated by long commutes [*“You are in traffic for 1 1/2 hours”*] resulting in spillovers into the workplace [*“you get to work, already you are tired... You end up having a very grumpy woman.”*]

“I am really not happy with the policy that's being run for maternity leave. As an organisation in general, if I should rate, I would rate us a 6 out of 10.” (P11, low)

“...Policy wise, no, because there is no policy for work and family apart from you enjoying your leave, sorry...” (P4, high)

“You are in traffic for 1 1/2 hours or, even if it's 45 minutes you are exhausted. you get to work already you are tired from the house from the stress! Hey Stop! Stop! Stop! Stop! [Describing situation at home with children]. You meet a difficult customer. You end up having a very grumpy woman. [laughter]. And most people are there because they have to make ends meet. They don't have any choice, they don't have any option. Honestly.” (P4, High)

Participants reported that there were inconsistencies in the implementation of the national maternity leave policy across the various branches of banks [*“That's one thing that companies are doing differently.”*] Furthermore, some participants stated that their

organisations had not positioned themselves to fully execute the provisions of the national maternity leave policy. For example, structurally, some organisations did not have the requisite facilities nursing mothers needed to exercise some of the provisions under the national maternity leave policy (nursing areas, fridges). On the other hand, nursing mothers who opted to take advantage of the extra hour of break (under the maternity leave policy) to attend to their babies were put off by their workloads or by the commuting challenges they would face [*“...I'm a nursing mother, I can't do it because of my deadlines.”*] Due to the lack of perceived commitment on the part of some organisations in implementing these provisions, it added to the stress and frustration that some participants felt, and they expressed their disappointment [*“...Which is very sad because we have a lot of young women in the bank.”*]

“...but in my sister's bank, she used to work in a bank, and they used to have a room specifically for mothers who pump (express breast milk). And I was super impressed. And they used to have a fridge where you could keep your breast milk there. And I was impressed when she told me about it, and I knew there was no way my bank would do something like that. Which is very sad because we have a lot of young women in the bank...” (P11, Low)

“And er to add to that, one thing that clearly needs to be spelt out is that with the three months or the 90 days (national maternity leave policy) are weekends counted as part of the days or not? That's one thing that companies are doing differently. What does the law say?” (P3, Low).

“...Even the 5:00 o'clock that I have to go back home because I'm a nursing mother, I can't do it because of my deadlines. I have to get home after 7pm or 8pm. The only reason I get home that late is because I don't want to take any work home. So, I'd rather finish all work in the office...And yes, my day is quite packed. I have deadlines to meet so I am constantly behind the PC” (P11, Low)

7.9.1b Sub-theme 1b: Unsupportive Workplace Managers

Participants shared that unsupportive managers were exacting and had no empathy [*“but they just don't care”*] for women who had caring responsibilities. When non-work emergencies

arose, such managers were not accommodating thereby compelling women to forgo attending to non-work demands in order to satisfy work-related demands. This evoked feelings of unappreciation [*“...you feel unappreciated”*] and emotional distress which further heightened the stress associated with WFC.

“But some bosses too are a bit difficult, so you don't get that help ...you feel unappreciated because you look at all the efforts you are putting in and no one is willing to grant you that support... is it that I'm wasting my time? so what I've been doing all this while no one appreciates my effort. You feel dumb like all you begin to contemplate, should I continue this job, or should I even resign and have time for my family? because my children need me at that point in time and I am unable to care for them, then what is the essence?... (P6, low)

“With the bad managers, oh...they know what you are going through; they know how you are feeling but they just don't care. They want the work done and done. However you will get it done if you will go to hell and back and get it done for them. That is all that they want.” (P4, High)

7.9.1c Sub-theme 1c: Employee Perceptions of Managements' Prioritisation of Psychosocial Workplace Issues

There were varied opinions by participants on perceptions of the level of prioritisation that their organisations gave to workplace psychosocial issues. Some participants shared that their organisations valued their health and wellbeing, and this was evidenced by the efforts management put in place [*“... there is a whole unit that takes care of health and safety.”*] They were full of praise in such instances [*“I think they do well.”*] Despite these efforts, most of the mechanisms put in place were to mitigate physical hazards. For example, spills, lighting and other physical hazards were dealt with swiftly by management when reported by employees.

“I think the bank we're big on it. we are big on health and safety. if there's anything that you feel is worrying or if you feel it is a hazard once you mention it or you take it up with your supervisor it's quickly escalated, and they quickly work on it. when it comes to health and safety, I don't have an issue with that I think they do well, they do well...” (P11, Low)

“Ok. I believe my employer has put in measures and they continue to do so to the extent that there is a whole unit that takes care of health and safety that is the function of that unit and erm they have gone to the extent of having champions across the bank of which I am a champion for my unit so my responsibility is to ensure that erm my work area is safe, the necessary safety measures are in place” to avoid accidents erm whilst protecting the banks’ property and individuals at the same time and also to submit monthly reports to that effect yeah... (P5, low).

Also, other participants reported that their organisations catered for their medical bills and that of their dependants, however, they were unaware of any organisation specific working Occupational Health and Safety policy, or document that were in place. Furthermore, psychosocial issues however were not a priority for their organisations [*“We don't really get much of that aspect in the bank”*]. This was evidenced by a lack of work-life balance policies and practices [*“you have no social life ...”*], an unwillingness to implement flexible working arrangements [*“my organization, kind of are not into work from home”*], ergonomic challenges, the nature of banking (working on weekends, long working hours, unachievable targets [*“They don't care whether you are a mother or not. You have to meet your targets”*]) among others. This meant that mothers especially could not spend time with their children as they would have loved [*“I don't have ample time as I would wish like.”*] In addition, participants reported that while their children were sometimes caught up in this vicious cycle, they physically bore the brunt for management’s low prioritization of psychosocial hazards (e.g. blood pressure, musculoskeletal problems, ulcers, etc). This further increased the stress associated with WFC and resulted in feelings of being unappreciated.

“OK, so on a daily basis, I'm usually awake by 5:30 AM and then I have to get my kid ready for school. And her dad will drop her off. And I usually get back home after 7pm, so I get to spend like an hour with my child before she goes to sleep. I don't have ample time as I would wish like...OK, so with my organization and with my schedule erm, we've talked about this before, ...but it looks like my organization is expecting us to get help from somewhere else for your family ... That's it...Well, it makes me feel unappreciated because it makes me think my efforts are not recognized and my welfare is not their concern...” (P15, moderate)

“Err, most people are stressed out. They have high blood pressure, back pains, waist pains, ulcer. Most people have those issues yeah... especially those of us who sit all day. ... high performance targets that are unrealistic and unachievable. Yes. People die just like that... they are always talking about their targets. They don't care whether you are a mother or not. You have to meet your targets and exceed your targets; do you get it?” (P18, moderate)

“Honestly, 80 or 90% of the women there, if they had options, they would leave. Aside family suffering, they themselves are also suffering. Because you suffer from so many things; one, you sit for long hours; you rush through your, your food; you have no social life. That is the banking industry. That is how wicked it is. ...” (P4, high)

“...so that course there was stress management, and I think it had to do with how to reduce our stress levels so that we can be emotionally and psychologically fit to work and so I can see there's something like that OK but it's not really that much. We don't really get much of that aspect in the bank...” (P6, low)

“But I think if erm my organization was actually keen on or strong with work from home, it would have been a bit better for me because my baby he's only 13 months, you know, and it's been my mother-in-law supporting me.” (P12, Moderate)

7.9.2. Theme 2: Coping with Work-Family Conflict.

Due to the impractical and unsupportive organisational policies and a lack of prioritization for psychosocial challenges by management, participants revealed that they had to adopt a number of ways to manage both work and non-work issues.

7.9.2a: Sub-theme 2a. Managerial Support

At the organisational level, participants expressed that when they had supportive managers, it helped them to manage both work and non-work issues, and this reduced the stress they experienced as a result of WFC. Furthermore, participants shared that having a supportive manager meant having a manager who showed genuine concern about their personal welfare and could empathise with them on issues that border on caring responsibilities especially in emergency situations. Participants were full of praise and appreciation when their managers

acted in such ways as it signalled that their managers actually cared about their lives beyond the work setting [“... *I'm very pleased with how they handle my requests*”].

“... I'm very pleased with how they handle my requests when it comes to family matters or issues. OK for example, my son was ill. ... So, he was on admission in the hospital for about 3 days. The bank's policy is that, if your child is on admission, it's taken out of your leave days. I find that inconsiderate anyways but it's not a problem it's my child...But what my boss did was, he just asked me to respond to a few messages from my phone as if I was working from home. I was responding to some mails from the hospital when my son was sleeping and when I had some free time, I did a bit of work you know. So, he took it as me working from home rather than me having to sacrifice my leave days. And I was very pleased.” (P11, low).

7.9.2b. Sub-theme 2b: Family/External support

Participants shared that they relied mainly on family (spouses and other family relatives) to help deal with non-work challenges such as childcare issues. For example, in the Ghanaian culture, when a woman has a baby (usually a first-time mother), an elderly woman, usually the mother of the new mum or any female relative who has personally had experience in childbirth and in the raising up of children comes to live with the new mother to guide her in how to take care of the newborn. This allows the new mother time to recover from the ordeal of childbirth and to also gain experience in how to care for the newborn. Participants who used family/relatives to help out with non-work issues expressed that such support was very beneficial [“...*So fortunately, I have support from family*”] because it allowed them to work without holding back [“...*so that I'm able to balance myself and my work.*”] It also offered a sense of security because they knew they had someone to rely on and more importantly a family relation.

“...So fortunately, I have support from family in taking care of my kid... I mean you are Ghanaian so, you know our Ghanaian culture, so it's been my mother-in-law supporting me so that I'm able to balance myself and my work and my family as well. Yeah, it's not easy. (P12, moderate)

“...my husband also does this same thing of bank work and so he is not home the entire whole day, so I would have to get a nanny or a family member to baby sit when I'm not around...” (P16, moderate)

Furthermore, in instances where family help was unavailable due to death or incapacitation, participants reported that they had to rely on external help in the form of nannies. This source although helpful was not reliable and in some cases could be expensive or unaffordable. This made dealing with non-work issues more difficult and exacerbated the stress associated with WFC [*“It's not easy when those things occur...”*]. One participant expressed that she still had a sense of uneasiness when using these sources [*“It's not something I really like to do ”*].

“It's through the help of nannies that I'm able to concentrate more on my work. They keep changing ... it's quite costly but we also don't have any option, like some have, maybe family members where they could leave them (the kids), but we don't have such options so... It's not something I really like to do, like leaving the kids in the hands of the nannies it's something difficult for me. But I always ask, so what are you going to do?” (P7, high)

“It's a bit stressful especially If you don't have a house help. ... It's a bit stressful. Sometimes you know, they just leave (nannies) impromptu, and you have to take a leave as an emergency or something to take care of them (kids). It's not easy when those things occur...” (P19, moderate)

7.9.2c. Sub-theme 2c: Self-Reliance/Self-Sufficiency

Some participants shared that they also relied on their own ingenuity. They had to plan and organize their day to day lives in advance [*“I have structured things in such a way”*] to help them manage both work and family. Even though this was more cost effective, it was equally demanding [*“Its tiring though but I'm managing”*].

“I don't have hired help. I do everything on my own, so I cook in bulk on weekends. I've done this for almost 16 years since I got married. I prefer doing a lot of things myself, so I'm OK. Its tiring though but I'm managing... So, I plan in such a way that every day I

know what to do. I have structured things in such a way that I'll be able to work well and then still have time for the family and play a role as a mother and as a wife.” (P14, Low)

7.9.2d. Sub-theme 2d: Unprofessional Means

Some participants revealed that when all other coping strategies failed, sometimes unprofessional methods [“... *so she had to lie*”] had to be adopted to manage work and family.

“I know a colleague of mine for instance her mom was taking care of her child, but her mom passed on last year. So right now, she's not having it easy at all. And she also does not have a nanny.... Last week, for instance, the child was on mid-terms (half term) for two days, but she couldn't come straight to her boss and say that my child has mid-terms so let me stay home. No, nobody's going to mind you. [laughter] ... so she had to lie and say that Oh! she is not feeling well and went for an excuse duty, well, she told me because she's close to me...” (P7, high)

7.9.3 Theme 3: Perceived Gendered Discrimination

Despite all the efforts participants reported that they put in to ensure they could effectively balance work and family and give off their best at work, they reported that they were still faced with discrimination. This gendered discrimination had varying reasons and sources and had negative consequences on their career progression.

7.9.3a Sub-theme 3a: Biased Recognition and Reward Systems

There were different opinions expressed by participants about performance appraisal systems and practices used in their organisations. Some participants revealed that there was a lack of objectivity in performance appraisals. For instance, participants with caring responsibilities reported that, in spite of their high performance they were rated low in appraisals especially when they had taken time off work due to childbirth. These breaks meant that they were in and out of the office for a considerable amount of time and during this period, their performance could not be accounted for. This was perceived by their

managers as a lack of visibility [*“Your superior or manager would not get to enjoy and see your contribution”*]. Due to caring responsibilities, some participants reported that they were not considered for assignments that involved travelling or business prospecting because of perceptions that they were not reliable employees and could not be entrusted with such important activities [*“referrals are directed to the men because they feel they don't have baggages.”*]. Consequently, they lost out on opportunities to demonstrate their capabilities and obtain experience that could boost their career growth. Such experiences had negative influences on their performance appraisal ratings. Other participants revealed that performance appraisals were done as a tick box exercise with no real value or objectivity to them [*“I don't even know the criteria they use”*]. Given the above, participants perceived that there was no clear-cut career progression plans in place, as such, people were believed to be promoted based on favouritism rather than objective performance. Consequently, this evoked feelings of de-motivation and unfairness.

“So sometimes we get referrals from the top maybe board members and from other people we can speak to and the referrals are directed to the men because they feel they don't have baggages. They will not give excuses in quotes when it comes to following up, when it comes to having to go on a journey, a trip they will not use their children as an excuse. So, for that most of the referrals are directed to the guys leaving the women out. Just because they are mothers this is very unfair. We have spoken about this, we have talked about this, but it seems like they're resolute... “Very terrible! Very terrible! It feels unfair. It's like you are set out not to meet your target because truly, truly, without the referrals it's quite difficult to meet targets. You will have a monthly performance review; you will see the rankings and the guys always at the top and the women wallowing somewhere there and it's not because we are not up to the task it's not because they don't know what they're about or we don't have the qualifications. We are very qualified with extensive experience from other banks but it's because of the unfair treatment. (P11, low)

“...you would be in and out of the office every now and then. Your superior or manager would not get to enjoy and see your contribution or benefits for that period because for five years running, I have had three children and I'm done now so from now going then this manager can comfortably make a case... (P5, low)

“...you perform very good in your appraisal. And when it comes to career advancement it's like that's not what they use. I don't even know the criteria they use. It really de-motivates you...” (P19, moderate)

7.9.3b Sub-theme 3b: Motherhood threatens Career Advancement

Some participants expressed that career progression favoured young and unmarried women. This was because for single women, the possibility of career interruptions due to childbirth was low therefore, such women's performance could be tracked consistently over a period of time. On the contrary, participants explained that once they got married or pregnant, they experienced stigma [*“They find pregnancy as something that you self-inflicted”*] and stagnation in their career progression. This stagnation was due to the stigma they faced as a result of their impending caring responsibilities and the gaps in employment because of maternity leaves [*“Once, I've had my head of department tell me bluntly that erm, I am where I am because of my childbirth.”*] This further evoked feelings of unfairness.

“...In fact, it's even 10 weeks (maternity leave policy) because two weeks to your maternity leave it is assumed that you don't have full attention at work. So, they would prefer that you go home two weeks before your delivery date which is part of your 12 weeks. They find pregnancy as something that you self-inflicted. It's a decision that you made. It's not a sickness. I can't wrap my mind around that. I don't know who sat down to come up with that ideology...” (P11, Low)

“Once, I've had my head of department tell me bluntly that erm, I am where I am because of my childbirth...roles come, they feel that with your children you cannot be there enough for it. So, they just give it to somebody else.” (P19, moderate)

“I see that when women have children and they are coming back to the organization, usually the transition is not that easy. I've even seen women lose some of their shadow like they come back to work, and it feels like a demotion. It's almost as if in their absence, someone else took over their position and then they're struggling to even get back to where they were before they went on maternity leave.” (P3, Low)

Alternatively, some participants expressed that job roles rather than gender or motherhood status were more of a hinderance to advancement. Other participants also shared that even though there were advancement opportunities, they were rather hindered by their own values [*“... you need to think about your family first. If you were a woman”*] and sometimes societal expectations of them as women. Finally, participants also revealed that it could be a win-win situation for mothers who had access to a good social support system (family or reliable nannies) as this improved their chances of having a good career trajectory.

“...but for women [laughter] Sometimes you would think about a whole lot of things before you move to the next stage. you need to think about your family first. If you are a woman, a corporate lady and you are not so much involved with your children, it's going to be that at the end of the day you'll get all the knowledge [laughter] and all the experiences and all their fans (praise) but you'll see that all those things will go down the drain and you need to take care of your children.” (P13, Low)

7.9.4 Theme 4: Turnover Decisions and Destinations

Despite the challenges participants faced in the banking sector, they shared that in the discharge of their duties, they derived satisfaction. This job satisfaction stemmed from having a sense of accomplishment and purpose [*“I'm there to assist and help meet customer needs”*], the opportunity to learn new things and to develop themselves professionally while building relationships beyond work. These experiences fuelled their internal motivations and kept them going amidst the challenges faced in the Ghanaian banking sector. However, these experiences of satisfaction could not overturn their turnover decisions and ultimately destinations. Some expressed that experiencing WFC was the breaking point for them. This was because, working in the banking sector denied them the autonomy and flexibility they so much desired [*“Flexibility. very important...More family time”*] in order to spend time with their young children while being the mothers that they ought to be. Moreover, career truncations or a change in career paths which was not a personal choice meant that they no

longer had the joy, genuine love and job satisfaction they once had. Furthermore, a lack of career opportunities for some participants heightened turnover intention.

“Well, I just love the fact that I can Uh, I'm there to assist and help meet customer needs erm mmm that's basically it.” (P7, high)

“Flexibility. very important...More family time. When I was in the bank, I couldn't take my children to school. I couldn't pick them up from school... because I wake up early, I wake the children up early. I have to get them ready for school ... she is sleeping and I'm bathing her and by the time she's even awake, I'm gone. I'm not there. I come back home very late; she's asleep and dirty waiting to be bathed again. [laughter] And I'm like. No, no, no, no as for this I can't do this.” (P4, high)

“...they explained to us that we don't have their financial erm backing to do things like that to promote people, to advance people in their career and all that. So that's the excuse. It feels like I'm in a hopeless situation and I just need to exit the organisation.” (P15, Moderate)

The desire to have more autonomy and flexibility shaped the turnover destination choices of participants. They shared that they had gone on or had plans to pursue careers in education, consulting, or self-employment, among others following their actual exit from the banking sector.

“Well, I was also looking at the option of maybe getting a job that's more flexible, maybe like some teaching job or something like that.” (P7, high)

“...It used to be my father's business...So when I resigned, I just decide that NO, why don't I just renovate the place... And I'm enjoying what I'm doing, at least now I come to work at my own time. I work at my own pace. I close at my own time. I work from home. It has been two happy months [laughter]” (P4, high)

7.10 DISCUSSION

Themes generated from this study can be interpreted and understood using an intersectionality lens (double jeopardy hypothesis) as well as the COR theory.

Theme 1: Increased Stress due to WFC

According to Hobfoll (2011), resource loss has a strong psychological and emotional impact on an individual than when resources are gained. Therefore, individuals go to great lengths to forestall any further losses of these limited resources. At the same time, intersectionality specifically, the double jeopardy hypothesis propounded by Crenshaw (1989) explores how social categories like gender, race or class can interact to create peculiar lived experiences of discrimination. This theory goes to explain that people who have two or more identities that are considered as marginalised are exposed to more stigmatisation effects that are either additive or multiplicative (Beal, 1970).

Themes generated from this study showed that, many women in the Ghanaian banking sector were concerned about how inadequate the maternity leave policy in its current state was. This was because the time spelt out (three months or 90 days) meant that babies are still too young and the bonding process between mother and child is still in its formative stages even though mothers had protection legally from dismissals. In addition, the Ghana labour law allows for adjustments to work patterns where there is a risk to health yet there is no legal requirement to have a workplace risk assessment leading to less protection for women during pregnancy (Stumbitz, Kyei, Lewis & Lyon, 2018). Moreover, the Ghana government has no financial responsibilities towards expectant mothers, and this puts the whole monetary burden on organisations discouraging them from supporting initiatives such as the extension of maternity leave any further than it is now. Should the government shoulder this financial responsibility even partly, it will help to lighten the financial implications on organisations,

and in effect address the tendency to discriminate when it comes to the recruitment of women of childbearing age (Stumbitz, Kyei, Lewis & Lyon, 2018).

Contrary to findings by Mordi (2013), in Ghana the three-month maternity leave policy allows for the nursing mother to extend her maternity leave by using her annual leave. Despite this provision, women could still not settle in on their return to work since their organisations had not made provision for them. This provision included infrastructure such as nursing areas for expressing milk, breastfeeding, refrigerators to store expressed milk or a nursery with trained professionals will handle the babies of working mothers. The realisation of this provision is further hindered by the discrepancies in the interpretation of the labour law across various bank branches leading to further increased stress associated with WFC.

Other legal provisions under the Ghana labour law are undermined by long commutes and limited transport options thereby rendering them impractical. For example, the Ghana labour law makes provision for nursing mothers to have an hour or two off for breastfeeding their babies (Ghana Labour Act, 2003). These hours can either be taken in the morning to give the mother some extra time to care for the newborn before reporting to work or this time can be taken off in the afternoon to allow the nursing mother to close earlier than the usual closing time. Considering the traffic situation and commuting hours, it does not make it feasible for this to happen as most women do not live close to their workplaces and there are limited travel alternatives such as trains to reduce commuting time. Although commuting stress was reported, it was not necessarily linked to turnover intention however, it influenced the work-related experience of employees. For example, some participants reported that in order to reduce travel time, they were compelled to leave home for work as early as 5:00am

and return home after 7:00pm. This had a number of implications for women who had children because it meant that they got to see and spend less time with their children coupled with being engulfed in a vicious cycle of physical exhaustion each working week. Commuting stress has been shown to be related to negative emotions such as frustration, feelings of time pressure, hostility and anxiety (Hilbrecht et al. 2014; Koslowsky, Kluger, & Reich, 1995; Wener, Evans, & Boatley, 2005; White & Rotton, 1998) and can spillover into the workspace and impact negatively on productivity (Amponsah-Tawiah et. al 2016). It could also lead to turnover intention later on (Steinmetz, Vries, & Tijdens, 2014).

Unlike in Nigeria (Mordi, 2013), it was evident that in Ghana remote working policies and practices were inaccessible (Asiedu-Appiah et al., 2015). This was because, aside the provisions for maternity leave stipulated in the labour law most organisations had no specific family-friendly policies in place geared towards helping female employees especially mothers balance work and family life. However, in both countries, organisations were unwilling to implement flexible work schedules because of its cost implications. These costs included the provision of laptops, internet broadband, home-work stations and other office essentials (Mordi, 2013). With the absence of these suitable flexible work arrangements, it increased the stress associated with juggling work and family.

Family is a resource (Hobfoll & Lily, 1993) and being a good employee also requires that an individual is dedicated to their job without any distractions (Williams, 2000). Therefore, giving attention to work means non-work issues such as family, in the case of mothers, suffered. On the other hand, giving attention to family means that the idea of an ideal worker was violated resulting in forms of stigmatization which had further career repercussions. This imbalance in managing both work and non-work matters had negative consequences on the workplace experience for women (Son Hing et al., 2023) such as decreased wellbeing

(Allen, Herst, Bruck, & Sutton, 2000), reduced job satisfaction (Duxbury & Higgins, 2001), increased job distress (Korabik, Lero, & Whitehead, 2008; Moussié & Alferts, 2018) and career and co-worker satisfaction (Boles, Wood, & Johnson, 2003; Martins, Eddleston, & Veiga, 2002). Work family guilt and mental health challenges such as depression were experienced more by women than men (Borelli, Nelson-Coffey, River, Birken, & Moss-Racusin, 2017) especially for women with caring responsibilities for older adults (Pinquart & Sørensen, 2006). All this had the potential to influence turnover intention and actual exit.

Given the patriarchal nature of the Ghanaian society further heightened the experience of WFC. This was due to rigid cultural gender norms with reference to decision making, household leadership as well as cultural roles and expectations since women are seen as the primary care givers (Dako-Gyeke & Owusu, 2013). For example, in Ghana, about 16% of the time of both women and girls aged 15 years and above was spent on unpaid care and domestic work, in comparison to about 5% of the time of men (World bank, 2020). In collectivist societies, like Ghana, family is valued and highly regarded in comparison to any other personal career pursuits (Mordi et al., 2013). This is because there is an obligation to provide continuous care for dependants both young and aged (Gambles, Lewis & Rapoport, 2006). This double burden has been shown to have a number of negative repercussions. For example, women with caring responsibilities compared to men have been found to experience higher levels of emotional exhaustion and parental burnout, (Roskam & Mikolajczak, 2020) as well as poor physical health for women with caring responsibilities for older parents (Pinquart & Sørensen, 2006). Additionally, work-family conflict, family-work conflict (Shockley & Singla, 2011; Shockley et al., 2017) and work-family guilt (Borelli, Nelson-Coffey, River, Birken, & Moss-Racusin, 2017) were on the line up.

Psychosocial safety climate has also been shown to influence turnover intention. For instance, the working conditions in which employees find themselves can potentially exacerbate stress and exhaustion thereby giving a clear indication of the kind of psychosocial safety climate that exist in the organisation (Leka, et al., 2015). Dollard (2012) posits that psychosocial safety climate of any organization is a depiction of management's level of involvement and dedication to the prevention of stress as well as the safeguarding of the psychological health of its employees. It is spearheaded by senior management and varies from one organisation to another (Dollard & Bakker, 2010). It is interesting to note that till date the health and safety bill in Ghana has not been passed.

Many participants reported that in terms of health and safety, psychosocial issues such as 1. job content (lack of variety, continuous exposure to difficult customers) 2. workload, 3. work schedule, 4. work pace (workload, high time pressure, meeting deadlines, inflexible work schedules), 5. control (low participation in decision making, lack of control over workload), 6. career development (career stagnation, lack of promotion opportunities, poor pay) and 7. work-family conflict (conflicting demands of work and home, issues relating to dual career families) were hardly on the radar of management. On the other hand, physical hazards such as wet floors, general cleanliness, fire safety trainings were dealt with seemingly quickly by management. This was in line with work by Kortum et al., (2010) who revealed that sadly, many sectors in developing countries focus on physical hazards to the neglect of psychosocial hazards, and it seems the Ghanaian banking sector is no exception.

Due to the physical nature of core banking activities in Ghana, some participants reported that they had little autonomy over how their work was organised as well as their workload. This was because core banking activities were routine and had to follow a set protocol. This made it difficult to do things another way even if it was the best choice. Working on

weekends and holidays as reported by some women meant a further reduction in family time and more WFC. This was also in line with work by Winarno et al., (2022) and Amissah et al., (2015) who found that long working hours, increased sales and high targets, working on weekends and shift work were some factors that increased WFC as well as emotional dissonance (Nerdinger, 2012). Furthermore, having autonomy to make decisions relating to how work is organised and carried out has been linked to a good work-life balance, job satisfaction, increased motivation, reduced stress and turnover intention (Kumara & Fasana, 2018; Msuya & Kumar, 2022; Reza & Anindita, 2021).

Women in the Ghanaian banking sector face heightened stress as a result of a number of challenges— inadequate family-friendly policies, lack of flexibility, poor psychosocial safety climate and gendered cultural norms. These factors create WFC which depletes resources, causes emotional strain, undermines wellbeing and contribute to turnover intention.

Theme 2: Coping with WFC

Findings revealed that in the absence of effective governmental and organisational policies to aid in managing WFC, women in the Ghanaian banking sector used a number of coping strategies. This involved falling on social support systems available to them such as family, workplace managers, external or hired help, unprofessional means and sometimes their own ingenuity. Family is a resource that increases work engagement, job satisfaction and reduces turnover intention (Le, Lee, Nielsen, Nguyen, Thi & Lan 2022; Winarno, Kisahwan, & Hermana 2022). When there was a lack of such social support due to some circumstances such as death or incapacitation, the next best option was to employ the services of nannies. Employing help externally was difficult because these services were not regulated (Tsikata, 2011) but rather were based on informal recommendations from friends and family

members, as such there was no binding contract between the parties involved. These nannies could bolt at any time, leaving mothers stranded. Again, these nanny services could be very expensive and sometimes unaffordable. Participants also reported they relied on their own ingenuity in handling both work and non-work demands. Self-efficacy has been linked to lower levels of WFC and turnover intention (Afzal et al., 2019; Albrecht & Marty, 2020; Rubio et al., 2015). Findings on unprofessional means being employed to deal with WFC can be explained as follows: Employees look up to their managers to provide them with both instrumental and emotional support to help them navigate both work and non-work challenges. When employees believe that their managers provide them with undependable social support (a form of unwanted social support — Gray et al., 2020) it rather serves as a stressor and evokes feelings of frustration. Employees may retaliate by engaging in deviant behaviours.

Findings on supportive or unsupportive behaviours from managers was in line with work by Teoh et al., (2016) who showed that supportive and unsupportive manager behaviours influenced employee outcomes such as job satisfaction or dissatisfaction and turnover intention. This is because managers are in a position to offer instrumental and emotional support to their employees. These forms of support can be viewed as job resources and can influence the work environment (Luchman & Gonzalez-Morales, 2013). For example, instrumental support enables employees to perform their work functions while emotional support makes employees feel valued and cared about. When there is a lack of workplace support coupled with an unsupportive work-family balance culture, it results in higher stigmatisations, lowered psychological wellbeing, job dissatisfaction and higher turnover intention (Fox & Quinn, 2014). Having a good social support system in place was a prerequisite for career advancement for female employees with caring responsibilities. This finding was in line with work by Schueller-Weidekamm, et al., (2012) who posited that the

success story of having a career for a woman was dependent on having good social support from family and friends.

WFC depletes resources (COR) and can cause stress for women in the Ghanaian banking sector. Cultural gender norms intensify women's experiences of WFC because of gender role expectations. This can have implications for women's turnover intention and wellbeing. Social support (workplace managers, family, external/hired help) on the other hand is a resource that can be harnessed to deal with the stress of WFC signifying how crucial a resource it is.

Theme 3: Perceived Gendered Discrimination

Cultural gender norms have been found to transcend the home and permeate even the workplace (Nartey, Bahar & Nabunya, 2023). When there was a sense of unfairness in career advancement, it had numerous implications. Results showed that career advancement for some women was perceived to be marred by gendered discrimination. Participants reported that, once they got married and started a family, this spelt doom for their career advancement because, it either slowed down or stalled highlighting the double jeopardy hypothesis. To elaborate, women were expected to reduce their work commitments in favour of caring responsibilities (Williams, Blair-Loy, & Berdahl, 2013) consequently, when they appeared to be devoted to their professions, this act of devotion was challenged and met with prejudice due to perceptions that women might take on the motherhood role at some point. Furthermore, other forms of discrimination included proceeding on early maternity leave (Di Marco, Arenas, Giorgi, Arcangeli & Mucci, 2018) which was reported by some respondents as an institutional practice.

The stigma theory by Goffman, (1963) defined stigma as an undesirable feature and with it comes a set of behaviours that are perceived as appropriate towards the individual being discriminated against. For instance, in the workplace, pregnancy may be seen as undesirable because it is perceived as physically limiting for the female employee. It could also result in disengagement from work temporarily or permanently (Fox & Quinn, 2014). This was believed to not order well for organisational productivity.

Women reporting discriminatory behaviours because of childbirth and its negative impact on career advancement was in line with work by Davies et al. 2005 cited in Hassard et al., (2023) who revealed that when women were expecting, they had concerns about how co-workers, employers and their managers would react to their pregnancies. As a result, expectant mothers anticipated that they would encounter stigma in the form of negative perceptions about their dedication to their jobs (Cunningham & Macan, 2007, Mordi et al., 2013), as well as their capabilities given their physiological circumstances (Butensky, 1984). This influenced job satisfaction, psychological wellbeing, work engagement and turnover intention (Fox & Quinn, 2014; Hassard et al., 2023; Paustian-Underdahl, et al., 2019). Again, due to childbirth, participants reported that they had a higher tendency to dip in and out of the workplace and this had negative consequences for their career progression (Ortega-Liston & Soto, 2014) because it was deemed as a lack of visibility. Consequently, interviewees expressed feelings of de-motivation, frustration and time-wasting when they faced such discrimination as it inadvertently had negative implications for their career progression and turnover intention (Farkas et al., 2019; Singh et al., 2013).

The negative effect of perceived discrimination has been supported by some studies. Volpone and Avery (2013) and Meral Elçi et al., (2021) concur that perceived discrimination

based on age, sex, race, family obligation and sexual orientation was associated with lateness, absenteeism, and intention to quit (physical withdrawal). These discriminatory practices also resulted in feelings of decreased self-worth because the efforts of those discriminated against (women in the Ghanaian banking sector) had not been duly acknowledged. This could lead to apathy on the job (Kloutsiniotis, & Mihail, 2017) and decreased motivation to maximise abilities and capabilities fully (López Bohle et al., 2017). Career advancement opportunities are key resources that enable employees to enhance their skills and capabilities. When organisations provide their employees with such avenues, it increased their levels of satisfaction and performance while reducing turnover intention (Bakker et al., 2003; Costen & Salazar, 2011; Kuvaas & Dysvik, 2010; Nyberg, 2010).

There were differing views in terms of performance appraisal systems and how these systems influenced career progression. Some participants reported that whereas there were performance appraisal systems in place, they were not objective or were done out of routine and had no meaningful impact on career progression decisions. Participants reported that sometimes subjective criterion such as going on maternity leave and childbirth or caring responsibilities were used to determine who got to advance. At other times, organisational politics and favouritism were the order of the day. This was similar to findings by Yamaguchi et al., (2016) who showed that most organisations have unproductive performance appraisal practices which were also discriminatory towards female employees with caring responsibilities (Kmec et al., 2014). Since supervisors rated their subordinates who were mothers as less committed and less flexible it made mothers less likely candidates for career advancement (King, 2008). Addison, Orztek and Wang (2014) elaborate that well educated women are promoted less often and receive less increases in pay even when they are promoted. This is due to the fact that such women are usually given the lower band of the salary range associated with their promotion (Booth, Francesconi, & Frank, 2003).

This inadvertently contributes to the gender pay gap which also influences poverty for women in old age (Eurostat 2023).

According to Awan et al., (2021), recognition and performance appraisal are two key factors that determine turnover intention. A positive evaluation of the objective nature of performance appraisal (as well as its effectiveness), career growth and salary have been associated with reduced turnover intention (Alqarni, 2018; Nawaz & Pangil, 2021). This led to organisational commitment (Ahuja, et al., 2018) while the reverse could heighten turnover intention (He et al., 2020). Sileshi (2015) concurs that although women have the opportunity to advance there are usually stumbling blocks in their way. These stumbling blocks include the glass ceiling phenomenon in which despite women having the right education, skill set and experience they are unable to attain higher levels of leadership due to discriminatory practices, systemic barriers or stereotypes (Hassard, 2023). HR practices and policies are one conduit by which women may be prepared for leadership positions however more often than not, women are denied access to such development opportunities (Hoobler, Lemmon, & Wayne, 2014).

Cultural norms also play a role in how appraisals are carried out, further influencing career progression for women. For example, societal expectations of what women should be ie. warm and communal (Son Hing, et al. 2023) differed from what society believed leadership should be which was being agentic (Eagly & Karau, 2002) and this was perceived to be characteristic of men instead. As a result, women's appraisal ratings have been found to depend on how their rater perceived they should carry themselves rather than on their actual performance (Son Hing, Sakr, Sorenson, Stamarski, Caniera, & Colaco, 2023). This resulted in women not being given negative feedback (King et al., 2012) even if it had the potential

to lead to improved performance, better learning opportunities and development. This was because, raters did not want to make women feel bad about the negative feedback they may receive (Jampol, Rattan, & Wolf, 2022). Ajemba (2023) explains that women are seen in a negative light when it comes to recruiting for leadership positions because of the role conflicts they experience as mothers and career women. In effect, Hurley and Choudhary (2016) state that for every child that a woman had, she was 4.3 times less likely to attain leadership positions such as Chief Executive Officer. In addition, women also struggled with obtaining the needed work experience and opportunities for development and this further propelled them away from taking up leadership positions (Francis, 2017).

Alternatively, other female participants reported that there were clear-cut career progression criteria which were informed by objective appraisal systems. Such employees expressed that gender was never used as a career progression measure. Nawaz and Pangil (2016) explained that when employees believed there was fairness in the performance appraisal process and in their salaries, it lowered their turnover intention.

In summary, the findings showed that discriminatory practices coupled with cultural gender norms play a significant role in the career trajectory of women in the Ghanaian banking sector. The different roles that women play intersect to create unique experiences of stigma and bias causing them to be vulnerable to turnover intention especially during pregnancy and care giving periods. Such discriminatory behaviours, unfairness in career advancement and biased appraisal systems serve as resource depletion factors and have negative implications for psychological safety, motivation and commitment and ultimately turnover intention. When such depletion losses are addressed, it can result in resource gains and increase retention.

Theme 4: Turnover Decisions and Destinations

The turnover decisions and destinations are a true reflection of a desire for autonomy, advancement and flexibility as these are believed to be paramount employee needs for women in the Ghanaian banking sector. Women deciding to leave their employment to fulfil family needs may not necessarily be voluntary but may be the result of deep-rooted cultural gender norms and a desire for them to adhere to these cultural obligations. Additionally, given that Ghana ranks high on power distance (Owusu, Yawson, Gbolahan, & Watanawigun, 2025), there is a tendency for limited open communication hence, employees tend to shy away from engaging in help-seeking behaviours (Ji, Zhou, Li & Yang, 2015). Employees may also not question authority as a result of fear (Dai, Li, Xie & Deng, 2022) and an unwillingness to speak therefore they rather remain silent. Given the above, it is plausible that women in the Ghanaian banking sector may prefer not to openly speak about the challenges they may be facing probably due to the belief that this act of assertiveness may be met with negative consequences. Moreover, since jobs that have little autonomy are characteristic of high-power distance societies (Danquah, Amankona, Amo & Bonney, 2021), a quest for more autonomy and flexibility was the goal for participants who actually quit their banking jobs in this study.

Flexibility has been shown to be a product of hybrid work and has many benefits that accrue to the individual in the form of increased work-life balance, increased job satisfaction, performance and reduced stress outcomes (Gajendran & Harrison, 2007; Ipsen et al., 2021; Moen et al., 2016; Smite et al., 2023). Moen, Oakes, Shi-Roong and Wen (2016) have shown that flexibility lowered turnover intention a year later and voluntary turnover over a time frame of almost 3 years. In addition, Tsen, Gu, Tan and Goh (2021) posit that employees who had control over their work content benefited more from flexible work arrangements and had lower turnover intention. This emphasizes the importance of job autonomy.

Organisations also benefit from flexibility in the form of recruitment and retention opportunities (Larson, 2023) while enjoying cost savings due to reduced office space, as a result of technological accessibility (Edwards et al., 2023).

It can be assumed that a lot of effort is expended as a woman to maintain employment in the Ghanaian banking sector therefore, moving into areas that place less demand on women will enable them to conserve their energy and protect their limited resources (family, social support). Again, work provides a social identity that is linked to self-esteem and a sense of belongingness. Leaving the banking sector would mean that social identity as a banker would be lost in addition to financial benefits. In order to maintain this identity and a steady source of income, women who exit or intend to exit go on to pursue other career options. This not only allows them to fulfil their monetary obligations as contributing family members but also enables them to maintain their status as career women.

Finally, cultural, structural and organisational factors intersect to shape the turnover decisions and destinations of women in the Ghanaian banking sector. Limited autonomy and a lack of flexibility heighten stress and signify a depletion of resources in accordance with COR theory. This loss moves women toward seeking opportunities to turn these resource losses into resource gains. Gender norms and power distance further deepens a culture of silence and compliance thus turnover intention is employed as a protective strategy to conserve resources.

7.11 CONCLUSION

Women in the Ghanaian banking sector face a lot of challenges such as lack of career advancement, and experiences of increased stress due to WFC. A lack of career advancement was as a result of the discrimination and stigma that was often attached to being a woman and specifically a mother who had caring responsibilities as well as gender role biases. Having caring responsibilities connoted a lack of commitment to one's job because of other commitments which were usually non-work related. The experience of increased stress linked to WFC had many twists to it. These included the lack of organisation specific family friendly policies that enabled women and for that matter mothers to have a good work-life balance to manage effectively work and non-work issues. The 12-week maternity policy and its provisions were also not adequate in helping women to manage work and private life. In addition, having unsupportive managers made it even more difficult to manage work and family in especially emergency situations. Furthermore, a lack of consideration for psychosocial issues such as long working hours, working on weekends and holidays, tight work schedules and unachievable targets and a lack of commitment from management to deal with these issues all contributed to the increased stress women in the Ghanaian banking sector experienced.

Gendered cultural norms and intersectionality also heightened the experience of WFC hence resulting in resource depletion (COR). Having flexibility was seen as a resource and could play a protective function for women in the Ghanaian banking sector thereby guiding turnover decisions and destinations.

CHAPTER 8

SUMMARY AND INTEGRATION OF STUDIES, IMPLICATIONS, AND CONCLUSION.

8.1 INTRODUCTION

This final chapter focused on the summary, integration and synthesis of findings across all studies (quantitative and qualitative). It also captures the strengths, limitations and originality, that the study brings into the field of Occupational Psychology. Finally, the implications of research findings for academia, practice and policy are also discussed.

8.2 SUMMARY, INTEGRATION AND SYNTHESIS OF FINDINGS FROM BOTH QUANTITATIVE AND QUALITATIVE STUDIES.

The triangulation strategy adopted was the methodological triangulation in which various data collection strategies were employed (Noble & Heale, 2019). This thesis used both surveys and interviews as data collection methods. Each of them represented quantitative and qualitative research methods respectively and the mixing of both methods was also considered a form of triangulation (Heale & Forbes, 2013). Triangulation is essential as it allows researchers to offer explorations and explanations for human behaviours that may be regarded as complex. In addition, triangulation employs a diverse range of methods, and allows the explanations given to be more rounded (Joppe, 2000).

According to Ivankova et al. (2006), integration in the sequential explanatory mixed methods research design has been identified as occurring at three separate phases. These are at the formative stages of the research, in the middle and during the interpretation of findings.

Given the above, this thesis demonstrated integration at all three levels. For example, the main aims of the thesis were 1. to ascertain the variables that exert the greatest influence on the turnover intention of women in the Ghanaian banking sector and 2. to also explore the lived experiences of these women and its influence on their turnover intention. The quantitative studies (empirical studies 1-3) were used to fulfil the first aim by answering the following research question - what are the variables that predict turnover intention for women in the Ghanaian banking sector? Theories that were used to explain findings from these studies were the Conservation of Resources Theory by Hobfoll (1989; 2001a; 2001b; 2011; 2018; Hobfoll & Lily, 1993) and the Social Exchange Theory by Blau (1964). The COR theory was used to explain how resource loss or resource gain could influence turnover intention while the SET (Blau, 1964) was also used to examine how social exchange between two or more parties, for example employees and their organisation could influence behaviour based on the perceived cost and benefits that the parties involved in the employment relationship can derive from each other.

Meanwhile, the qualitative study was used to achieve the second aim of the thesis by answering the research question – how do the variables identified (empirical studies 1 – 3) influence the lived experiences and turnover intention of women in the Ghanaian banking sector? The outlining of research questions under both quantitative and qualitative studies in the formative phase of the thesis was the first point of integration for this research (Ivankova et al. 2006; Teddlie & Tashakkori, 2003).

To further explore the quantitative findings, the selection of participants as well as the data collection protocols to be utilised for the follow up qualitative phase were guided by the results obtained from the quantitative phase (Creswell, 2003).

Participants were selected from the three pre-existing turnover intention groups (i.e. high, moderate and low). This marked the second point of integration for both quantitative and qualitative phases of the thesis and was done to provide context on how their different experiences influenced turnover decisions. Participants had similar lived experiences despite their different levels of turnover intention. An intersectionality lens (the double jeopardy hypothesis) was used to interpret the results obtained in the qualitative phase.

Finally, integration for both quantitative and qualitative studies occurred during the interpretation of results phase (Onwuegbuzie & Teddlie, 2003). Findings from the qualitative phase was used to shed more light on the quantitative findings. Thus, by providing depth and richness, a wholistic understanding of the turnover intention concept was achieved.

8.2.1 Summary of Findings

8.2.1.1 Empirical Studies 1 and 4

Empirical study 1 focussed on work-family conflict, social support and turnover intention. Quantitative findings showed that work-family conflict (WFC) positively and significantly predicted turnover intention, and this was in line with work by Aboobaker and Edward, (2020) and Rasheed, et al, (2018). However, social support negatively and significantly predicted turnover intention, and this was in line with works by Arici, (2018); Ghosh, et al., (2019) and Tetteh, et al., (2019). Social support has been found to reduce emotional exhaustion (Lee & Jung, 2015) that stems from WFC (Blomme & Colleagues, 2010).

Qualitative findings shed more light on the above observed relationships and revealed that for women working in the Ghanaian banking sector WFC was as a result of unsupportive/impractical government and organisational policies. These factors initiated increased stress among women working in the Ghanaian banking sector. The national

maternity leave policy put in place by government in and of itself was adjudged inadequate because it was not tailored to deal with the unique and idiosyncratic challenges of managing both work and non-work demands. Furthermore, participants shared that the lack of organisation specific family friendly policies led to the presumably automatic adoption of the national maternity leave policy as the working family friendly policy. Even with that, participants pointed out that banks had not positioned themselves to effectively execute the stipulations of the national maternity leave policy. Besides, commuting stress was identified as a major factor that deterred female bank employees with caring responsibilities from fully benefitting from the provisions under this policy. In addition, commuting stress has been shown to be positively linked to burnout and turnover intention (Amponsah-Tawiah et al. 2016). Qualitative findings also showed that behaviours of unsupportive managers exacerbated WFC and increased the stress female employees experienced (Teoh et al., 2019)

According to COR theory (Hobfoll, 2023) individuals go to great lengths to obtain, guard and keep resources that are of value to them because the loss of resources has more damaging effects both emotionally and psychologically. As a result, when they are faced with the threat of loss or actual loss of these resources, it has the potential to increase stress levels. In order to prevent this loss or to recover from it, more resources may or may not be invested depending on how resource endowed or deprived the individual is. Also, the employment relationship can be compared to a social exchange in which both parties stand to mutually benefit. If at any time, one party perceives the relationship to be no longer mutually beneficial, that party has a higher tendency to abandon the relationship. For example, an employee in an abusive supervisory relationship may exit the relationship by engaging in turnover intention which is a form of cognitive disengagement. This may be due to the fact that an abusive supervisory relationship may be taxing the emotional resources the employee may have. Consequently, the relationship may be deemed not mutually beneficial as the

employee does not obtain coaching, mentoring or other benefits that are associated with being in a good supervisory relationship. This situation may subsequently lead to actual turnover which is the final step in the turnover process.

With this in mind, the positive relationship between WFC and turnover intention as well as the negative relationship between social support observed can be explained as follows: When women in the Ghanaian banking sector are faced with WFC without organisational, family or external support, it taxes the resources they have to deal effectively with the demands of both roles. This increases their stress levels while rendering the employment relationship less mutually beneficial. Since this stress is emotionally damaging and family is a universally valued resource, such employees would rather conserve their energies by engaging in turnover intention and potentially actual turnover.

8.2.2 Summary of Findings

8.2.2.1 Empirical Studies 2 and 4

Empirical study 2 focussed on leadership (transformational and transactional), perceptions of HR practices, work engagement and turnover intention. Quantitative findings revealed that transformational leadership had a stronger negative predictive power on turnover intention. This was in line with works by Chang, Wang and Huang (2013) and Bailey (2016). Furthermore, when social exchange between leaders and members was strong, it had the potential to reduce stress-related turnover intention (Tetteh et al., 2019). Similarly, qualitative findings revealed that supportive manager behaviours (Teoh, et al. 2019), family or external support reduced turnover intention by reducing the stress associated with WFC for women in the Ghanaian banking sector. Participants shared that having a supportive manager meant having a manager who beyond work had genuine interest in the welfare of

female bank employees and was ready to offer them support in handling non-work challenges when the need arose.

Additionally, participants shared that when their line managers or supervisors provided support toward them and more especially those with caring responsibilities, it ameliorated the stress they experienced. This further decreased their turnover intention (Teoh et al., 2016). The works of Le, Lee, Nielsen and Nguyen (2022) as well as that of Winarno, Kisahwan and Hermana (2022) lend support to the above qualitative findings. Additionally, participants revealed that they relied on their own ingenuity in dealing with WFC as such their perceptions of self-efficacy reduced the stress associated with WFC (Mondo et al., 2022). When all other avenues failed, unprofessional means were employed to deal with WFC out of a sense of helplessness.

For perceptions of HR practices, work-life balance, job security and performance appraisal negatively and significantly predicted turnover intention. This was in line with works by Addai et al. (2022), Awan et al. (2021), Haynie et al. (2014), Hossain (2018). Jaharuddin and Zainol (2019) and lastly, Maharani and Tamara (2024). Since HR practices are seen as messages from an organisation to its employees, it has the potential to influence the manner in which employees behave (Choudhury & Mishra, 2010). Consequently, depending on how these practices are perceived it may or may not influence their turnover intention. For example, perceptions of work-life balance practices among the current sample were deemed as low therefore, turnover intention was observed to be high. This was due to the lack of organisation specific WLB practices and the lack of autonomy. Consequently, participants shared that they experienced increased stress due to WFC resulting in the observed high TI.

In addition, the theme gendered discrimination explored how biased appraisal systems and motherhood threatened career advancement. Qualitative findings showed that although performance appraisals were carried out regularly, it lacked objectivity therefore, the process was regarded by participants as mere paperwork done to satisfy organisational requirements. Due to this lack of objectivity, it was a shared belief that women with caring responsibilities were discriminated against and stigmatised because of their gender and motherhood status. This discrimination was based off the common perception that they could not devote their time and skills fully to their jobs because of their caring responsibilities. Consequently, they were perceived to be incapable of delivering beyond expectations and this impeded their career progression since they were not considered when career opportunities arose within their organisations.

According to the principle of reciprocity of the Social Exchange Theory (SET), as long as the exchange between leaders and members is perceived as mutually beneficial, members are likely to maintain this exchange. Alternatively, if at any given point the employment relationship is deemed as not beneficial for either party it increases TI. Moreover, having career progression could be harnessed to gain other resources (COR) that could be beneficial. As such, when it was lacking, this could increase feelings of unfairness and de-motivation, further depleting available limited resources.

8.2.3 Summary of Findings

8.2.3.1 Empirical Studies 3 and 4

Empirical study 3 looked at how emotional labour, emotional exhaustion, job satisfaction, abusive supervision, psychosocial safety climate, employee wellbeing, ergonomics, and career advancement opportunities influenced turnover intention. While quantitative findings found that emotional exhaustion and abusive supervision positively predicted turnover

intention, psychosocial safety climate and job satisfaction predicted turnover intention negatively and significantly. These findings were in line with works by (Bentley et al, 2021, Huyghebaert et al., 2018, Moon et al., 2013, Pradhan & Jena, 2017; Singh, 2019; Yang & Guy, 2015). Reliance on emotion regulation strategies such as surface acting drained the resources individuals had to deal with other workplace challenges (COR), further aggravating their exhaustion (Troughakos et al. 2015).

Low perceptions of psychosocial safety climate indicated that there were potentially inherent psychosocial hazards in the Ghanaian banking sector. Psychosocial hazards have been linked positively to increased stress levels, thereby negatively impacting on job satisfaction and consequently leading to turnover intention (Gamor et al., (2014); Winarno et al., 2022). This was confirmed by qualitative findings in which participants expressed that, physical hazards were given more priority by management compared to psychosocial ones, and this potentially could influence turnover intention. For example, some of the inherent psychosocial challenges expressed by participants were a lack of autonomy, WFC due to the inflexible nature of banking (tight schedules), work schedules such as working for long hours and on weekends, a lack of work-life balance practices as well as unachievable performance targets.

Since resource loss has more severe consequences according to COR, individuals refrain from investing anymore resources in order to conserve the limited resources available. They may engage in turnover intention as a way to deal with further resource loss. In like manner, the existence of a low psychosocial safety climate was an indication that there were high levels of stress (Havermans et al., 2017) just as dealing with abusive supervision also rips the individual of scarce resources hence, turnover intention. Additionally, a low psychological safety climate, emotional exhaustion and abusive supervision suggest that the

employment relationship is no longer viable or mutually beneficial (SET) thereby increasing turnover intention.

8.3 THESIS ORIGINALITY

This thesis brings originality to research in the field of occupational psychology. It is an expansion of the work of Asiedu-Appiah et al. (2015) who studied turnover intention and job performance among bank employees in Ghana using a mixed methods approach. Whereas their study focused solely on work-life balance practices and its influence on turnover intention, this thesis focused on a wider range of predictor variables. While the former employed an exploratory mixed methods approach, this study used an explanatory approach.

Although TI has been investigated for more than 100 years (Hom et al., 2017), turnover has been seen as an end in itself rather than a means to an end. As a response to the call by Hom et al., (2012), this study explored qualitatively the TI destinations of employees who quit their jobs. Findings suggested that flexibility and autonomy were two major workplace practices that female bankers desired. This was evidenced by the career paths of women who had left the banking sector (in the course of this research) and what they went on to pursue. The new career paths explored were fields other than the banking sector such as self-employment and teaching as it was believed these ventures afforded them flexibility and autonomy.

Lastly, the thesis tested the Conservation of Resources theory (COR) and the Social Exchange Theory (SET) propounded by Blau (1964) in a non-western context such as Ghana. By applying these theories, the thesis sought to examine how resource loss or gains

resulted in withdrawal behaviours such as turnover intention. SET was also used to examine how the principles of reciprocity influenced the employment relationship and determined TI or not.

8.4 STRENGTHS

Methodologically, this thesis applied the sequential explanatory mixed methods design and deviates from the norm of using a single method. The former drew on the strengths of both quantitative and qualitative methods making for a more robust analysis (Creswell, et al., 2003) while providing greater insights (Story &Tait, 2019) into TI predictors for women in the Ghanaian banking profession.

The use of a mixed methods design was beneficial because, the design was split in two phases meaning that a researcher could single handedly carry out each phase separately and collect the same type of data without requiring a research team. This made it straightforward in its implementation (Creswell et al. 2003). In addition, the two-phase nature of the sequential explanatory mixed methods design makes it simple when putting together the final report as each stage is carried out separately (Creswell et al., 2003). Lastly, this design appeals to quantitative researchers due to its strong quantitative basis (Creswell, 2006).

The use of online semi-structured interviews allowed the researcher to cover areas from quantitative study findings that needed further investigation, giving participants some flexibility to delve into topics that were of interest to them. (Creswell & Creswell, 2022). The study included a wide range of predictor variables based on an initial scoping literature review done to see which variables were most likely to be related to turnover intention.

8.5 LIMITATIONS (EMPIRICAL STUDIES 1-3)

Despite its strengths, the sequential explanatory mixed methods design is time consuming in its implementation (Creswell et al. 2003). This is because researchers must make a number of crucial decisions which include priority: whether the quantitative or qualitative study should be given precedence, when or at what stage integration should happen, and lastly, sequence: how the data collection and analysis should occur (Creswell et al., 2003). Also, in its implementation, there is a possibility for either phase to take slightly longer than expected thereby impacting on the resources available to implement the design successfully (Creswell et al., 2003).

Additionally, obtaining ethical approval for the qualitative phase could be delayed thereby adding on to the lengthy nature of the implementation phase. This is because carrying out the qualitative phase of the research is dependent on the results obtained in the quantitative phase (Creswell et al., 2003). Furthermore, the use of a cross-sectional survey design meant that causality could not be established (Creswell & Creswell, 2022) since they are used to establish relationships (correlation) and have been shown to have low response rates (Goodfellow, 2023). Again, this study did not test for mediation or moderation. Mediation and moderation analyses would have given more nuance to findings by showing the complex mechanisms through which the independent variables investigated were linked to the dependent variable (turnover intention) consequently leading to more fine-tuned predictions (Musairah, 2015).

Finally, the sample for the study comprised solely of female workers in a particular industry (the Ghanaian banking sector) in a defined geographical location. This was so due to the inclusion criteria set out by the study. While this study unveils some great insights in relation to the lived experiences of female employees in the Ghanaian banking sector and the

variables that strongly predict their turnover intention, findings are gender and context specific. Given that, they cannot be generalized to male or mixed populations or sectors outside of the Ghanaian banking sector.

8.6 IMPLICATIONS

8.6.1 Policy

The policy implications of the study are as follows.

The findings divulged that perceptions of psychosocial safety climate were low. Consequently, this was an indication of high levels of stress among women in the Ghanaian banking sector. As high levels of stress have been found to be harmful for the health of individuals, it is of the utmost importance that the Occupational Health and Safety (OHS) bill in Ghana is passed into law. This will ensure a more comprehensive legal framework for providing safer work environment for employees and accountability on the part of organisations.

More specifically, by conducting risk assessments that are tailored to address women's health and safety concerns such as sexual harassment, bullying, and workplace violence, employees' morale and productivity will be boosted. This step is crucial as research shows that women compared to men are more likely to be exposed to psychosocial hazards such as harassment, bullying and workplace violence however, women were mostly exposed to harassment when the nature of their jobs meant they had to make regular contact with their clients (EWCTS 2021). Safer work environments will promote a sense of inclusion while signalling to female employees that they are valued members of their organisations. Consequently, there will be reduced absenteeism due to illness and injury and improved wellbeing due to a reduction in stress levels.

Findings also revealed that work-family conflict was a significant and positive predictor of turnover intention. The passing of the OHS bill into law could afford women with caring responsibilities the opportunity to engage in other work arrangements such as part-time work, flexible work or even job sharing. This is of utmost importance as research shows that many women need some form of flexible work arrangement due to their childcare responsibilities (EWCTS 2021).

8.6.2 Practice

The thesis has a number of implications for practice.

Findings showed that work-family conflict is still a challenge for women in the Ghanaian banking sector as evidenced by a significant and positive predictive relationship between WFC and TI. In the wake of globalisation and the changing world of work, it is essential that organisations (banks) develop their own family friendly policies that would support their employees, particularly women so as to avoid the stress associated with balancing work and life, given that stress could lead to decreases in job satisfaction and ultimately turnover intention and could be costly in the long run for banks.

Banks must begin to think strategically around recruitment and selection, compensation policies, as well as strategies that can attract and retain female talent. These can include work-life balance policies or practices such as part-time work, remote work, job sharing, flexi-hours, among others. This has become crucial due to research findings showing that on average women work more hours per week (7 hours more) when combining both paid and unpaid work. This mainly stems from the family commitments women have such as childcare responsibilities (EWCTS, 2021). It further increases women's workload in comparison to men. Consequently, women are more susceptible to work overload (Nelson

& Burke, 2002) as well as role overload. These have been found to have both physical and mental health consequences for women.

Given the above, when these work life balance practices are harnessed and incorporated, it has the potential to increase retention among female staff while not compromising on productivity.

It was also noted that HR practices such as performance appraisal was not perceived to be as effective and objective as they should be due to discriminatory behaviours towards women with caring responsibilities. HR practitioners must take another look at how the loopholes in performance management systems can be addressed to ensure fairness and objectivity. This will then boost employee commitment and reduce turnover intention (Ahuja, et al., 2018; Nketsiah, 2024; Rehman, et al., 2020).

Again, the findings showed that transformational leadership has a positive influence in reducing turnover intention. This means, line managers or supervisors of female employees need to move away from a transactional nature of employee management which emphasizes the use of rewards and punishment to a more transformational leadership approach. When managers/supervisors take a genuine and personal interest in the affairs of their direct reports (subordinates) it sends a powerful signal that has an influence on employee behaviours such as engagement and commitment. Employees who exhibit these behaviours are less likely to have turnover intention. Furthermore, when managers or supervisors lend support for their direct reports, it helps to reduce emotional exhaustion which has been found to lead to turnover intentions.

HR practitioners in the Ghanaian banking sector can offer training on leadership to equip managers and supervisors with the right set of leadership skills (preferably transformational leadership) needed to manage their subordinates effectively especially female employees. This can be harnessed to reduce turnover intention among them.

In terms of Psychosocial Safety Climate, it was noted that there were low perceptions of it by female employees in the Ghanaian banking sector. Some psychosocial risks reported include a lack of autonomy, tight deadlines, inflexible work schedules, working long hours, on weekends and sometimes holidays. Again, female employees reported that they were faced with unachievable targets.

For example, work in the banking sector is highly structured (guided by standard operating procedures) therefore leaving little autonomy for female employees to make decisions about how their work is carried out. In addition, working on weekends, long hours and holidays, having tight and inflexible work schedules were triggers for WFC. These have been found to be a hindrance to a good work-life balance.

Findings also showed that abusive supervision was positively related to turnover intention for women in the Ghanaian banking sector. Research points out that abusive supervision has a stronger effect in organisations that have a mechanistic structure (Aryee, 2008). The banking sector can be described as a bureaucratic organisation since it is characterised by mechanistic structures. Such organisations have a hierarchical organisational design in which there is a defined chain of command. Productivity, stability and efficiency are prioritised, and decision-making is concentrated at the top, with standardised procedures and a clearly defined division of labour (Kumar, 2023).

It behoves on organisations to ensure that abusive supervision is not tolerated at any level given the devastating effects it can have (both directly and indirectly) such as deviant behaviours towards the organisation and work colleagues (Bennet & Robinson (1995) as well as turnover intention (Singh, 2019). This can be achieved by ensuring that there are clear HR policies on abuse and also where these policies are breached, the appropriate sanctions are applied to the latter. In addition, organisations can demonstrate their commitment to tackling abuse by employing practical measures such as the display of posters in plain sight (zero tolerance of abuse) or other means of communicating this, as well as swiftness and fairness in dealing with individuals who perpetuate the act.

HR practitioners must begin to think beyond the management of physical hazards in the workplace by focusing more on the psychosocial ones. Although these hazards may not be easy to spot, they have an equally damning effect on employees if not more compared to physical hazards. Addressing psychosocial hazards have implications for employee wellbeing and productivity.

8.6.3 Academia

This thesis developed a theoretical framework which can provide the basis for future research to be conducted. The framework can be used to define the scope of future research by aiding in making decisions concerning objectives and research questions to be addressed, the methodology and methods for data collection, analysis, as well as the interpretation of research findings.

Additionally, findings add on to the existing body of knowledge on the variables that have the greatest predictive power on turnover intention specifically for women (Farkas et al., 2019; Singh et al., 2013). This helps to deepen our understanding of the turnover intention

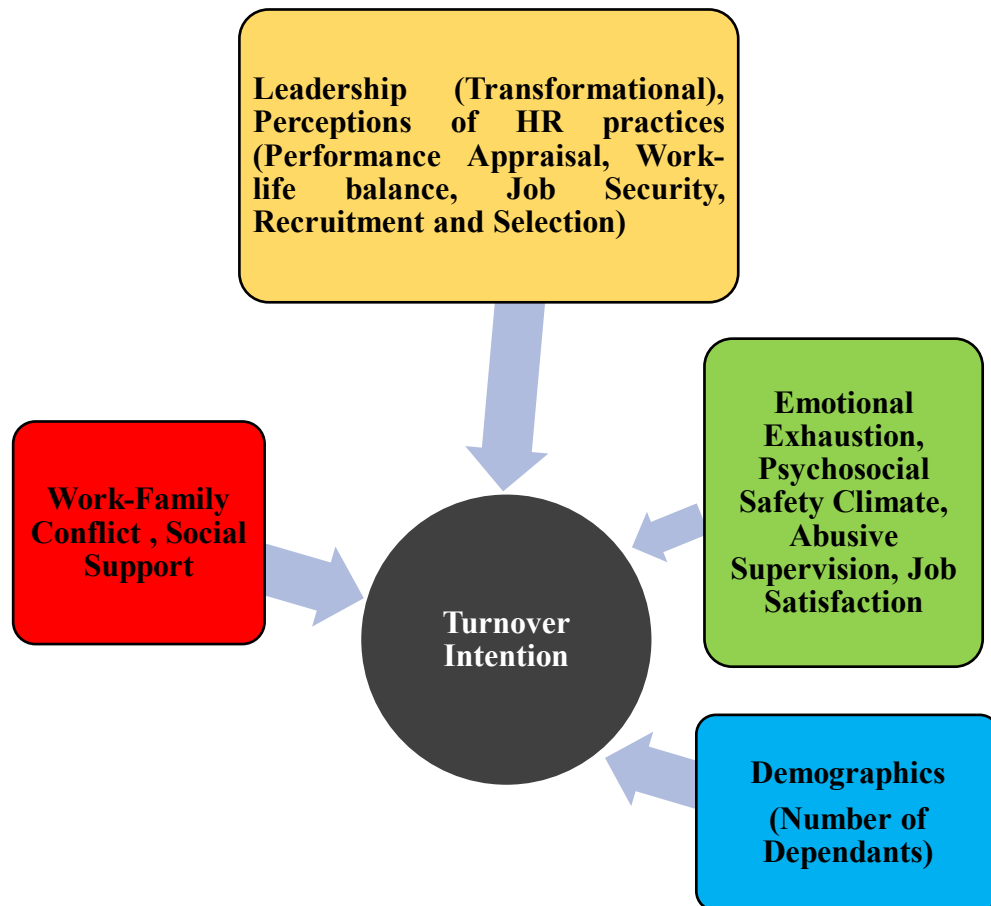
phenomenon by showing what motivates women in the Ghanaian banking sector to engage in turnover intention and the psychological processes underlying it. Furthermore, the predictors of turnover intention can be used to gauge predictors for actual turnover.

From a methodological point of view, this thesis advances knowledge in research methodologies in the field of Occupational Psychology by demonstrating that to understand the concept of turnover intention, it is beneficial to employ the mixed methods approach specifically the sequential explanatory design. It can be seen from the study how the use of a mixed methods, rather than a single approach helped unearth the twists associated with the turnover intention of women in the Ghanaian banking sector. Whereas the quantitative study showed breadth and captured the extent of the phenomenon, the qualitative study brought depth by exploring the various angles and components that could influence turnover intention. Due to statistical power issues the use of a mixed methods approach also allowed for the exploration of intersectionality which is a complex phenomenon (Agenor, 2020; Bowleg & Bauer, 2016). In addition, the use of thematic analysis allowed for the exploration of how intersectionality influences people's lived experiences (Braun & Clarke, 2012).

8.7 DIRECTIONS FOR FUTURE RESEARCH

In the future, it would be good to test the theoretical framework that has been developed in this study. Additionally, mediation and moderation analysis would help to examine and understand underlying mechanisms involved in turnover intention in the Ghanaian banking sector. This would give more nuance to findings.

Theoretical Framework for Turnover Intention among women in the Ghanaian Banking Sector.



Again, future research can look into conducting comparative studies by collecting data for both males and females and analysing how they differ in terms of their turnover intention, as well as their lived experiences as employees of banks in Ghana. This would enhance sample representativeness and generalisation of research findings.

Also, in terms of establishing some level of causality, future research should take into consideration the possibility of conducting a longitudinal study. This would enable the determination of which variables lead to actual turnover for women in the Ghanaian banking sector. In that regard, the turnover intention model developed in this study should be tested

in future research. In addition, the findings of this study showed that there is a low perception of psychosocial safety climate among women in the Ghanaian banking sector. This is an area that can be explored further by conducting research that takes the form of action research. This should involve a plan to provide solutions to the findings that would be unearthed.

Finally, future research can look into other forms of leadership and how they influence turnover intention among women in the Ghanaian banking sector.

8.8 CONCLUSION

This thesis aimed to determine the factors that influence turnover intention among women in the Ghanaian banking sector through the use of surveys. The thesis also sought to explore the lived experiences of these women using semi-structured interviews in a qualitative study. Key findings identified a positive predictive relationship among turnover intention and these variables — Work-Family Conflict; Abusive Supervision; Emotional Exhaustion and Employee Perceptions of HR Practices (Recruitment and Selection).

It also identified a negative predictive relationship among turnover intention and these variables – Social Support; Psychosocial Safety Climate; Leadership (transformational) and Employee Perceptions of HR Practices (Performance Appraisal, Work - Life Balance, Job Security). These findings have implications for policy, practice and academia. Directions for future research has also been discussed as part of this work.

In conclusion, the research contributes to existing literature by emphasising recommended ways in which organisations can benefit from flexible work arrangements and other work

life balance practices which could in turn increase retention among staff while not compromising on productivity.

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APPENDIX 1
LETTER TO PARTICIPATING BANKS

Nottingham Trent University
50 Shakespeare Street
NG1 4FQ
United Kingdom

The Human Resource Manager,
XXX Bank Limited,
Accra, Ghana

July 12, 2021.

Dear Sir,

PARTICIPATION IN A RESEARCH STUDY – TURNOVER INTENTIONS OF WOMEN IN THE GHANAIN BANKING INDUSTRY.

I am Akosua Konadu Osei-Gyasi (Mrs), a PhD student at the Nottingham Trent University (Psychology Department) in the United Kingdom (UK). As part of my Doctoral programme, I am undertaking a study on the factors that influence the turnover intentions of women in the Ghanaian Banking Industry. The study will involve a series of survey which will make use of questionnaires and semi-structured interviews.

Studies have shown that turnover intentions are high in countries that have high power distance, low masculinity, and individualism and Ghana is one of such countries. Again, women in general have also been found to quit formal employment more than men.

It is imperative to ascertain the factors that account for this and to guard against turnover intentions as it can be very costly to organisations. It is equally important that through informed policies, women will better be supported in their employment journeys to ensure the retention of talent.

By participating, your organisation would be provided with a copy of the final report which will show the results of the study. This information would enable your organisation to make informed decisions and policies that would help reduce the rate of turnover if not prevent it outrightly among your female staff.

Data collected will be collected outside of office hours and will be available to only the researcher and the supervisory team which is made up of Assoc. Prof. Maria Karanika-Murray, Dr. Glenn Williams, and Dr. Mark Harris.

Do not hesitate to contact any member of the team with any queries and concerns.

Counting on your cooperation.

Yours Faithfully,

.....

Akosua Konadu Osei-Gyasi

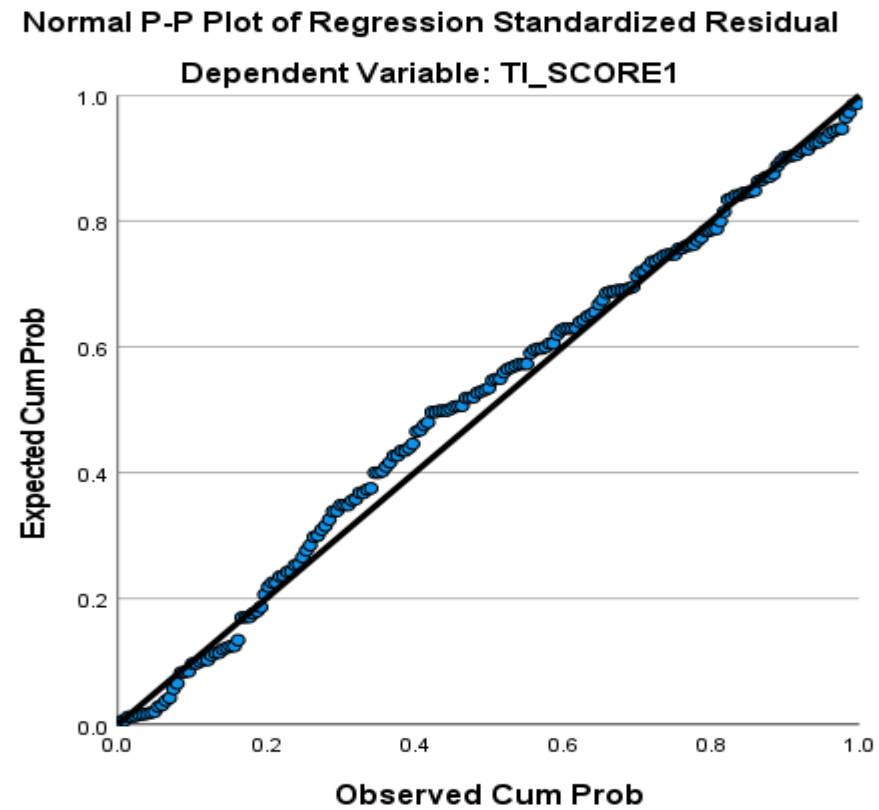
APPENDIX 2
ASSUMPTIONS UNDERLYING MULTIPLE REGRESSION (Empirical Study 1)
MULTICOLLINEARITY

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	3.421	.340		10.060	<.001					
	WFC_SCORE	.017	.004	.299	4.607	<.001	.366	.316	.292	.954	1.048
	SS_SCORE	-.018	.004	-.313	-4.824	<.001	-.377	-.329	-.306	.954	1.048

a. Dependent Variable: TI_SCORE1

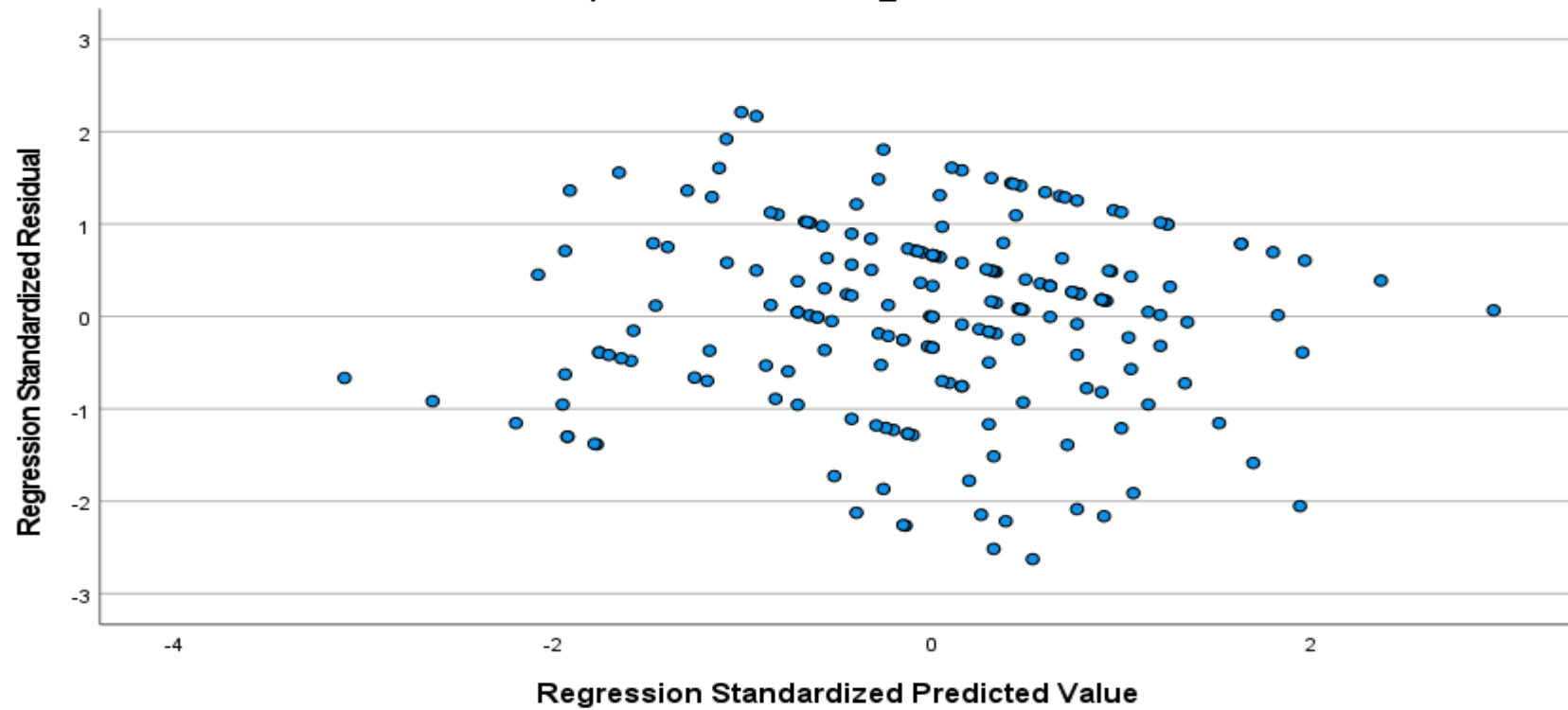
OUTLIERS, NORMALITY, LINEARITY, HOMOSCEDASTICITY, INDEPENDENCE OF RESIDUALS (Empirical Study 1)



(Empirical Study 1)

Scatterplot

Dependent Variable: TI_SCORE1



TEST FOR OUTLIERS (Empirical Study 1)

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.6636	4.9322	3.3333	.53885	195
Std. Predicted Value	-3.099	2.967	.000	1.000	195
Standard Error of Predicted Value	.072	.235	.118	.038	195
Adjusted Predicted Value	1.7025	4.9285	3.3334	.53855	195
Residual	-2.62115	2.20758	.00000	.99282	195
Std. Residual	-2.626	2.212	.000	.995	195
Stud. Residual	-2.659	2.224	.000	1.003	195
Deleted Residual	-2.68669	2.23121	-.00011	1.00962	195
Stud. Deleted Residual	-2.702	2.247	-.001	1.008	195
Mahal. Distance	.018	9.724	1.990	1.964	195
Cook's Distance	.000	.066	.006	.010	195
Centered Leverage Value	.000	.050	.010	.010	195

a. Dependent Variable: TI_SCORE1

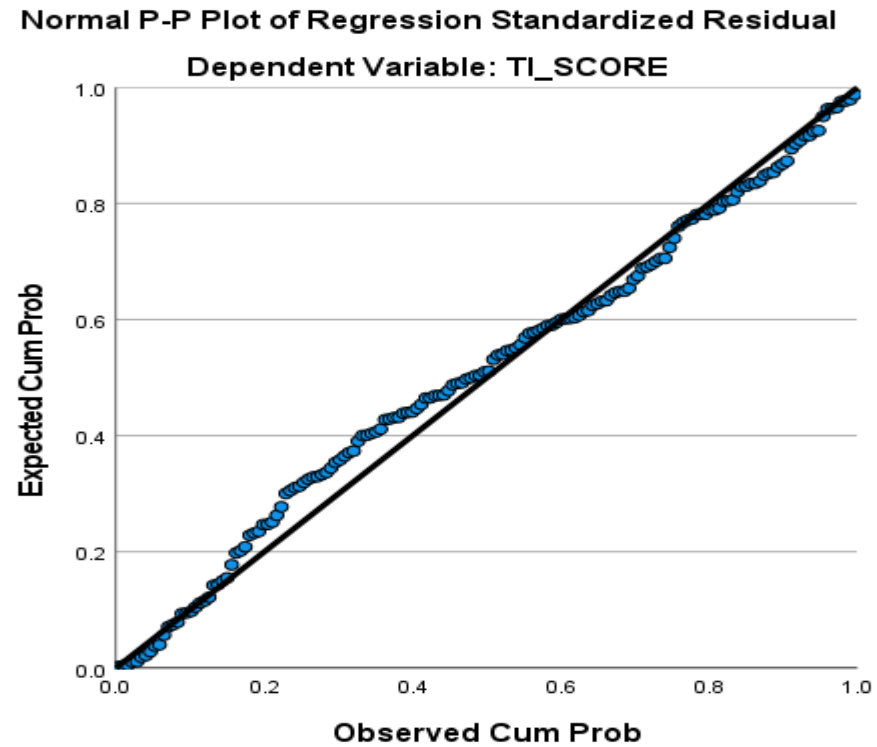
MULTICOLLINEARITY (Empirical Study 2)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	5.529	.337		16.414	<.001					
	TRANSFORMLEAD_SCORE	-.344	.099	-.354	-3.490	<.001	-.472	-.265	-.241	.462	2.166
	TRANSACLEADSCORE	-.124	.078	-.161	-1.585	.115	-.421	-.124	-.109	.462	2.166
2	(Constant)	6.124	.384		15.947	<.001					
	TRANSFORMLEAD_SCORE	-.223	.091	-.230	-2.455	.015	-.472	-.194	-.146	.404	2.474
	TRANSACLEADSCORE	.006	.071	.008	.083	.934	-.421	.007	.005	.418	2.390
	TrainDev_SCORE	-.271	.118	-.199	-2.307	.022	-.437	-.183	-.137	.477	2.095
	PerfApp_SCORE	-.332	.139	-.215	-2.386	.018	-.522	-.189	-.142	.436	2.294
	Wrklif_SCORE	-.431	.106	-.325	-4.066	<.001	-.509	-.311	-.242	.552	1.810
	Auton_SCORE	.158	.111	.121	1.424	.157	-.313	.114	.085	.486	2.056
	JD_SCORE	.176	.142	.111	1.234	.219	-.285	.099	.073	.440	2.274
	JSEC_SCORE	-.311	.103	-.259	-3.014	.003	-.427	-.236	-.179	.481	2.079
	Recruitselec_SCORE	.253	.119	.192	2.115	.036	-.290	.168	.126	.429	2.332
3	(Constant)	6.269	.432		14.503	<.001					
	TRANSFORMLEAD_SCORE	-.221	.091	-.228	-2.428	.016	-.472	-.193	-.145	.404	2.476
	TRANSACLEADSCORE	.005	.071	.006	.065	.949	-.421	.005	.004	.418	2.391
	TrainDev_SCORE	-.276	.118	-.203	-2.344	.020	-.437	-.186	-.140	.476	2.103
	PerfApp_SCORE	-.331	.139	-.215	-2.380	.019	-.522	-.189	-.142	.436	2.294
	Wrklif_SCORE	-.424	.106	-.321	-3.985	<.001	-.509	-.307	-.237	.549	1.823
	Auton_SCORE	.153	.111	.118	1.380	.170	-.313	.111	.082	.485	2.062
	JD_SCORE	.195	.145	.123	1.346	.180	-.285	.108	.080	.425	2.354
	JSEC_SCORE	-.310	.103	-.257	-2.996	.003	-.427	-.235	-.178	.481	2.080
	Recruitselec_SCORE	.257	.120	.195	2.146	.033	-.290	.171	.128	.428	2.338
	WE_SCORE	-.003	.004	-.046	-.734	.464	-.152	-.059	-.044	.899	1.112

a. Dependent Variable: TI_SCORE

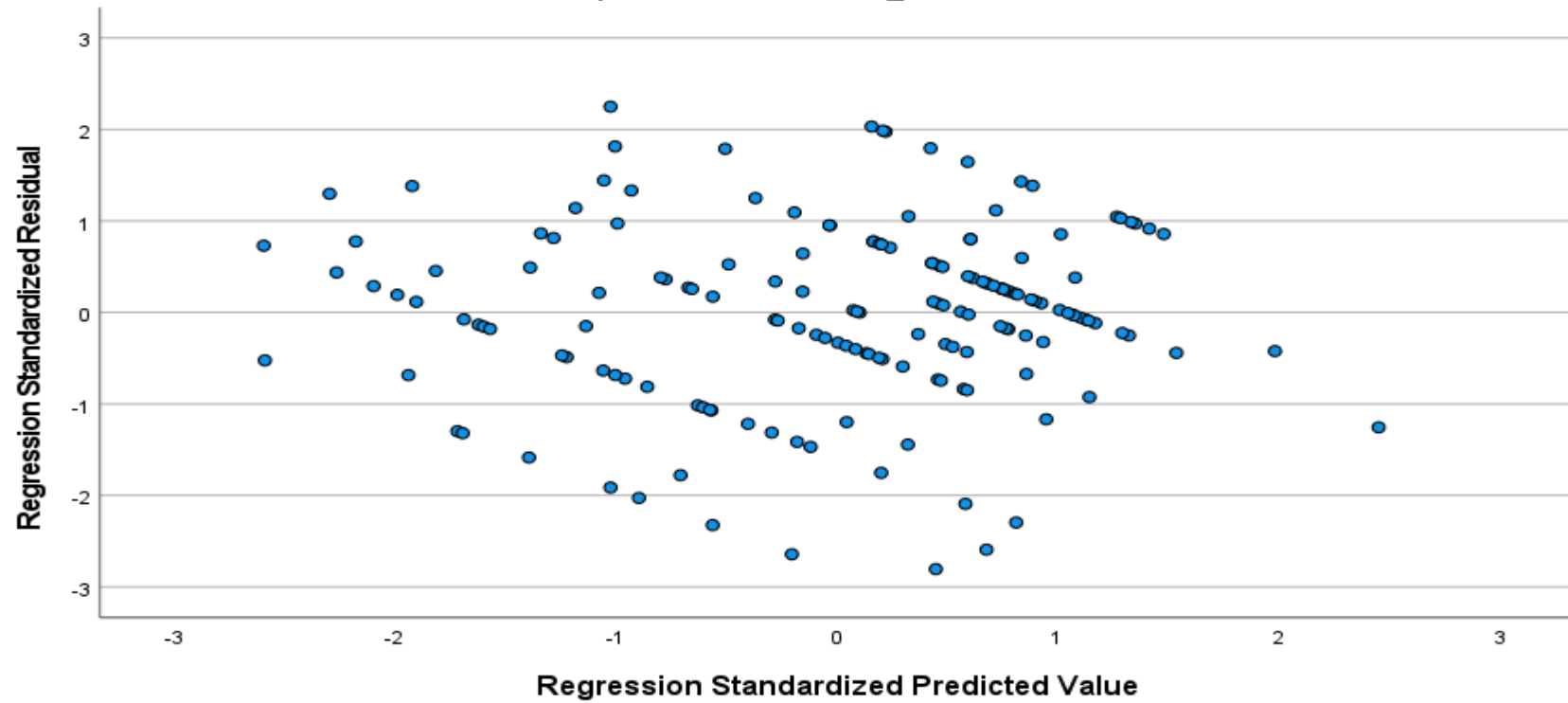
OUTLIERS, NORMALITY, LINEARITY, HOMOSCEDASTICITY, INDEPENDENCE OF RESIDUALS (Empirical Study 2)



(Empirical Study 2)

Scatterplot

Dependent Variable: TI_SCORE



TEST FOR OUTLIERS (Empirical Study 2)

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.4150	5.0048	3.2602	.71165	164
Std. Predicted Value	-2.593	2.452	.000	1.000	164
Standard Error of Predicted Value	.098	.409	.199	.059	164
Adjusted Predicted Value	1.3534	5.2603	3.2649	.71760	164
Residual	-2.24576	1.80165	.00000	.77589	164
Std. Residual	-2.804	2.250	.000	.969	164
Stud. Residual	-2.939	2.538	-.003	1.016	164
Deleted Residual	-2.47819	2.29295	-.00472	.85506	164
Stud. Deleted Residual	-3.015	2.585	-.004	1.025	164
Mahal. Distance	1.432	41.423	9.939	6.876	164
Cook's Distance	.000	.160	.010	.023	164
Centered Leverage Value	.009	.254	.061	.042	164

a. Dependent Variable: TI_SCORE

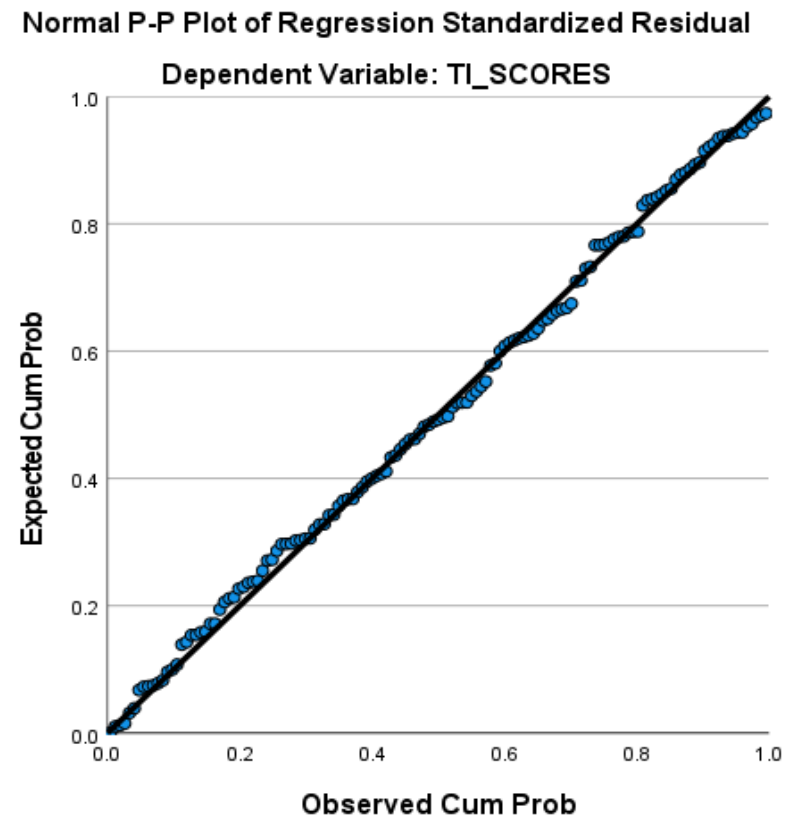
MULTICOLLINEARITY (Empirical Study 3)

Coefficients^a

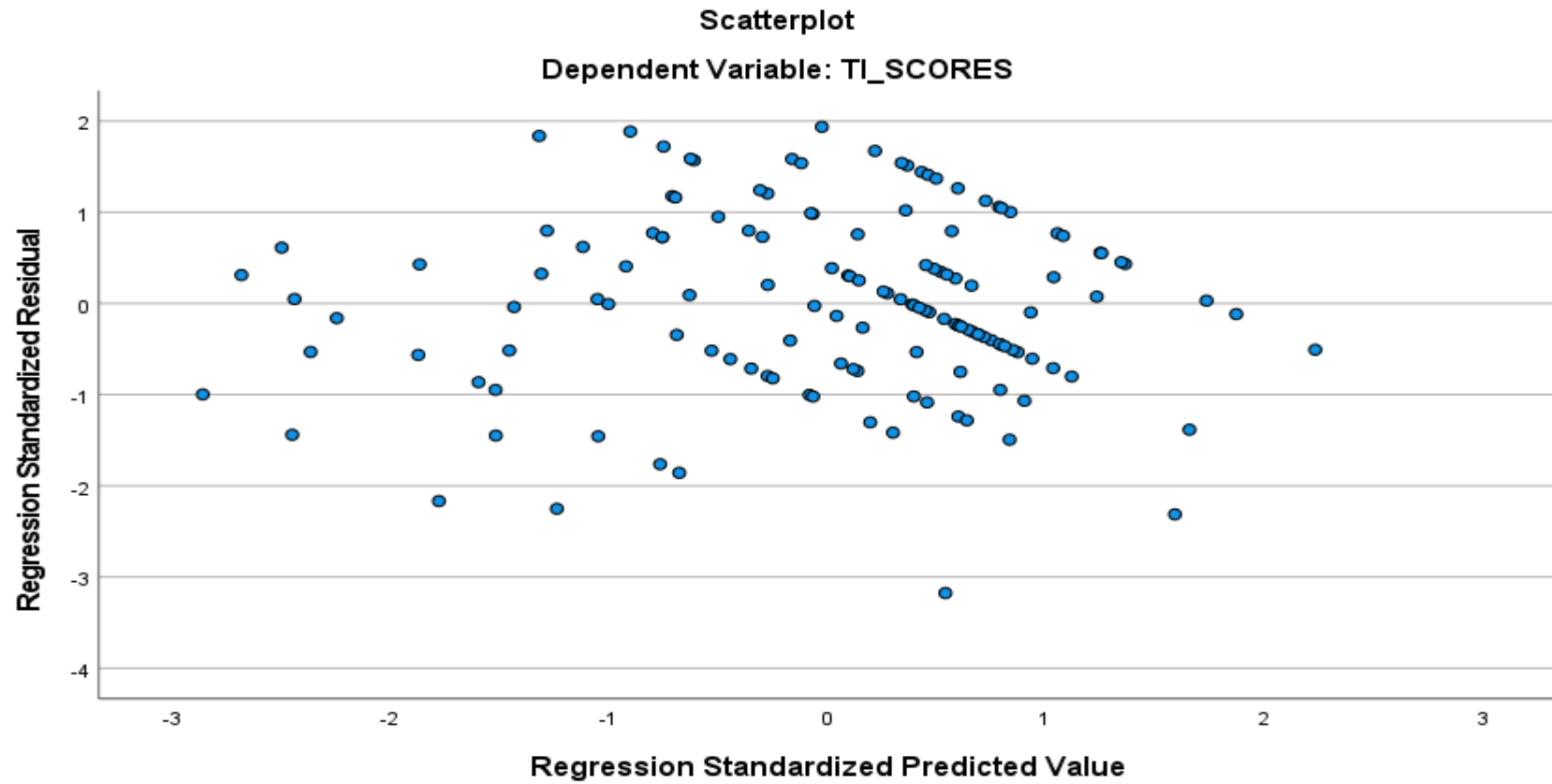
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	4.482	.574		7.811	<.001					
	EL_SCORE	-.010	.005	-.156	-2.064	.041	.115	-.176	-.136	.755	1.324
	EmXH_Score	.387	.071	.468	5.436	<.001	.578	.425	.358	.584	1.711
	CA_SCORE	-.015	.005	-.269	-3.349	.001	-.506	-.278	-.220	.668	1.496
	ERG_SCORE	-.171	.128	-.097	-1.340	.182	-.324	-.115	-.088	.829	1.206
2	(Constant)	4.123	.699		5.902	<.001					
	EL_SCORE	-.009	.004	-.141	-2.008	.047	.115	-.173	-.118	.692	1.445
	EmXH_Score	.174	.074	.211	2.347	.020	.578	.202	.137	.425	2.354
	CA_SCORE	-.001	.005	-.017	-.198	.843	-.506	-.017	-.012	.463	2.159
	ERG_SCORE	.049	.124	.028	.399	.691	-.324	.035	.023	.702	1.424
	HS_SCORE	-.261	.115	-.212	-2.281	.024	-.641	-.196	-.134	.395	2.532
	EW_SCORE	-.140	.133	-.083	-1.057	.292	-.437	-.092	-.062	.550	1.819
	AS_SCORE	.358	.108	.275	3.324	.001	.632	.280	.195	.500	1.999
	JS_SCORE	-.009	.005	-.178	-1.991	.049	-.578	-.172	-.117	.431	2.322

a. Dependent Variable: TI_SCORES

OUTLIERS, NORMALITY, LINEARITY, HOMOSCEDASTICITY, INDEPENDENCE OF RESIDUALS (Empirical Study 3)



(Empirical Study 3)



TEST FOR OUTLIERS (Empirical Study 3)

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.6645	5.3381	3.7266	.72156	139
Std. Predicted Value	-2.858	2.233	.000	1.000	139
Standard Error of Predicted Value	.096	.276	.164	.042	139
Adjusted Predicted Value	1.7707	5.3744	3.7289	.72336	139
Residual	-2.11673	1.29117	.00000	.64697	139
Std. Residual	-3.176	1.937	.000	.971	139
Stud. Residual	-3.487	1.993	-.002	1.011	139
Deleted Residual	-2.55173	1.36681	-.00225	.70271	139
Stud. Deleted Residual	-3.648	2.016	-.003	1.020	139
Mahal. Distance	1.899	22.636	7.942	4.654	139
Cook's Distance	.000	.278	.010	.027	139
Centered Leverage Value	.014	.164	.058	.034	139

a. Dependent Variable: TI_SCORES

APPENDIX 3

INTERVIEW GUIDE

I am Akosua Konadu Osei-Gyasi, a PhD Candidate at the Nottingham Trent University in the United Kingdom. I am conducting this project as part of my research for my Doctoral Thesis. Your participation in this interview today is very much appreciated. To begin, I would like to outline the purpose of the interview and some ethical issues for your consideration.

PURPOSE

The purpose of this project is to ascertain the factors that motivate women working in the banking sector of Ghana to stay or leave the banking sector. This interview will help provide an in-depth (deeper) understanding of your experiences as a woman working in the Ghanaian Banking Sector which will help in put forward recommendations for better support for women in the sector.

ETHICAL CONSIDERATION

The interview will last approximately 45 to 60 mins. **The interview session will be recorded on MS Teams with your consent. No identifying information will be asked to ensure anonymity.** The recordings are to help me remember accurately what was discussed and to transcribe this information appropriately. Pseudonymized data will only be made available to members of the research team to ensure confidentiality. Participants will not be identifiable as responses will be pseudonymized. Participants will have the right to withdraw their data without any negative repercussions to them. Participants will also be provided with mental health and sexual harassment online sources of support should they need it.

GENERAL QUESTIONS

- Briefly describe your role in your current organisation.
- What do you enjoy/have you enjoyed about your job so far?

WORK-FAMILY INTERFACE

- How do you/ have you managed work and family/private life?

HR PRACTICES

- Do you know of any HR policies/practices (part-time work, job sharing flexi working? etc) that enables you to be able to manage your work and private life?

CAREER ADVANCEMENT

- What are your thoughts on career advancement for women in the Ghanaian banking sector?
- How do you think performance appraisal feeds into your career advancement?
- What are your thoughts on job security in the banking sector?

HEALTH AND SAFETY

- What are your thoughts on the issue of health and safety in the Ghanaian banking sector?

TURNOVER INTENTION

Where do you see yourself in the next:

- 6 months to 1 year?
- 5 years?

MICELLANEOUS

- Are there any other issues you would like to talk about or share?

Thank you once again for your time spent in this interview. Your experiences are very crucial in making recommendations for support for women in the banking sector.