

Organizational-Based Self-Esteem and Intention to Quit: Does Work-Family Conflict Experience Matter in Southeastern Nigeria?

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Received: 03 December, 2025 / Accepted: 19 March, 2026

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Abstract

Employee intention to quit remains a major concern for employee assistance professionals. There is a dearth of empirical evidence on the moderating effect of work–family conflict (WFC) on the relationship between organizational-based self-esteem (OBSE) and intention to quit (IQ) among employees in the financial service sector. A sample of 516 employees, comprising 123 males (23.84%) and 393 females (76.15%) was randomly selected for the study. Validated measures of IQ, WFC, and OBSE were utilized. Results showed that OBSE ($r = -.09, p < .05$) and WFC ($r = -.14, p < .01$) significantly correlated with IQ. Moderated regression analysis revealed that the interaction between OBSE and WFC was strongly and inversely related to employees' IQ ($B = -0.77, p < .001$). This interaction model accounted for an additional 8% variance in IQ ($\Delta R^2 = 0.08$), which was statistically significant, $F(1, 508) = 44.88, p < .001$, indicating that WFC significantly moderated the effect of OBSE on IQ. Overall, the findings suggest that employees' confidence in their organization reduces their intention to quit only under conditions of low WFC. However, when WFC is high, the likelihood of quitting increases regardless of employees' valuation of their organization. Based on resource depletion theory, hypotheses 1, 2, and 3 were supported. The implications highlight the importance of understanding how WFC shapes the OBSE–IQ relationship in designing contextually relevant, non-Western work–life balance policies, particularly within the Nigerian context.

Keywords: organizational-based self-esteem, intention to quit, moderation, work-family conflict, resource depletion theory

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Introduction

Intention to quit is increasingly attracting research attention bordering on employee assistance professional and personnel development efforts. Previous research explored relationship between intention to quit (IQ) and dark personality (Treglown et al, 2018), perceived organizational support (Treglown et al, 2018), and employee engagement (Rusyandi, 2015). Apparently, the way employees' view care and inclusion prove that it negatively affects their IQ (Alzayed & Murshid, 2017). Moreover, research reported that there exists a relationship linking work-related constructs with IQ among health personnel (Rifin and Danaee, 2022), individual and situational factors often do have significant effect on employees' turnover intention (Putri & Hasanati, 2022). Similarly, Addai (2022), observed that there exists a relationship between occupational uncertainty and IQ. More so, Mustafa (2018) researched coexistence between lecturers' devotion and their IQ across ownership types of higher education institutions. Owing to these avalanches of research on IQ, and the growing concerns it has continued to garner, it remains problematic in modern organizations. This research critically evaluated how WFC interferes with OBSE and IQ. This is believed to be novel as there is scarcely any research that looks at IQ from that horizon. Significant evidence suggests that previous research dwelt on examining IQ and WFC in the Western countries.

In today's dynamic and competitive work environment, organizations face a growing challenge in retaining their valuable human resources. Employee retention is crucial for organizational success and sustainability (Khan, 2020). A substantial body of literature has explored factors contributing to employees' IQ, with OBSE being recognized as a pertinent psychological construct in this context. OBSE refers to an employee's self-worth derived from their perceived standing within the organization. Despite the acknowledged significance of OBSE in understanding turnover intentions, there is a dearth of research addressing interaction of WFC on the OBSE link with IQ. However, WFC emerges because of pressure from job responsibilities interfere with their families and personal lives, potentially leading to a state of imbalance and distress (Alhmoud & Rjoub, 2019). This research problem stems from the need to comprehensively investigate the interplay between OBSE, WFC, and IQ.

Some components of problem statement elucidate the core research gaps and motivations: OBSE is employee's perception regarding their value and importance within the organizational context. Studies have linked workers increased OBSE with higher psychological well-being and lower IQ (e.g., Ojas & Umman, 2025; Sudiro, et al., 2023). However, peculiar mechanisms by which OBSE influences IQ, and the boundary conditions that moderate this relationship, remain underexplored. Employee turnover, a key outcome of IQ, is detrimental to organizations due to its associated costs and disruptions. Understanding the antecedents of IQ is vital for developing effective retention strategies. It is essential that scholars explore critical multifaceted underpinnings shaping worker's IQ decision. However, integration of WFC friction is a life challenge faced by many employees, impacting on their overall well-being and job attitudes. Research has shown that WFC is negatively linked to employee psychological well-being (PWB) (Srivastava, et al., 2021). However, there is limited research on interaction of WFC effect on OBSE and IQ linkage. Moderating Role of WFC can potentially influence the strength and direction linking OBSE with IQ. How does WFC experience enhance OBSE link with employees' IQ propensity? What specific conditions and contexts within the workplace and family domain may accentuate the linkage, is of paramount importance in contemporary organizational psychology.

This research aims to uncover the nuanced relationships among these variables to provide a comprehensive framework for understanding employee turnover and ultimately help organizations retain their valued workforce. Employees with IQ mindsets are usually engulfed with negative and recurrent thoughts of leaving the organization should any available opportunity present itself (Rhee & Jin, 2021). Similarly, it is necessary to point out that IQ as a negative organizational construct could be triggered off by several factors inherent within or outside an organization (Sanguinetti, P., & Palomo, 2024). It is important for organizations, through their personnel managers to check for such behaviors that could lead employees to recurrent thoughts of quitting such as whether their work life clashes with their family roles, their levels of self-esteem as it regards the organization and largely if there is need for their monthly emoluments to be upwardly reviewed (Zhang & Chen, 2010). It is on this ground that this study is sought to check for the OBSE linkage existing with IQ, to ascertain whether WFC experiences matter in determining these relationships.

In today's globalized economy, the financial service sector in Nigeria, like many other non-western cultures, plays a pivotal role in economic development. However, it is confronted with the challenge of employee turnover intention, which can result in significant financial losses, reduced productivity, and hindered organizational growth (Scanlan & Still, 2019). Employee actual turnover in the financial service sector in Nigeria is a pressing concern, and it is imperative to explore the underlying factors contributing to this issue to develop effective retention strategies (Teng et al., 2023). Apparently, employee retention in the financial service sector in Nigeria is of paramount importance for maintaining productivity, reducing recruitment costs, and ensuring a stable work environment. However, a critical challenge faced by organizations in this sector is the high rate of employee actual turnover (Teng et al., 2023). To address this issue, it is crucial to investigate the factors influencing employees' intentions to quit their jobs and to understand how these factors interact in the unique context of Nigeria.

OBSE, which represents an employee's self-worth and self-evaluation within the organization, is a critical element influencing career progression and work family balance (Ekrot et al., 2016). As posited by the ego and resource depletion theory, resource depletion, including psychological and emotional resources, can lead to increased frustration and diminished coping abilities (Ghafoor & Haar, 2020). When employees in the financial service sector in Nigeria experience low OBSE, it can deplete their resources, leaving them more susceptible to the IQ. OBSE plays a pivotal role in shaping employee psychological well-being in line with the ego and resource depletion theory, employees with high OBSE are more likely to have greater emotional and psychological resources at their disposal, making them better equipped to handle workplace challenges and stressors (Gardener et al., 2015). Conversely, employees with low OBSE may experience resource depletion due to perceived lack of recognition, respect, or fair treatment, which can increase the likelihood of them wanting to quit their jobs (Soomro et al., 2018). Moreover, in the context of Nigeria, the experience of WFC is significant due to cultural norms, family expectations, poverty, and the demands of a rapidly developing financial sector. The interplay between work and family life often leads to high levels of WFC, contributing to the resource depletion of employees, as predicted by the ego and resource depletion theory (Soomro et al., 2018). This study seeks to address the following key questions: how does OBSE influence financial service sector employees' IQ in Nigeria, considering the cultural and workplace-specific factors in a non-western context? To what extent does WFC exacerbate the relationship between OBSE and IQ among financial service sector employees in Nigeria, in line with the Ego and Resource Depletion Theory?

Are there specific cultural and contextual factors unique to the Nigerian financial service sector that influence the dynamics of OBSE, WFC, and IQ?

Understanding these relationships is essential for the financial service sector in Nigeria to develop strategies that enhance employee retention, minimize turnover costs, and create a supportive work environment. By investigating the interplay between OBSE, WFC, and IQ in a non-western context, this study contributes to both the theoretical understanding of employee turnover cognition and the practical development of retention strategies, with potential implications for organizations within the financial service sector in Nigeria and other non-western cultures. In the context of Nigeria, employees in the financial service sector frequently experience WFC, a condition where the demands of their work and personal life collide. These conflicts can result in the depletion of emotional and psychological resources, thereby amplifying stress and frustration.

Most significantly, the study contributes to the advancement of organizational and psychological theory by testing and refining existing frameworks in a non-western cultural setting. This enriches the theoretical foundation for understanding employee behavior in diverse contexts. Furthermore, understanding the role of OBSE and WFC in a non-western cultural context is highly relevant in today's globalized business environment. It provides valuable insights for multinational financial service sector organizations operating in non-western regions. Moreover, the study's insights can help organizations make more informed decisions regarding human resource management, employee well-being, and retention strategies tailored to specific cultural and sectoral circumstances. Overall, the research promotes cross-cultural competence by highlighting the importance of considering cultural variations in the application of psychological theories. It encourages researchers and practitioners to be more sensitive to the unique dynamics of different cultural contexts.

Literature Review and Development of Hypotheses

According to Baumeister et al. (1998), when resources are depleted within an organization, they are consumed at a rate that is too fast to be adequately replenished. Resources within organizations can be divided into two main categories: renewable and non-renewable resources. When either of these resources is stretched beyond its capacity to replenish, it is considered resource depletion (Christian & Ellis, 2011; Thau & Mitchell, 2010). Whether in family life or the workplace, there is a limit to the extent employees can fulfill their responsibilities without depleting resources in their personal lives or at work. Individuals experiencing resource depletion often struggle to manage their tasks and work effectively, both at home and in the workplace. This is because, when they are drained, indicating resource depletion, they become frustrated in both their professional and personal lives. Since responsibilities at home cannot be easily abandoned, they begin to exhibit signs of wanting to quit their jobs (Christian & Ellis, 2011; Thau & Mitchell, 2010). Work-family conflict is a significant consequence of resource depletion within an organization. In such situations, employees strongly desire to leave the organization as soon as an opportunity arises because they feel uncomfortable with their daily routines. Ego and resource depletion have far-reaching effects on most organizations. These effects are often prolonged and have a significant impact on the affected employees' self-esteem regarding the organization.

When resources critical to the smooth functioning of an organization are depleted, employees are the ones who bear the brunt. They perceive that the working conditions within the organization have deteriorated, affecting their ability to perform optimally

(Putriyana & Kuncoro, 2026). Often, these employees make efforts to suggest improvements to address this shortfall, but their recommendations may go unheeded by the employers (Schmeichel, 2007). Individuals whose opinions carry little weight within the organization are negatively impacted by both ego and self-defense mechanisms. As noted by Christian and Ellis (2011), employees in such situations typically experience feelings of guilt, betrayal, low self-esteem, and heightened psychological distress. Moreover, individuals with low self-esteem tend to display anger, resentment, and a sense of injustice towards the organization. Those who would normally resist and exhibit vitality, energy, and trust in the organization are inclined towards IQ (Ojas & Umman, 2025).

Theoretical Framework

In the context of the financial service sector in a non-western culture like Nigeria, this study seeks to investigate the relationship between OBSE and employees' IQ. Specifically, it aims to explore how WFC experience moderates this relationship. The ego and resource depletion theory (Baumeister et al., 1998) posits that when resources are depleted, individuals may experience frustration and a reduced capacity to manage work-related stressors. In the context of this study, we are interested in understanding how employees' perceptions of their self-esteem within the organization, influenced by resource depletion, may impact their IQ. Moreover, we aim to examine how the experience of WFC may enhance this relationship, considering the unique cultural and contextual factors in non-western settings. This research seeks to contribute to a deeper understanding of the dynamics within the financial service sector, shedding light on the role of ego -resource depletion in the interplay between, OBSE, and WFC as they relate to employees' IQ, ultimately offering insights that can inform, not only career progression initiatives but employee assistance professional strategies to enhance employee retention and well-being in this specific cultural and professional context.

Organizational-based self-esteem and intention to quit

In the recent past, a lot of research has devoted its stream of interest to intention to quit. This stream research have made concerted efforts to x-ray the negative effects of intention to quit on organizational performance and productivity. For instance, Alzayed and Murshid (2017) looked at intention to quit of employees from the points of view of employees' perception of support and complexities. More so, and from the dimension of burnout and commitment, Moreno-Jimenez et al (2012) conducted a survey on Madrid patients' intention to quit ideations. Contributing to the avalanche of research on intention to quit, Owusu and Gregar (2021) hinted that intention to quit was greatly influenced by such antecedents in organizations as training satisfaction and incentives. Given that intention to quit is a core organizational variable that affects productivity and performance, there is still an existing gap that needs to be filled pertaining such important variable as organizational-based self-esteem on intention to quit ideations. As a personality factor and variable, the roles of organizational-based self-esteem on intention to quit have been grossly undermined. Organizational-based self-esteem is greatly concerned with the level of trust an individual has on oneself, which is sustainable enough to drive his/her organization (Chang et al., 2013). As suggested by Pierce et al (1989), individuals who are firm, with an increased organizational-based self-esteem usually dwell in such thoughts as "I am so much important in my organization", to mention but just a few. This research believes that individuals with such mindsets of ownership could be less concerned with quit ideations. Or is there a likelihood that highly organizational-based esteemed individuals would still want to leave their organizations, especially in the

non-western culture setting? This research seeks to find out if such could be the case, and thus, this partly forms the basis for the research interests.

Hypothesis 1: Organizational-based self-esteem would be negatively related to intention to quit.

Work-family conflict and intention to quit

As a possible predictor of intention to quit, work-family conflict has been deduced to be one out of the ten work stressors. Crises that exist between family and work domains could be traced around two main distinct phases. In phase one: work-to-family conflict (WFC) which takes place when job roles and involvements coincide with family life and obligations (Amstad et al., 2011). Studies on work-family conflict and its overbearing negative implications such as intention to quit have been on the rise in the last decade (Kao, et al., 2020; Nigatu and Wang, 2018, Tziner and Sharoni, 2014; Wang and Zhu, 2011). Although findings of these studies indicate that female workers tended having enormous family expectation and obligations, noting that males had tasking job involvement and expectations which has contributed immensely to a growing concern in proffering solutions in the study of work-family crisis with its negative implications from a gender sphere (Quinn and Smith, 2018). Notwithstanding, so many meta-analyses have not observed a moderating role of work-family conflict and intense negative implications such as intention to quit. (Nohe, et al., 2015). For the peculiar nature of non-western employees, work-family conflict proves to be of a more serious concern than western employees. This forms the basis for another research interest and exploration as to what work-family conflict entails in the research setting.

Hypothesis 2: Work-family conflict would be positively related to intention to quit.

Interface of work-family in OBSE and IQ

Understanding this interface is essential for the financial service sector in Nigeria to develop strategies that enhance employee retention, minimize turnover costs, and create a supportive work environment. By investigating the interplay between OBSE, WFC, and IQ in a non-western context, this study would contribute to both the theoretical understanding of employee turnover cognition and the practical development of retention strategies, with potential implications for organizations within the financial service sector in Nigeria and other non-western cultures. Moderating Role of WFC can potentially influence the strength and direction linking OBSE with IQ. How does WFC experience enhance OBSE link with employees' IQ propensity? What specific conditions and contexts within the workplace and family domain may accentuate the linkage, is of paramount importance in contemporary organizational psychology.

Hypothesis 3: WFC would moderate linkage of OBSE with IQ.

Method

Participants and Setting

A total of 516 financial sector employees drawn from the five States of Southeastern, Nigeria served as participants for the study. The participants mapped from Abia represents 20.16%; Anambra, 20.16% Ebonyi, 20%; Enugu, 20.34% and Imo, 19.3% respectively of the participants. Different financial sectors were selected using cluster

(probability) sampling and subsequently, the researchers deployed convenience mapping for recruiting the respondents for this study. For the cluster, the participants were sampled from different financial sectors within the five States of the southeastern region; for the convenience sampling, participants were sampled based on availability and willingness to serve as participants. The participants yielded mean age of 21 years and standard deviation of 33.3 years. Single participants represent 39.34%, married participants represents 60.65%. The educational qualifications of the participants included ordinary National Diploma, 32.36%, Higher National Diploma/Bachelor of Science, 62.79% Master of Science, 4.45% degrees. Sample population included 1500 bank staffs drawn from Zenith bank (23.33%), UBA (26.66%), GTB (20%), First Bank (23.33%) and FCMB (6.66%) in the Southeast during the 2023 period of this study. The sample size was determined using the Taro Yamane. The results proved that n (number) yielded minimum of 315 participants and were adequate for the study, hence the study utilized 516 participants.

Instruments

Four research instruments were used in the study. The research instruments used were: intention to quit scale (Faloye, 2014), organizational-based self-esteem scale (Pierce et al, 1989) and work-family-conflict scale (Netemeyer et al, 1996).

Intention to Quit Scale Developed by Faloye (2014)

The intention to quit scale as developed by Faloye (2014) is a 5-item scale that measures a worker's ranking on turnover intent and feeling. The scale items are rated on a 5-point Likert response option which ranges from "strongly disagree" (scored 1) to "strongly agree" (scored 5). Faloye (2014) maintained that the inventory is progressively scored except for 2, 3 and 5 which are scored in the reverse order, and that an individual's score ranges from 5-25. Accordingly, higher scores (15 and above) usually indicate higher intention to quit the current job. Faloye (2014) reported a Cronbach alpha of .82 and a validity index of .79 among male and female Nigerian Police Officers sampled in Ondo State. Some of the examples in the intention to quit scale include: "I want to leave my current organization should opportunity arise for me", "I have once thought of quitting my job and profession". A validation study was conducted and the result yielded Cronbach's alpha of .75. Eighty (36 male and 44 female) bankers whose ages ranged from 27-46 years ($M=33.43$, $SD=5.2$) took part in the validation study. They were sampled from banks from the three senatorial zones of Ebonyi State.

Organizational-based Self-esteem Scale Developed by Pierce, et al. (1989)

The organizational-based self-esteem scale as developed by Pierce, et al. (1989) was used to measure the organization-based self-esteem of employees. It is a 10-item scale that measures self-assessment in organizations. It was designed in a 5-point Likert-type response format that ranges from "strongly disagree" = 1 to "strongly agree" = 5. Some of the sample items in the scale include: "I am important", "I can make a difference". The internal consistency of the OBSE scale was demonstrated by Pierce et al. (1989) with different samples (Cronbach alpha between .86 and .96; average of .91). Ogunleye, et al. (2014) validated the scale for Nigerian use. A Cronbach alpha of .78 was gotten from the pilot study which shows that this scale will be useful for the study.

Work-family Conflict Scale Developed by Netemeyer et al. (1996)

Work-family conflict scale as developed by Netemeyer et al. (1996) is a 10-item self-reported inventory that measures an employee's level of feeling that his/her work roles is negatively influencing his/her family life. It is measured on a 5-point Likert-type response format that ranges from "totally agree" = 5 to "totally disagree" = 1. The scale

indicated that higher scores entail presence of work-family conflict. Some of the items in the scale include: “things I want to do at work do not get done because of the demands of my family or spouse/partner”, “the amount of time my job takes up make it difficult to fulfill my family responsibilities”. Work-family conflict scale as developed by Netemeyer et al. (1996) reported the Cronbach alpha of 0.83 and a construct validity coefficient of 0.77 for the scale. The researcher obtained a Cronbach alpha of .87.

Design and Statistics

The current study adopted cross-sectional design. Consequently, moderated regression statistics served as the appropriate statistics for the analysis of data. Since correlations may not have been enough to establish the relationship that existed amongst the three study variables, moderated regression statistics served as the appropriate statistics of the analyses of data. This technique allowed analyzing relationships of independent variables regarding the dependent variable. IBM SPSS version 21 statistical package were utilized.

Procedure

Institutional Based Review (IBR) Board for human research ethics of the Department of Psychology, Nnamdi Azikiwe University, Awka approved (Approval Number: NAU/FSS/PSY/012/2023) the current study. Researchers obtained permission from each of the financial service organizations to conduct the study. Similarly, informed consent was sought and obtained from the financial sector employees. Research team sought audience with staff of the banks chosen and clearly explained to them the purpose of the study, issued the consent form to them before the 550 leaflets of research instruments were released and 516 participants returned useable questionnaire that yielded a response rate of 93.82%. The essence of this was to elicit the most honest responses about their work lives and family experiences as it related to them. There was a provision for the participants to tick ‘informed consent’ indicating their willingness to participate in the study.

Results

Table 1: Mean, Standard deviation, and Zero-order correlations

Variables	Mean	SD	1	2	3	4	5	6	7	8
1 – gender	1.76	.43	1							
2 – Age	33.36	9.62	-.07	1						
3 – MS	1.61	.49	-.01	.69***	1					
4 – EQ	1.72	.55	-.06	.61***	.54***	1				
5 – OBSE	2.73	.09	-.01	.04	.05	.03	1			
6 – WFC	4.00	.22	.02	-.01	-.00	-.06	-.03	1		
7 – PS	4.98	.17	.00	-.08	-.02	.02	-.01	-.01	1	
8 – IQ	1.45	.10	.03	-.00	-.00	-.00	-.09*	.14**	.03	1

* = $P < .05$, ** = $p < .01$, *** = $p < .001$

Age was statistically associated with marital status ($r = .69, p < .001$) and with educational qualification ($r = .61, p < .001$), whereas marital status correlated with educational qualification ($r = .54, p < .001$). None of the demographic variables was significantly associated with any of the main variables of interest. However, the only significant

relationship found among the main variables of interest was between OBSE ($r = -.09$), WFC ($r = -.14$), and IQ. They were both inversely related, and **significant at $p < .05$ and $p < .01$.**

Table 2: Moderating effect of work-family conflict (WFC) in the linkage of OBSE with IQ

Variables	Model 1 B	Model 2 B	Model 3 B	Model 4 β&B
Gender	.03	.03	.03	.03
Age	.00	.00	.01	-.01
Marital status	-.00	.00	.01	.00
Edu. Qual.	-.00	-.01	-.02	.00
OBSE		-.14**	-.15**	3.02***
WFC			-.10*	3.03***
OBSExWFC				-0.77***
R ²	.00	.02	.03	.11
R ² change	.00	.02	.01	.08
F-change	F(4,511) = .09	F(1,510) = 10.42**	F(1,509) = 4.75*	F(1,508) = 44.88***
F-value	F(4,511) = .09	F(5,510) = 2.16*	F(6,509) = 2.60*	F(7,508) = 8.83***

$N = 516$, * = $p < .05$, ** = $p < .01$, *** = $p < .001$

Result of moderated regression analysis presented in table 2 showed a significant negative interaction of OBSE and WFC (OBSE x WFC) in predicting employee’s intention to quit their job ($B = -0.77$, $p < .001$). The result further showed that this model (model 4) accounted for additional 8% of the variance in intention to quit (R^2 change = 0.08), and this contribution was found to be highly significant; $F(1,508) = 44.88$, $p < .001$), suggesting that WFC exerts a statistically enhancing impact on link between OBSE and IQ.

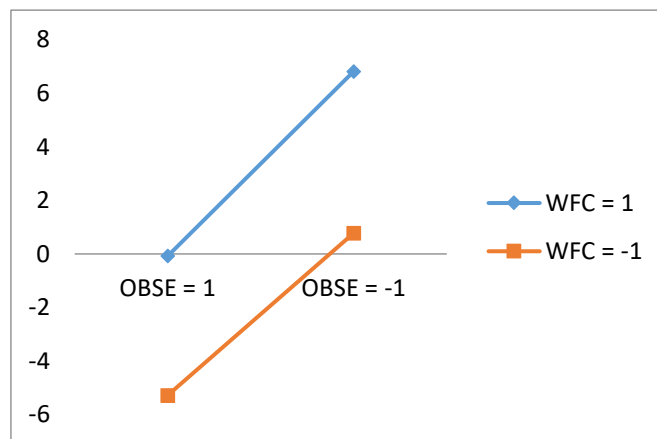


Figure 1

Graphically, result showed that WFC moderated the negative relationship between OBSE and IQ; in such way that the inverse relationship gets stronger when WFC was high (WFC = 1 as indicated by blue line) but gets weaker when WFC was low (WFC = -1 as indicated by red line). This explains that employees’ confidence in their organization (OBSE) will likely reduce their intention to quit their current job only when there is low WFC. When there is high WFC, then there is increasing propensity to quit the job irrespective of how they value the organization.

In Model 1, the main effects of the individual variables (Gender, Age, Marital status, and Education) are examined. None of these variables show a significant relationship with the IQ as indicated by their non-significant β values. The R-squared (R^2) for Model 1 is 0.00, indicating that these individual variables do not explain a significant amount of variation in IQ. In Model 2, the main effect of OBSE is introduced. OBSE shows a significant negative relationship with IQ ($\beta = -0.14^{**}$). This suggests that as OBSE increases, the IQ decreases. The R^2 increases to 0.02, indicating that the inclusion of OBSE explains 2% of the variation in IQ. Model 3 introduces WFC as a main effect. WFC shows a significant negative relationship with IQ ($\beta = -0.10^*$). This implies that as WFC increases, the IQ also decreases in the Nigerian context. The R^2 further increases to 0.03, indicating that the inclusion of WFC explains an additional 1% of the variation in IQ. Model 4 tests the interaction term (OBSE \times WFC) between OBSE and WFC, examining the moderating effect. Interaction term shows a highly significant negative relationship with IQ ($\beta = -0.77^{***}$). This indicates that the interaction between OBSE and WFC significantly influences the IQ. The R^2 for Model 4 increases to 0.11, showing that the inclusion of the interaction term explains an additional 8% of the variation in IQ. Similarly, the F-change values represent the change in model fit when adding each set of variables. In Model 2, the F-change value indicates that adding OBSE significantly improved the model fit ($F(1,510) = 10.42^{**}$). In Model 3, adding WFC also significantly improved the model fit ($F(1,509) = 4.75^*$). In Model 4, introducing the interaction term significantly improved the model fit ($F(1,508) = 44.88^{***}$). However, the results suggest that OBSE and WFC both have significant main effects on the IQ. Additionally, the interaction between OBSE and WFC significantly moderates the relationship with IQ. Specifically, as OBSE, WFC, and their interaction increase, the IQ decreases in this data set. These findings highlight the importance of considering both individual self-esteem and WFC when understanding and addressing employees' IQ in the Nigerian non-western context. Nevertheless, the results of the moderated regression analysis provide valuable insights into the relationship between OBSE, WFC, and the IQ among financial service sector employees in the Nigerian context.

Main effects

Organizational-based self-esteem: The negative and significant relationship between OBSE and IQ ($\beta = -0.14^{**}$) in Model 2 indicates that higher OBSE is associated with a decreased IQ. This finding aligns with expectations and prior research, suggesting that when employees feel valued and respected within the organization, they are more likely to remain committed to their jobs. Higher OBSE may act as a protective factor against the IQ.

Work-Family Conflict: In Model 3, WFC also demonstrates a negative and significant relationship with IQ ($\beta = -0.10^*$). This implies that as WFC increases, the IQ decreases. This counterintuitive result may be due to the complex dynamics of WFC in this context. It's possible that employees experiencing high levels of WFC are more inclined to stay in their jobs as they seek to maintain job security and battle multidimensional poverty, even if they experience significant stress from WFC.

Moderating effects

Interaction term: Model 4 introduces the interaction term, and it demonstrates a highly significant negative relationship with IQ ($\beta = -0.77^{***}$). This indicates that the interaction between OBSE and WFC has a substantial impact on the IQ. As both OBSE and WFC increase and interact, the IQ decreases significantly.

Discussion

The findings from this analysis shed light on the interplay between OBSE, WFC, and their combined effect on IQ in the financial service sector in Nigeria.

Protective role of organizational-based self-esteem: The negative relationship between OBSE and IQ confirms that a positive self-concept within the organization can act as a protective factor against the IQ. Employees who feel valued and respected are less likely to consider leaving their jobs, as suggested by the ego and resource depletion theory.

Complex role of work-family conflict: The negative relationship between WFC and IQ suggests that, in this context, the experience of high WFC may not necessarily result in a greater IQ. Instead, it might motivate employees to stay in their jobs despite the stress experienced from the conflict. This surprising result could be due to job security concerns, experiences of multidimensional poverty and high unemployment rate, cultural factors, or other unexplored variables unique to the Nigerian context.

Moderating effects: The most significant finding is the moderation effect of the interaction between OBSE and WFC. The stronger negative relationship between this interaction and IQ suggests that the presence of both high OBSE and high WFC significantly reduces the IQ. This might indicate that the positive self-esteem within the organization, even in the face of WFC, can contribute to a higher level of commitment and job retention in poor countries, saddled with high rate of unemployment. The study's findings emphasize the importance of considering both individual factors (OBSE) and contextual factors (WFC) in understanding employees' IQ. The unique cultural and sector-specific dynamics in Nigeria's financial service sector contribute to complex relationships that challenge traditional expectations. The results highlight the need for organizations to foster positive self-esteem among employees and address WFC.

Hypothesis 1 that predicted that OBSE would directly impact employees' IQ was confirmed. This indicated that as self-esteem of employees increased, their IQ was reduced. Implication is that these employees had more sense of ownership, sense of vitality which made them see the organization as theirs and never considered quitting from the jobs. This finding is in line with previous study (Ghosh, 2016). Based on the ego and resource depletion theory (Baumeister et al., 1998), there is a rationale to support the hypothesis 1 that OBSE have a direct effect on employees' IQ among financial service sector employees in a Non-western culture. First, according to the ego and resource depletion theory, when individuals perceive resource depletion, such as emotional or psychological resources, they experience increased frustration, stress, and a reduced capacity to cope with the demands of their environment. In the context of the financial service sector, employees often face high-pressure work environments and the need to maintain a positive self-concept. Secondly, OBSE reflects an employee's self-worth and self-evaluation within the organization. When employees feel valued, appreciated, and experience a positive self-concept within the organization, their OBSE tends to be high. Conversely, when they experience low self-esteem within the organization due to factors like lack of recognition, respect, or fair treatment, it can lead to decreased self-esteem. Thirdly, employees who experience low OBSE may perceive that their emotional and psychological resources are being depleted within the organization. This can lead to increased feelings of frustration, dissatisfaction, and stress. In line with the ego and resource depletion theory, when individuals experience resource depletion, they are more likely to exhibit behaviours such as the intention to quit their jobs as a means of reducing resource depletion and frustration. Fourth, the study's focus on a non-western culture is significant because cultural norms and values can impact the relationship between self-

esteem, resource depletion, and intention to quit. In Nigeria, job loyalty and stability are highly valued, making the decision to quit a job more complex and influenced by factors such as cultural expectations and family obligations, lack of social security, multidimensional poverty, and chronically high rate of unemployment. However, the ego and resource depletion theory suggests that even in these contexts, low OBSE can lead to IQ. Therefore, the hypothesis 1 that OBSE would have a direct effect on employees' IQ is supported by the ego and resource depletion theory, as it provides a theoretical framework for understanding how low self-esteem within the organization can lead to resource depletion, frustration, and ultimately, the IQ among financial service sector employees in a Nigerian culture. Further empirical research in this context can help validate this hypothesis and shed more light on the practical implications for organizations and employees in the financial service sector.

Hypothesis 2, which stated that WFC would have a direct impact on one employees' IQ was also confirmed. There was an indication that as employees' WFC increases, their IQ their organizations also decreased. The study observed that much as the employees struggle to maintain a balance in these two important spheres of life, work roles were seen clashing with family roles, thereby enhancing their tendency of wanting to leave their jobs, but Nigerian employees are not intending to leave. The current counterintuitive finding was contrary to previous study (Khalid (2021)). This contradiction could be anchored on the fact that participants in Khalid, (2021) study were executive students whose social classes and social statuses enabled them to have nannies, and house helps who moderated the impacts family would have had on their work roles. Supporting the hypothesis that WFC have a direct effect on employees' IQ based on the ego and resource depletion theory (Baumeister et al., 1998) is germen to the current study. First, the ego and resource depletion theory posits that individuals have limited internal resources for self-regulation and coping with stressors. When an individual experiences high levels of WFC, they are effectively depleting their psychological and emotional resources. This depletion of resources can lead to a reduced ability to effectively cope with demands and challenges, both in the workplace and at home. Secondly, the experience of chronic WFC, where the demands of work and family life are in constant conflict, can lead to increased stress, frustration, and a feeling of being overwhelmed. Such emotional and psychological depletion can contribute to a decreased ability to handle workplace stressors. When employees feel that their resources are stretched thin due to WFC, they may consider leaving their job to reduce the overall stress and resource depletion. Thirdly, WFC often results in reduced job satisfaction, as individuals struggle to balance their work and family responsibilities. The depletion of resources caused by this conflict can manifest as decreased job satisfaction. A lack of job satisfaction is a significant predictor of employees' IQ in their current job, as they may seek alternative employment that offers a better work-life balance. Fourth, employees facing high levels of WFC may experience reduced task performance due to resource depletion. The ego and resource depletion theory suggests that when resources are depleted, individuals have difficulty effectively regulating their work experiences. This can result in reduced productivity, contributing to job dissatisfaction and the IQ. Fifthly, the constant juggling of work and family responsibilities can lead to cognitive depletion, making it difficult for employees to concentrate, make decisions, and manage their tasks effectively. This cognitive depletion can lead to a negative impact on job performance and overall job satisfaction, further increasing the likelihood of employees wanting to quit. Overall, the ego and resource depletion theory provides a theoretical foundation for understanding how WFC, by depleting an individual's emotional, psychological, and cognitive resources, can

directly affect employees' IQ. High levels of WFC may lead to resource depletion, job dissatisfaction, reduced task performance, and increased stress, all of which can contribute to a greater likelihood of employees considering leaving their current employment.

Hypothesis 3 which stated that WFC would moderate association of OBSE with IQ was also confirmed. This result explains that employees' confidence in their esteemed organization will likely reduce their IQ their current jobs only when there is low WFC experience; whereas when there is high WFC experience, then there is a propensity for the employees to quit their job irrespective of how they value their esteemed organization. This is also like previous study (Bhattacharai, 2022). Supporting the hypothesis that WFC moderate the relationship between OBSE and IQ based on the ego and resource depletion theory (Baumeister et al., 1998) is imperative in the Nigerian context. First, the ego and resource depletion theory suggest that individuals have limited internal resources for self-regulation and coping with stressors. OBSE, which reflects how valued and respected employees feel within their workplace, is an important resource. When employees have high OBSE, it can act as a buffer against resource depletion. They may have greater emotional and psychological resources to handle workplace challenges and stress. Second, WFC involves the interplay between work-related and family-related stressors. High levels of WFC can lead to resource depletion, as individuals struggle to balance the demands of work and personal life. The ego and resource depletion theory suggest that WFC depletes these resources by causing stress and frustration. Third, WFC can be seen as an additional source of resource depletion, having a moderating effect, particularly for individuals with low OBSE. When employees experience both low self-esteem within the organization and high WFC, the combined effect can intensify resource depletion. Fourth, as a result of this intensified resource depletion, individuals with low OBSE facing high levels of WFC may be more likely to experience heightened job dissatisfaction and stress. This, in turn, can increase their intention to quit, as they seek to alleviate the resource depletion by finding a job with a better work-life balance and a more supportive work environment. Forth, the impact of WFC on the relationship between OBSE and IQ may vary in non-western cultures like Nigeria due to different cultural expectations and norms regarding work, family, and job loyalty, high rate of unemployment, experience of multidimensional poverty. In such contexts, the moderating effect of WFC can be even more pronounced. In essence, the ego and resource depletion theory provides a basis for understanding how WFC, as a source of resource depletion, can moderate the relationship between OBSE and IQ. High WFC, in combination with low OBSE, can intensify resource depletion, leading to a stronger IQ. This hypothesis suggests that organizations need to consider both self-esteem and the impact of WFC to understand and address employee turnover effectively in Nigeria and the context of non-western cultures.

Theoretical implications

The study has theoretical implications in the sense that it will add to the existing knowledge of the variables and enhance proper conceptualization of the study variables. The study would serve as recent literature for students and members of the academia. Specifically, the study addresses a theoretical need by extending the application of the ego and resource depletion theory, originally developed in Western contexts, to a non-western cultural setting. This expansion of the theory allows for a more comprehensive understanding of how self-esteem within organizations and WFC interplay in influencing employees' IQ in diverse cultural contexts. Moreover, theoretical frameworks in organizational psychology are often rooted in Western perspectives. However,

understanding the influence of self-esteem and WFC on IQ in a non-western culture is important for advancing organizational psychology theory. It recognizes that cultural variations can significantly impact the applicability and generalizability of existing theories. Furthermore, the study acknowledges that psychological theories and organizational practices may not universally apply. Conducting research in non-western cultures helps build a more inclusive and culturally sensitive body of knowledge. This is essential for organizations that operate in diverse global markets. However, the study recognizes that the interplay of self-esteem, WFC, and IQ is likely to be complex and context dependent. By exploring this interplay, it contributes to a more holistic understanding of the factors influencing employee turnover in the financial service sector. Therefore, the study's findings can provide a theoretical basis for developing context-specific strategies to address employee retention. This theoretical understanding is essential for organizations aiming to adapt their human resource practices to different cultural contexts effectively. Nevertheless, this study explored a theoretical need by extending the application of the ego and resource depletion theory to a non-western cultural context within the financial service sector. The significance of this research lies in its potential to advance theoretical understanding, promote cultural sensitivity, and inform context-specific organizational practices, ultimately benefiting both the field of Organizational Psychology and financial service sector organizations operating in non-western cultures.

Practical implications

Understanding the complex interplay of OBSE, WFC, and IQ has practical implications for organizations striving to retain their talent pool. The study also has many practical implications for banks and other organizations. In the competitive financial service sector, retaining talented employees is crucial for long-term success. High turnover rates can be costly and disruptive. Understanding the factors that influence employees' IQ is essential for developing strategies to retain valuable talent. Similarly, non-western cultures often have unique values, norms, and work-related stressors that may differ from those in Western cultures. Recognizing these cultural differences is vital for designing effective retention strategies that are tailored to the specific needs of employees in non-western settings. Again, WFC is a universal challenge, but its manifestation and impact may differ across cultures. Investigating how WFC influences the relationship between OBSE and IQ is important in designing policies that address work-life balance in the financial service sector. Besides, this study adds to the academic literature by extending the application of the ego and resource depletion theory to a non-western culture. It contributes to the broader understanding of how self-esteem within organizations and WFC interact to affect employees' IQ. In essence, the findings can provide financial service sector organizations with insights into how to enhance employees' OBSE, manage WFC, and ultimately reduce turnover rates. This can lead to cost savings and increased stability within organizations. Therefore, recognizing cultural nuances and differences is increasingly important in today's globalized world. The study's focus on a non-western culture ensures that the results are culturally sensitive and relevant, potentially serving as a model for other industries and regions. However, high turnover in the financial service sector can negatively impact on the quality of services, disrupt operations, and increase recruitment costs. The findings provide insights that can help organizations reduce turnover by understanding the factors contributing to employees' IQ. Nevertheless, understanding the relationship between WFC, OBSE, and IQ can help organizations develop strategies to improve employee well-being. This, in

turn, can lead to increased job satisfaction and productivity. Many retention strategies are based on Western models and may not be suitable for non-western contexts. This study recognizes the importance of, and advocates for, cultural adaptation in designing employee retention strategies. Most importantly, the study's application of established psychological theories, such as the ego and resource depletion theory, in a new cultural and organizational context can contribute to the advancement of psychological and organizational science. Overall, this study addresses a practical need in the financial service sector by investigating the relationship between OBSE and IQ, considering the moderating role of WFC in a Nigerian cultural context. The significance of this research lies in its potential to inform more effective and culturally sensitive employee retention strategies, benefiting both organizations and employees.

Limitations and recommendations

One of the major limitations is that the predictor and criteria variables were framed on cross-sectional survey; future studies shall be either experimental study or longitudinal study to enable the establishment of cause-effect nexus between the core variables of study. Similarly, it is possible employees reported or under reported their exact feelings in order to appeal to the researchers or the bank management. This could have been done to impress the researchers or to avoid victimization from their bosses leading to possibility of social desirability concern. Future research should delve deeper into the cultural and contextual factors influencing these dynamics and explore the implications for retention strategies in non-western cultures. Empirical rigorous research is needed to confirm this moderating effect in practice.

Conclusion

This study investigated linking OBSE with IQ among financial sector workers in Southeast, Nigeria. Three research hypotheses were formulated and tested. The study adopted correlational design and consequently, moderated regression statistics were employed for data analysis. Study findings indicated that OBSE inversely and statistically predicted IQ which indicated that many bank employees developed strong self-esteem around their jobs, making them less likely to sabotage the organization or seek other job opportunities, even if the new job pay was excellent. There was an indication that as WFC increased in employees, their IQ their organizations also increased. The study observed that much as the employees struggle to maintain a balance in these two important spheres of life, work roles were seen clashing with family roles, thereby enhancing their tendency of wanting to leave their jobs, but they never did. Employees' confidence in their esteemed organization will likely reduce their IQ their current jobs only when there is low WFC experience; whereas when there is high WFC experience, then there is a propensity for the employees to quit their job irrespective of how they value their esteemed organization. In the light of the above it is pertinent to mention that the role of organizational support from employers and organizations alike cannot be overemphasized. It was recommended that as part of contributing to employees' welfare, management of organizations should be aware of the existence of different stressful aspects of their employees WFC as it may aid in guiding them right in understanding employees' professional and family roles. The overall interpretations provided in the discussion extend the frontiers of current research knowledge in the context of Nigeria in several ways while also highlighting differences from previous studies.

Extension of current research knowledge

First, the results from this study provide valuable insights into the unique context of Nigeria, particularly the financial service sector. While many previous studies have examined the factors influencing IQ in Western or general organizational contexts, this study focuses on a non-western, Nigerian context. This is crucial because it recognizes the impact of cultural, societal, and sector specific factors on employee turnover, thereby extending our understanding of how these dynamics play out in a distinct context. Secondly, the finding that higher WFC is associated with a decreased intention to quit in this context challenges conventional wisdom. In Western contexts, high WFC is typically associated with a greater IQ due to the stress and imbalance it creates. This result highlights the importance of considering cultural and contextual factors when studying employee turnover. It also suggests that in the Nigerian financial sector, factors other than WFC may be more influential in driving employees' IQ.

Differences from previous studies

First, the primary difference from previous studies lies in the cultural variation. Previous research often focuses on Western or globalized contexts, where the cultural and societal factors influencing IQ may differ significantly from those in Nigeria. This study emphasizes that factors influencing employee retention can be highly culture-specific and that findings from Western studies may not be universally applicable. Secondly, the interaction between OBSE and WFC presents a unique moderating effect on the IQ that may not have been emphasized in previous studies. While the protective role of OBSE in reducing the IQ has been examined, the interaction with WFC, and the resultant significant reduction in IQ, adds a novel dimension to the existing knowledge base. Thirdly, the counterintuitive finding that high WFC may motivate employees to stay in their jobs, despite the stress experienced from the conflict, differs from traditional expectations. In previous studies, high WFC often increased the IQ. In this Nigerian context, job security concerns, family expectations, multidimensional poverty situation, high rate of unemployment and cultural factors could be motivating employees to remain employed, even when facing high WFC. This highlights the need for a more nuanced understanding of employee motivations in non-western cultures.

Data availability statement

The original data that supports the findings of this study are available from the corresponding author upon reasonable request.

Ethics statement

Researchers conducted all investigation procedures in the study involving human participants following ethical standard of the Nnamdi Azikiwe University institutional Board for Ethical Review and national research committee and the 1964 Helsinki declaration and its later amendments or comparable ethical standards. We obtained participant informed consent.

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