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## HUMAN RESOURCE MANAGEMENT | RESEARCH ARTICLE

# Work-Family Conflict and Career Satisfaction of Employees in The Banking Industry of Ghana: The Role of Spiritual Intelligence

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**Abstract:** The study empirically examined the role of spiritual intelligence in the nexus between work-family conflict and employees' career satisfaction in the banking industry of Ghana. Design, methodology/approach-Given the reliance on explanatory research design, the study utilized structured questionnaire for gathering the primary data quantitatively from 335 randomly selected participants. A second-order model was configured in SMART PLS for testing of the directional hypotheses formulated. Findings- Both family-to-work and work-to-family conflict account for significant changes in employee career satisfaction. Also, the moderation analysis showed that spiritual intelligence brought variance into the model and had a small but significant positive effect on the relationship between work-to-family conflict and career satisfaction. The second effect of spiritual intelligence also brought variance into the model and had a small but significant negative effect on the relation between family-to-work and career satisfaction. Research limitations- Rural banks and other financial institutions were not included in the study, hence limiting the generalization of the findings from this perspective. Practical implication- Management of banks in Ghana would be encouraged to take specific actions that are likely to reduce the conflict between work and family roles to help their employees achieve their career satisfaction. Again, spiritual intelligence can be taught and encouraged at the workplace to help mitigate the psychological disorder created because of work-family conflict. Originality/value- Empirically, this study is the first of its kind that has sought to shed light on an understanding of the moderating effect spiritual intelligence on the nexus between work-family conflict and employees' career satisfaction in the Ghanaian banking sector the in Sub-Saharan country-context.

**Keywords:** Work-family conflict, Spiritual intelligence, Career satisfaction, Banking Industry, Ghana.  
**JEL Classification Code:** E24,O15

## 1. Introduction

There is a quote by Gini (2013) that "Do not be confused of having a career, with having a life". It implies that what position a person holds inside an organisation, they should just not neglect their other responsibilities. Researchers and practitioners have become increasingly interested in the issue of work-family conflict and its effects (Agha et al., 2021; Sreekumaran, 2021). Many academics have noted that a conflict viewpoint has predominated the work-family literature. These studies are based on the role scarcity theory (Goode, 1990), which contends that because people only have so much time and energy to devote to different roles (such as work and family), they will unavoidably suffer conflict and stress that will lower their quality of life. The emphasis on conflict (Burchielli et al., 2008), stress (Luk & Shaffer, 2005), job and life dissatisfaction (McElwain et al., 2005), intention to leave (Ahuja et al., 2007), and diminished wellbeing has therefore persisted in work-family conflict research (Lingard & Francis, 2006). Playing the work (family) role while taking on the family (work) role makes it more difficult (Molina, 2021). Similarly, Dodanwala et al. (2022) asserted that work-family conflict arises

when employees must balance the demands of both work and family obligations, making it difficult to meet both at once.

Recent research indicates that family interference in work (F-W-C) and work interference in family (W-F-C) are two distinct types of work-family conflict. W-F-C comes from the workplace, whereas F-W-C is from the family domain (Masterson et al., 2021). In addition to the distinction between F-W-C and W-F-C, such conflict can be divided into three categories: Conflict based on time: managing one responsibility (family or job) takes more time than managing another obligation (work or family); Conflict based on behaviour is related to the conflict between the desired behavioral pattern on both sides (at work or in the family); and conflict based on strain is when the demands of one function have an impact on how well the other roles are doing (Xie et al., 2022; Haar et al, 2014).

Additionally, workers who are satisfied in their careers are more likely to stay with their employers, to persevere in the face of career adversities, and to maintain a healthy work-life balance as a component of their career well-being (Thamrin & Riyanto, 2020). However, in today's more unpredictable business environment, individuals are attempting to fulfill personal needs by pursuing meaningful and self-directed jobs, making the idea of career satisfaction more difficult (Direnzo et al., 2015). Furthermore, employees who are satisfied in their jobs are more likely to remain with their employers, to persist in the face of career setbacks, and to maintain a healthy work-life balance as a part of their career well-being (Dubbelt et al., 2019).

There have not been many studies that look at the relationship between work-family conflict and career satisfaction (e.g., Greenhaus et al., 1990; Butt et al., 2015). The importance of career satisfaction as a study variable has only recently been recognized by work-family conflict researchers. Furthermore, research has shown that work-family conflict has a negative impact on a number of variables related to work satisfaction, including career involvement (Keeton et al., 2007), career outcomes (Greenhaus, et al., 1990), and career success (Ballout, 2008). Furthermore, Butt et al. (2015) found a negative relationship between work-family conflict and career satisfaction. They found that those with more work-family conflict reported lower career satisfaction, while those with less work-family conflict reported higher career satisfaction than those with more. Scholars and practitioners continue to work toward a better understanding of the psychological motivational forces that support employees' career satisfaction since they are of concern to both individuals and organizations (Dahling & Lauricella, 2017; Sultana et al., 2016). According to Fry et al. (2005), spirituality encourages individuals and groups that make an attempt to completely live out their principles in the job that they carry out. Additionally, spiritual intelligence strengthens human integrative visions of wholeness and thinking beyond materialism, which inspires people to pursue spiritual paths and helps them get through difficult situations (Ronel, 2008). The ability to demonstrate, value, and model spiritual resources that would enable one to consciously submit to righteous deeds, support other people and organizations, and help one overcome difficult circumstances is referred to as spiritual intelligence. When considered a sort of intelligence, spirituality refers to a set of abilities and skills that support people in problem-solving and achieving their everyday objectives (Abdoli & Sheihki, 2013). Assuming that a person's spiritual intelligence is an internal factor that aids in the formation of favorable tendencies, dispositions, and inspiration that support day-to-day life makes sense given that spiritual intelligence is acknowledged to offer a fertile foundation for encouraging a pro-social mindset as has been alluded by the ecumenical grounded theory of spiritual intelligence (Amram, 2007). As a result, it has been found that people with high levels of spiritual intelligence suffer from burnout less frequently. In line with this, Baezzat and Sharifzadeh (2013) found that spiritual intelligence can explain a wider range of conflict. As such, moderating elements should be investigated because not every employee will likely be impacted by work-family conflict in the same way.

Individual spirituality has received less attention, and there is less research connecting spirituality with employee results. Workers bring their experiences, personalities, and beliefs to work, but it is unclear how a person's spirituality affects the employee's output (Fox et al., 2018). By allowing employees to have a spiritual orientation, the organization not only supports the growth of the employees' spiritual lives but also establishes a relationship with the staff (Lizano et al., 2019). It is well known that managers that encourage their staff to find meaning and purpose in both their job and personal life serve as a source of motivation for them. For instance, in Ghana, the majority of managers

permit morning and occasionally after-work devotions (Dotsey & Kumi, 2020). Such organizations are going to have the backing of its staff, which will help it stay in operation for a very long period (González González, 2018). These authors also assert that when programs with a spiritual focus are implemented at work, it improves employee satisfaction and productivity by calming their minds. Employees who are Muslims, for instance, are allowed to break early for Friday or Jumma prayers and this increases their morale (Otaye-Ebede et al, 2019).

Work-life conflict has also been a significant issue in sub-Saharan Africa's banking sector. According to studies, the prevalence of work-family conflict disorders is rising in African nations (Bowen et al., 2018). Also, to Ahmad et al. (2021), work-family changes led to burnout for 60 to 70 percent of Ghanaian bankers in 2015. Lifestyle factors are the main causes of career dissatisfaction among Ghanaian workers (Ahmad et al., 2021). Even while work-family conflict can create dissatisfaction, most bankers experience psychological distress as a result of the combination of these professions (French et al., 2018). One needs spiritual intelligence to have self-control, manage conflicts between work and family obligations, and deal with the effects on career satisfaction. One of the biggest reasons for conflict between work and family is the variety of jobs that are assigned to bankers inside the institutions (Ugwu et al, 2018). Ghana's bankers are not an exception, especially those in Accra Metropolis. The bank's administrative responsibilities have increased along with the pressure brought on by the need to commute to and from work and attend to family duties (Bashir et al., 2015). Family is the main pillar of every society and bankers have more responsibilities that limits them to devote to their families (Kissi-Abrokwhah et al, 2015). Both work obligations and family interference put strain on these workers on a regular basis and this affect their career satisfaction unfavourably. According to the survey, bankers do not use the resources offered by the banking authorities, such as weekend physical activity, career counseling, and medical exercise, to help them deal with stress. Additionally, problems with spiritual intelligence are not taken into account as a mitigating factor to lessen the negative impact of work-family conflict on banking employees' career satisfaction.

Numerous researches on the subject of work-family conflict have been done (Kissi-Abrokwhah et al, 2015; Martins et al., 2002; Rastogi et al., 2019). There are not many studies (Arham et al., 2019; Butt et al., 2015; Martins et al., 2002) that link work-family conflict to career satisfaction. While, Butt et al. (2015) found that there is a negative correlation between work-family conflict and career satisfaction, Adhikary's (2018) research discovered that there is not a statistically significant correlation between work-family conflict and career satisfaction as had been hypothesized. Because they greatly differ from those of earlier studies, these findings are intriguing. Few studies in Ghana have focused further on employment outside of the banking industry (Ashong et al., 2016; Kissi-Abrokwhah et al, 2015). The potential impact of work-family conflict or the moderating influence of spiritual intelligence on the career satisfaction of banking personnel, however, have not been thoroughly assessed. Therefore, this study seeks to examine the role of spiritual intelligence in the nexus between work-family conflict and employees' career satisfaction in the banking industry of Ghana. The results of this study would contribute to the research evidence because the banking industry has received very little research on work-family conflict and career satisfaction. Also, the conditions in which spiritual intelligence might be most helpful for enhancing career satisfaction have received little empirical investigation. Organizations can more precisely predict when employees' spiritual intelligence will add the most value by recognizing the work situations in which it may be helpful for enhancing career satisfaction. This study will help management of the banks understand the effects of work-family conflict within the bank and assist workers in balancing work and family responsibilities to improve their career satisfaction. Also, the study would help management programme their employees for success by enhancing their spiritual intelligence. The findings in this study will also serve as a guide for policymakers as they develop and put into practice measures to reduce work-family conflict in the banking sector. Further, other banks could imitate the bank's best practices and tactics to improve the career satisfaction of their staff. The remaining sub-sections of the study are devoted to literature review which focuses on theoretical framework and hypotheses development and methods section which details how the empirical study was carried out in accordance with scientific guidelines and ethics. Others sections include the results and discussion section, which provide information on the findings of the study as well as extensive discussion based on previous empirical postulations, conclusions which

focus on the current state of affairs regarding the empirical stance of the nature of association existing among the constructs in the context of the study, implications for policy, practice and theory, limitations of the study and suggestions for further studies.

## 2. Literature Review

### 2.1. Work-Family Conflict and Career Satisfaction

Over the past 20 years, academics and organizations have become increasingly concerned with how work and family can coexist (Molina, 2021). The concept has been defined similarly by a number of authors. To Thurairajah (2013), work-family conflict is a type of inter-role conflict that develops when role pressures from the work and family domains become mutually incompatible in some respects. A similarly description was given by Greenhaus and Beutell (1985) as a type of inter-role conflict in which the role pressures from the work and family domains are, in some ways, contradictory. By the same token, Dodanwala et al. (2022) claimed that work-family conflict develops when employees must juggle expectations from both work and family, making it challenging to meet both at once. The conceptual definition of work-family conflict employed in this study is founded on Greenhaus and Beutell's (1985) and Thurairajah (2013) definitions. According to recent studies, the two types of work-family conflict—family interference in work and work interference in family—have different experiences (Masterson et al., 2021). According to Tewa et al. (2021), interwork-family conflict arises from the divergent demands of two or more roles that must be fulfilled simultaneously. Roles at work and those outside of it frequently clash.

Career satisfaction, on the hand, refers to the extent to which employees feel that their career development is congruent with their employment goals and ideals as well as the level of satisfaction they experience with their career decision (Jabeen & Isakovic, 2018). Career satisfaction also has to do with a person's career-fit because it refers to their favourable feelings about certain career-related accomplishments and overall career success (Coetzee & Bester, 2019). Few studies have looked at the relationship between work-family conflict and career satisfaction but the former has a big impact on the latter (Butt et al., 2015; Sullivan & Carraher, 2018). Researchers studying work-family conflict have only recently recognized career satisfaction as a key study variable. In studies that specifically assess work-family conflict, a number of aspects of satisfaction, such as those with the family (Victor & Thavakumar, 2013), the marriage (Judge et al., 2006), the job (Grandey, et al., 2005), the career (Martins, et al., 2002), and the quality of life (Martins, et al., 2002), have been linked it. Additionally, it has been demonstrated that work-family conflict has a detrimental effect on a number of factors connected to career satisfaction, such as career involvement, (Keeton et al., 2007), career outcomes (Greenhaus et al., 1990), and career success (Ballout, 2008). According to Butt et al. (2015), there is a negative correlation between that work-family conflict and career satisfaction. According to their findings, those who had more work-family conflict had lower career satisfaction, while those who experienced less work-family conflict reported higher career satisfaction than those who experienced more. However, according to Adhikary's (2018) research, there is not a statistically significant correlation between WFC and career satisfaction as had been hypothesized. His research revealed that Nepali bankers' perceptions of career satisfaction are above average while their experiences with that work-family conflict are below average. These results are intriguing because they significantly differ from those of past investigations. Yet, the current study anticipated to find that work-family conflict (family interference in work and work interference in family) is inversely associated to career satisfaction in line with these previous theorizations. As a result, the first hypothesis is:

- H1a: There is a statistically significant and negative effect of work-to-family conflict on employees' career satisfaction in the banking industry of Ghana.
- H1b: There is a statistically significant and negative effect of family-to-work conflict on employees' career satisfaction in the banking industry of Ghana.

## 2.2. Moderating role of spiritual intelligence

The term "spiritual intelligence" was used by Barnum (2006) to describe a person's potential to articulate, exhibit, and model spiritual resources, values, and possessions to enhance day-to-day performance. The concept has also been described by other academics by adding more aspects. As an illustration, Mahmood et al. (2018) described it as a person's conscious submission to virtuous activities that help them to better themselves holistically is another interpretation of spiritual intelligence. Like this, Ahmed et al. (2016) characterized spiritual intelligence as the capacity of an individual to behave wisely, with the deepest sense of meaning, and with a sense of community. Anwar (2016) measured spiritual intelligence in terms of transcendental awareness (TA), meaning of life (ML), patience (PT), and forgiveness (FG). According to them, TA relates to understanding the events of life as part of a divine plan, feeling the grace of God in life, and contemplating the ultimate meaning of my life. ML relates to being able to apologize for mistakes, ask for forgiveness. PT translates to being able to show patience in stressful situation and believing that patience will strengthen your faith and increase your confidence as well as applying insights gained from my self-reflection to problematic or stressful situations and having self-control. FG is seeking guidance and living in alignment with key virtues such as trustworthiness, humility, justice and unity. According to the literature, several factors may operate as moderators in the association between career satisfaction and work-family conflict. Individual differences, such as gender, age, marital status, and parental status (Wayne et al., 2013; Singh et al., 2010), as well as possible sources of support that could assist people in resolving work-family conflict, such as coworkers and monetary and community resources (Hou et al., 2022). According to earlier study, a person's family demographic factors may have a different impact on how much work-family conflict influences career satisfaction (Powell & Mainiero, 1992). As it stands, no research on individual factors such as spiritual intelligence has been used as an intermediary in the relationship between work-family conflict and career satisfaction. However, inferences are made to imply the role of spiritual intelligence in the relationship between work-family conflict and career satisfaction. When viewed as a type of intelligence, spirituality describes a set of skills and talents that help people solve problems and accomplish their daily goals. It is a type of intelligence that enables people to lead their lives and activities in a richer, more meaningful, and deeper way (Skrzypińska, 2021; Kularajasingam et al., 2022). Through reciprocal care and understanding for growth and development, spiritual practices foster a compelling vision and belief (Fry et al., 2005). Later, Fry and Slocum (2008) asserted that spiritual intelligence results in physical and mental well-being for employees. It is acknowledged that spiritual intelligence offers a fertile basis for promoting a pro-social mindset. Role conflict in the workplace may be influenced by psychosocial issues, according to Virgilio et al. (2015). Therefore, it has been observed that people with high levels of spiritual intelligence experience less burnout resulting from work-family conflict. Congruently, spiritual intelligence was discovered by Baezzat and Sharifzadeh (2013) to account for a greater variation in such conflict.

Since spiritual intelligence have been shown to account for greater positive variation in role conflict, individual characteristics can influence the association between work-family conflict and career satisfaction. Therefore, spiritual intelligence is one of the personal elements that may likely have a moderating effect on the relationship between work-family conflict and career satisfaction. Spiritual intelligence has a significant impact on mental health and can be utilized to address issues at work (Abdoli & Sheihki, 2013). Also, since satisfaction of one's career is also dependent on employee's effectiveness, productivity, and satisfaction of job, then spiritual intelligent employees would have a satisfied career. Spiritual intelligence will raise employee awareness, which in turn boosts employee happiness and encourages workers to give their best efforts, antecedents of career satisfaction (Amram, 2009). Career satisfaction is also measured by how employees' relationships with others are (Greenhaus et al., 2014) and spiritual intelligence enables individuals to make peace with one another. Regen et al (2021) study found that the performance of the Sungai Penuh Police Police was significantly enhanced by spiritual intelligence. Again, Kasler et al. (2022) revealed that employees with the high rating personal meaning production of spiritual intelligence had high ratings on life satisfaction. Based on the findings, it could be justified that spiritual intelligence will be crucial in explaining the correlation between work-

family conflict (family interference in work and work interference in family) and career satisfaction. Based on the above submissions, we hypothesize that:

H2a: Spiritual intelligence moderates positively and significantly the predictive relationship between work-to-family conflict and career satisfaction

H2b: Spiritual intelligence moderates positively and significantly the predictive relationship between family-to-work conflict and career satisfaction

### 3. Research Method and Materials

#### 3.1. Samples

The employees of selected banks served as the analysis's unit, and it was required of the respondents to give a fair assessment of the subject matter. The study's population was 1300 respondents from the top five banks in Ghana in the year 2021 (GCB Bank, Ecobank Ghana, Absa Bank, Access Bank and Agricultural Development Bank). These banks were chosen because of their larger customer base and improved performance over the years. This study used a simple random sampling technique, which gave every respondent in the population an equal chance of being selected as a subject in a sample without any bias or disenfranchisement of any person in the sample. The sample size was calculated using the Krejcie and Morgan (1970) table, and a minimum of 291 employees were selected from the study's total population. The sample size was then raised to 335 to address the nonresponse issue and minimize the sample size error (Hair et al., 2019). A questionnaire was employed as the primary data collection tool and a total of 370 questionnaires were issued to study participants, and 335 of them were completed, returned, and fully filled out, resulting in a response rate of 90.5% for the study's final evaluation of its hypothesis. The current study also used partial least squares-structural equation modeling (PLS-SEM) via SmartPLS version 4.0 to evaluate the stated research hypotheses and SPSS version 25.0 for preliminary analysis.

#### 3.2. Measures

The questionnaire consists of 40 items that make up three variables. Considering this, demographic characteristics were evaluated with three items. Work-family conflict was evaluated with 16 items, which were further divided into two categories: work-to-family (10 items) and family-to-work (six items) and was adapted from Haslam et al. (2015). The evaluation of spiritual intelligence used sixteen items adapted from Anwar et al (2016). Five questions from Greenhaus et al. (1990) that had been modified were used to measure career satisfaction. Every item was rated on a Likert scale of 1 (least agreement) to 5 (highest agreement).

#### 3.3. Common Method Bias

When collecting data using self-reported questionnaires, common method bias (CMB) should be examined, especially when IV, MV, and DV are derived from the same respondents and sample (Kock et al., 2021). Therefore, Harman's single-factor examination is one of the popular methods for identifying this issue. This is accomplished by performing component factor analysis on all the research variable items (Jordan & Troth, 2020). When only one factor emerges from the factor analysis or when just one indicator makes up most of the covariance between the measurements, CMB develops (Jordan & Troth, 2020). In our review, the results revealed an eight-factor solution, with a total variation of 68.21% explained and the first factor explaining 27.65%. This suggests that CMB is not a problem in this study.

### 3.4. Data analysis

The accuracy of the data was twice verified after rigorous examination. The data was entered into the Statistical Package for Social Sciences (SPSS) version 25 once the questionnaires had been coded. SPSS was utilized to help with data organization and summary as well as to offer key parameters for data analysis. Data analysis was carried out with the SMART PLS software (Version 4.0). Same application is recognized for studies of this nature (Benitez et al., 2020; Appau, et al., 2021). Reflective structural model was configured with the second-order approach. Model setup criteria was based on recommendations similar studies (Appau et al., 2021; Benitez et al., 2020). Evaluation of the configured model was based on the recommendations by Benitez, et al., (2020). The two-stage approach to structural model evaluation was strictly followed. At the model evaluation phase, indicators that are not significant, with less than 0.5 factor score are deleted. This is conditioned on the idea that their deletion improves the quality dimensions of the configured model. Items with less 0.5 factor score are maintained if they deletion has negative impact on the quality dimensions of the configured structural model (Hair et al., 2019).

## 4. Results and Discussion

### 4.1. Measurement Model

Here, we examined if the theoretical concepts can be accurately measured using the observed variables or indicators. The constructions of this model, however, all responded to a reflecting model. We looked at the validity after examining the reliability. By first examining the factor loadings or simple correlations between the indicators and the related latent variables, we were able to determine the individual reliability of each item in the reliability study. An indicator will be accepted by a construct's measurement model if its factor loading is greater than or equal to 0.707. This shows that the shared variance of the construct and its indicators is higher than the variance of the error (Gefen et al., 2000). Some researchers (Mohd-Dzin & Lay, 2021) argue that this empirical threshold ( $\lambda > 0.707$ ) should not be applied as strictly in the early stages of scale development and that indicators with loadings between 0.4 and 0.7 should only be eliminated from a scale if doing so results in an increase in the average variance extracted (AVE) or composite reliability (CR) to a level above the recommended threshold value (AVE = 0.5; CR = 0.7). Weak indications may therefore be retained based on how they contribute to the validity of the content. However, it is necessary to constantly delete extremely weak indicators ( $\lambda \leq 0.4$ ). Because they were not increasing the AVE, we deleted indicator loadings that were below the threshold as shown in figure 1.

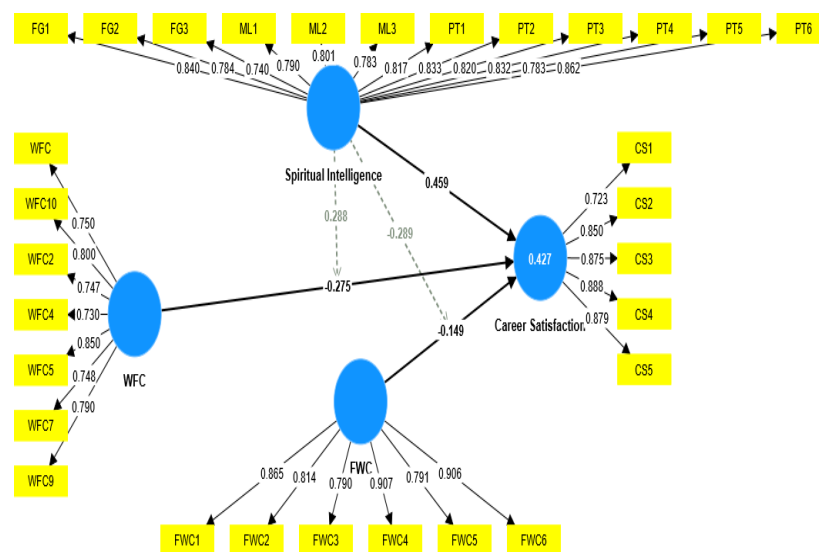


Figure 1: Measurement Model

We also evaluated the indicators' precision in detecting the same latent variable. We can ensure the internal consistency of all the indicators when measuring the concept owing to this technique. This idea is evaluated using the Cronbach alpha coefficient, the composite reliability and CR), and Average Variance Extracted (AVE). The AVE calculates the percentage of a concept's variance that comes from its indicators as opposed to measurement error (Fornell & Larcker, 1981). According to Fornell and Larcker (1981), the AVE should be more than 0.5, which indicates that its indicators account for more than 50% of the variance in the construct rather than indicators in the other constructs. Nunnally (1978) advises employing a stricter 0.8 for fundamental research and 0.7 for a modest reliability of Cronbach's alpha (CA) and Composite Reliability (CR). All the constructs are shown in Table 1.

**Table 1: Construct Reliability and Validity**

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
CS	0.899	0.916	0.926	0.714
FWC	0.923	0.965	0.938	0.718
SI	0.951	0.955	0.957	0.652
WFC	0.890	0.897	0.913	0.600

Note: WFC=Work-to-Family Conflict, FWC= Family-to- Work Conflict, CS= Career Satisfaction, SI=Spiritual Intelligence

Following that, the heterotrait-monotrait (HTMT) ratio of correlations was used to assess the discriminant validity. According to Sürücü and Maslakçi (2020), the cutoff value must be lower than 0.855 to achieve discriminant validity utilizing the HTMT method. Table 6 displays the discriminant validity of the constructs. All values displayed in Table 6 met the HTMT inference requirements.

**Table 2: Discriminant validity**

Construct	CS	FWC	SI	WFC	SI x WFC	SI x FWC
CS						
FWC	0.344					
SI	0.520	0.161				
WFC	0.432	0.697	0.176			
SI x WFC	0.048	0.177	0.127	0.270		
SI x FWC	0.140	0.229	0.146	0.205	0.751	

Note: CS=Career Satisfaction, FWC=Family-to-Work Conflict, SI=Spiritual Intelligence, and WFC=Work-to-Family Conflict

#### 4.2. Structural model

At this point the researcher after following the advice of Hair et al. (2019) by first assessing the measurement model and then assessing the statistical significance of the model parameters, can now go ahead to analyse hypotheses. This analysis specifically examined the endogenous variables' variance explained, as shown by their R<sup>2</sup>, their path coefficients or standardized regression weights (Beta), and their significance levels. The bootstrapping approach was used to determine the statistical significance of the path coefficients. The findings are shown in Table 3.

**Table 3: Path coefficients**

	Original sample	Sample mean	Standard deviation	T statistics	P values
FWC → CS	-0.149	-0.173	0.071	2.115	0.034
WFC → CS	-0.275	-0.266	0.085	3.215	0.001

Note: CS=Career Satisfaction, FWC=Family-to-Work Conflict, and WFC=Work-to-Family Conflict

The findings on Table 3 showed that the latent variables were statistically significant. Observation of the predictive capacity of the model (Table 3) shows that family-to-work conflict account for 14.9% negative significant change in employee career satisfaction when all other factors affecting career satisfaction are controlled for. Chin (1998) suggests the following thresholds: "substantial" from 0.67; "moderate" from 0.33; and "weak" from 0.19. The t-statistics (2.115) and the p-value (0.034) shows that such change is significant. Thus, family-to-work conflict among the selected banks predict a weak

employees' career satisfaction. Again, observation of the predictive capacity of the model (Table 3) shows that work-to-family conflict account for 25.7% negative and moderate significant change in employee career satisfaction when all other factors affecting career satisfaction are controlled for. It is significant because the t-statistics (3.125) was more the threshold 1.96.

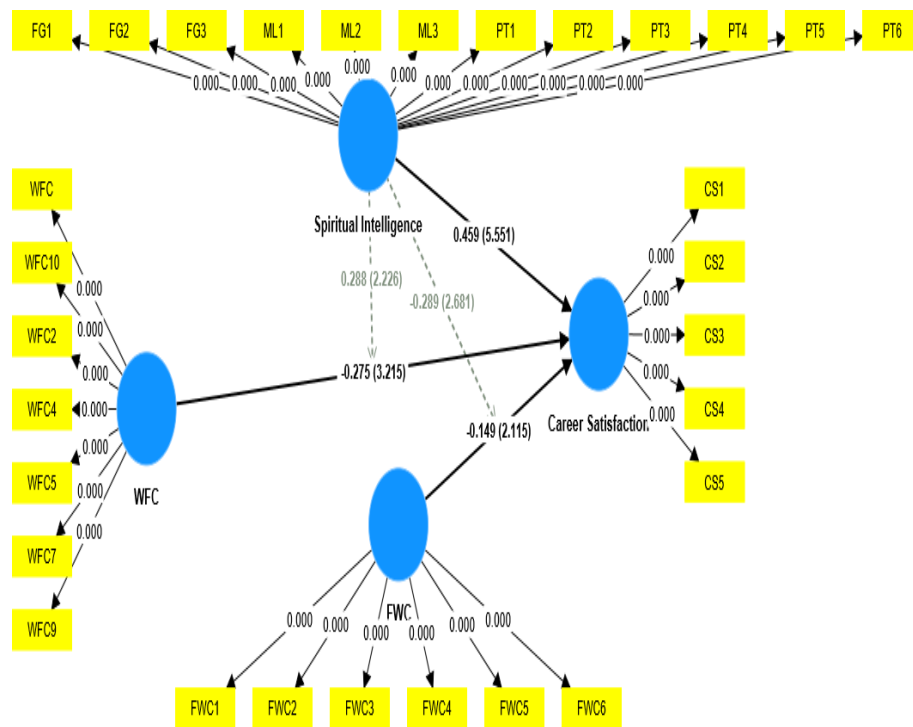
Also, the moderating role of spiritual intelligence on the relationship between work-family conflict and employees' career satisfaction among the banks was tested. The bootstrapping approach was used to determine the statistical significance of the path coefficients. Two interaction constructs (spiritual intelligence x WFC; spiritual intelligence x FWC) produced using the PLS product-indicator approach were introduced to the model in order to investigate the moderation effect of spiritual intelligence. The findings are shown in Table 4 and Figure 3 for the structure model.

**Table 4: Path coefficients**

Constructs	Original sample	Sample mean	Standard deviation	T statistics	P values
F-W-C → CS	-0.149	-0.173	0.071	2.115	0.034
SI → CS	0.459	0.465	0.083	5.551	0.000
W-F-C → CS	-0.275	-0.266	0.085	3.215	0.001
SI x W-F-C → CS	0.288	0.277	0.130	2.226	0.026
SI x F-W-C → CS	-0.289	-0.267	0.108	2.681	0.007

Note: CS=Career Satisfaction, F-W-C=Family-to-Work Conflict, SI=Spiritual Intelligence, and W-F-C=Work-to-Family Conflict

The moderation analysis showed that spiritual intelligence x work-to-family conflict brought 28.8% more variance into the model and had a small but significant positive effect ( $\beta = 0.288, p = 0.024$ ). The second effect, spiritual intelligence x family-to-work conflict, brought 28.9% variance into the model and had a small but significant negative effect ( $\beta = -0.289, p = 0.007$ ). ( $\beta = 0.106, p = 0.002$ ). These results provide credence to the idea that spiritual intelligence may mitigate the negative effects of work-to-family conflict on career satisfaction of employees but aggravates the negative relationship between family-to-work conflict and career satisfaction. Again, it could imply that the respondents use their spiritual intelligence to cope with any conflict from work to family but do not do same for any conflict from family to work when satisfying their career.



**Figure 2: Structural Model**

The study also assessed the effect size ( $f^2$ ).  $F^2$  tests the influence of a unique exogenous latent variable on the latent endogenous variable by means of changes in the  $R^2$  variable (Chin, 1998). According to Cohen (1988)  $f^2$  values of 0.02, 0.15, and 0.35 are construed as small, medium, and large effect sizes, respectively. The effects of each latent variable's effect size are shown in Table 5.

**Table 5: F-Square Statistics**

Constructs	Career Satisfaction
CS	
F-W-C	0.021
SI	0.344
W-F-C	0.067
SI x WFC	0.055
SI x FWC	0.055

Note: CS=Career Satisfaction, F-W-C=Family-to-Work Conflict, SI=Spiritual Intelligence, and W-F-C=Work-to-Family Conflict

From Table 5, all the constructs have weak effect except spiritual intelligence ( $f^2=0.344$ ) which has a large effect on the endogenous variable (Career satisfaction). The summary of hypotheses is shown in Table 6.

**Table 6: Summary of Hypotheses**

Hypothesis	Relationship	Beta	P-Value	Decision
H1a	WFC → CS	-0.275	0.001	Supported
H1b	F-W-C → CS	-0.149	0.034	Supported
H2a	SI x WFC → CS	0.288	0.026	Supported
H2b	SI x F-W-C → CS	-0.289	0.007	Not-Supported

It is to note that the findings corroborate with previous findings that work family conflict (F-W-C and W-F-C with family) adversely affect career satisfaction. For instance, it has been demonstrated that work-family conflict has a detrimental effect on a number of factors connected to career satisfaction, such as career involvement, (Keeton et al., 2007), career outcomes (Greenhaus et al., 1990), and career success (Ballout, 2008). Similar findings have also proven that work-family conflict may have a significant negative impact on job satisfaction (Beutell, 2010; Cohen & Liani, 2009). The findings further affirm Butt et al. (2015) results that there is a negative correlation between work-family conflict and career satisfaction. The results support that those who experience more work-family conflict situations have lower career satisfaction compared to those who experience less work-family conflict. However, the result is in contrast with findings of Adhikary's (2018) research, who found that there is not a statistically significant correlation between work-family conflict and career satisfaction as had been hypothesized.

Concerning the moderating role, it was found that spiritual intelligence moderates the relationship between work-to-family conflict and career satisfaction of the employees. The result implies that employees of banks use their abilities and skills from spiritual intelligence in solving burnout problems emanating from work—family conflict and as such their intelligence helps them in achieving their everyday work objectives (Abdoli & Sheihki, 2013). The result confirms that apart individual differences, such as gender, age, marital status, and parental status, spiritual intelligence may operate as a moderator in the association between career satisfaction and work-to-family conflict. The results further affirm Fry and Slocum (2008) assertion that spiritual intelligence results in physical and mental well-being (for employees). It is acknowledged that spiritual intelligence offers a fertile basis for promoting a pro-social mindset. It makes sense to assume that a person's spiritual intelligence is an internal factor that helps to form positive tendencies, dispositions, and inspiration that support daily life.

Role conflict in the workplace may be influenced by psychosocial issues (Di Virgilio et al., 2015) and therefore, people with high levels of spiritual intelligence would experience less burnout resulting from work-to-family conflict. Congruently, spiritual intelligence was discovered by Baezzat and

Sharifzadeh (2013) to account for a greater variation in conflict. Hetdari et al. (2017) result also indicated that spiritual intelligence training is an efficient way to boost job satisfaction and they advised that managers take this into account to boost employee job satisfaction. It is consistent with Kasler et al. (2022) who revealed that employees with the high rating personal meaning production of spiritual intelligence had high ratings on life satisfaction. Even while work-family conflict can create dissatisfaction and psychological distress as a result of the combination of these roles, one needs spiritual intelligence to have self-control, manage conflicts between work and family obligations, and deal with the effects on their career satisfaction. The result presupposes that not every employee will likely be impacted by work-family conflict in the same way and it depends on the persons inner intelligence. Hence the findings support the position of ecumenical grounded theory of spiritual intelligence as central and most fundamental intelligence that provides a source of guidance for the others to have a meaningful life.

In addition, the findings however, found that spiritual intelligence rather increases the negative relationship between family-to-work conflict and career satisfaction of employees in the banking industry. This was surprising and one potential reason could be that when employees of banks are faced with family roles interfering work roles, they rather become needy of emotions to compensate for the loss of work roles making them more dissatisfied about their career. It can be inferred that when family roles are preventing the execution of work roles, employees of the selected banks feel that their career development is incongruent with their employment goals and are unable to be patient, aware, unproductive, ineffective, sad, and ultimately less meaningful existence. Another potential reason could be that the employees might experience more stress when family roles prevent them from getting work results that would gain them more pay to help take care of the family (Boakye et al., 2022). Hence, the findings do not support the position of ecumenical grounded theory of spiritual intelligence as it failed to support and mitigate the negative relationship between family-to-work conflict and career satisfaction in the case of banking employees in Ghana.

## 5. Conclusion

Work-family conflict has been the topic of numerous studies (Kissi-Abrokwah et al, 2015; Martins et al., 2017; Rastogi et al., 2019). There are few researches that connect work-family conflict to career satisfaction (Adhikary's, 2018; Butt et al., 2015; Martins et al., 2017). Again, not enough studies have been done to figure out the link between career satisfaction and work-family conflict. The closest study we could locate looked at the effects of work-family enrichment and conflict on dual-earner couples' career satisfaction (Aryee & Luk, 1996; Rastogi et al., 2019). However, it has not been determined if there is a possible effect of work-family conflict or the moderating effect of spiritual intelligence on the career satisfaction of banking employees. Being the first of its kind, this study aims to shed light on how spiritual intelligence affects the relationship between work-family conflict and employees' career satisfaction in the Ghanaian banking industry. The research findings for the relationship between work-family conflict on employees' career satisfaction, revealed a negative relationship both from work-to-family and family-to-work. Spiritual intelligence has a moderating role in reducing the negative effects of work-to-family conflict on employees' career satisfaction while amplifying the negative association between family-to-work conflict and career satisfaction.

The findings will urge management of the selected banks to adopt particular initiatives that are likely to lessen the conflict between work and family responsibilities in order to support their workers in achieving their career satisfaction. To lessen their strain and preserve balance, employers could inform and motivate staff to share jobs. The study's findings may demonstrate how spiritual intelligence might be promoted and taught in the workplace to lessen the psychological disturbance brought on by work-family conflict and its impact on workers' career satisfaction.

Although the proposed theoretical foundation of this study is empirically substantiated and has provided numerous interesting avenues for further investigation, there are some restrictions that need to be taken into account. Our information comes from the African banking sector in Ghana. Diverse cultures have different values and norms, which may affect respondents' level of spiritual intelligence. It would therefore be intriguing for future research to confirm similar results in different cultures and

nations. Furthermore, while this approach is exclusive to the banking industry, future research should look for ways to adapt it to other industries nationwide.

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