

**T.C.
ISTANBUL GEDİK UNIVERSITY
INSTITUTE OF GRADUATE STUDIES**



**THE EFFECT OF ROLE CONFLICT AND ETHICAL CLIMATE ON
TURNOVER INTENTION**

MASTER'S THESIS

**Mustafa Wefaq Ibrahim ALSHABBANI
(201285012)**

**Business Administration Department
Business Administration in English Program**

FEBRUARY 2023

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İSTANBUL GEDİK ÜNİVERSİTESİ
LİSANSÜSTÜ EĞİTİM ENSTİTÜSÜ MÜDÜRLÜĞÜ

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DECLARATION

I Mustafa Wefaq Ibrahim ALSHABBANI as a result of this declare that this thesis titled “The Effect of Role Conflict and Ethical Climate on Turnover Intention” is original work I did for the award of the master's degree in the faculty of Business Management. I also declare that this thesis or any part of it has not been submitted and presented for any other degree or research paper in any other university or institution. (16/02/2023)

Mustafa Wefaq Ibrahim ALSHABBANI



DEDICATION

I dedicate my effort to my sun and moon, to my parents who gave everything to give me with a flawless existence, to all my family members, and to every friend and relatives who supported me during my academic career. I extend my sincere gratitude to all of them.



PREFACE

Throughout the process of writing my dissertation, I have gotten a great lot of aid and support.

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Mustafa Wefaq Ibrahim ALSHABBANI

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THE EFFECT OF ROLE CONFLICT AND ETHICAL CLIMATE ON TURNOVER INTENTION

ABSTRACT

Ethical climate is a part of organizational culture and a set of perceptions regarding correct behavior and ways of dealing with ethical issues, which can predict the ethical and unethical behaviors of employees. Because ethical climate has a great influence on the ethical behavior of employees, it is very important. Also, it is important to evaluate the reason for leaving the organization from this point of view, which can provide useful information to the managers of the organization in order to reduce employee turnover, because the retention of qualified personnel is one of the important issues of human resources, in this regard: It is very important to identify the factors that affect the tendency of employees to leave their jobs. The current study was conducted with the aim of measuring the relationship between the ethical climate and role conflict on the turnover intention. In terms of purpose, this research was applied and based on the analytical descriptive research method, which selected 122 employees of the Rafi-Dain Governmental Bank in Babylon, Iraq. The data were collected through a questionnaire and analyzed through correlation and regression tests and using the statistical program SPSS 26. The results of the research indicate that there is a negative and significant relationship between the ethical climate and turnover intention, and there is a positive relationship between the role conflict and the turnover intention. And through the results, it can be seen that the ethical climate in the organization leads to ethical behaviors while reducing the role conflict and the organization managers can use the operational solutions presented in this research to create and improve the ethical climate in the organization and reduce the tendency to leave, and serve the employees.

Keywords: *Ethical Climate, Role Conflict, Turnover Intention*

ROL ÇATIŞMASI VE ETİK İKLİMİN DEVİR NİYETİ ÜZERİNDEKİ ETKİSİ

ÖZET

Etik iklim, örgüt kültürünün bir parçası ve çalışanların etik ve etik olmayan davranışlarını öngörebilen doğru davranışlara ve etik sorunlarla başa çıkma yollarına ilişkin algılar bütünüdür. Etik iklim, çalışanların etik davranışları üzerinde büyük bir etkiye sahip olduğu için oldukça önemlidir. Ayrıca çalışan devir hızını azaltmak için örgüt yöneticilerine faydalı bilgiler sağlayabilecek olan bu bakış açısıyla örgütten ayrılma nedeninin değerlendirilmesi önemlidir çünkü nitelikli personelin elde tutulması işletmelerin önemli konularından biridir. İnsan kaynakları, bu açıdan: Çalışanların işten ayrılma eğilimini etkileyen faktörlerin belirlenmesi oldukça önemlidir. Bu çalışma, etik iklim ile rol çatışması arasındaki ilişkinin işten ayrılma niyeti üzerindeki etkisini ölçmek amacıyla yapılmıştır. Amaç açısından, bu araştırma, Irak'ın Babil kentindeki Rafi-Dain Devlet Bankası'nın 122 çalışanının seçildiği analitik betimsel araştırma yöntemine dayalı ve uygulanmıştır. Veriler bir anket aracılığıyla toplanmış, korelasyon ve regresyon testleri ve SPSS 26 istatistik programı kullanılarak analiz edilmiştir. Araştırma sonuçları, etik iklim ile işten ayrılma niyeti arasında negatif ve anlamlı bir ilişki olduğunu ve pozitif bir ilişki olduğunu göstermektedir. rol çatışması ile işten ayrılma niyeti arasındaki Elde edilen sonuçlardan da örgütteki etik iklimin rol çatışmasını azaltırken etik davranışlara yol açtığı ve örgüt yöneticilerinin bu çalışmada sunulan operasyonel çözümleri örgütte etik iklimi oluşturmak ve geliştirmek ve azaltmak için kullanabilecekleri görülmektedir. Ayrılma ve çalışanlara hizmet etme eğilimi.

Anahtar Kelimeler: *Etik İklim, Rol Çatışması, İşten Ayrılma Niyeti*

1. INTRODUCTION

Researchers have found that many elements affect the choice of leaving a job, these elements can be organizational commitment, supervisor support, and psychological factors that trigger the intention to leave employment (Zhang et al., 2019, pp. 8-9).

Turnover intention is a decision to leave a job and it is useful to predict the turnover rates. But the predicted turnover rates can be decreased by taking the necessary precautions. These precautions may vary, but they will affect the organizational policies. The managers detect the important factors for their organizational policies.

The policies aiming to decrease turnover intention will be formed by the managers and the managers will adopt their other aims together with these policies. For example, a manager aiming to affect the ethical structure of the environment will also monitor the variables regarding the ethical environment. Such managers will prefer to use the antecedents of turnover intention that affect the ethical environment. Thus, they will integrate their turnover intention decreasing policies together with their existing organizational policies and objectives.

Turnover intention is affected by various factors. For example, conflicts and lack of ethics increases the turnover intention. This thesis will use a role theory perspective and survey the effect of role conflict on turnover intention. The ethical climate is another significant and dominant factor affecting the roles and role conflicts of the employees in a work environment. Hence, ethical climate is the second antecedent of turnover intention that is added into the research model of this study.

Turnover is the loss of carefully chosen employees. The managers decide to form an organizational structure by choosing the most suitable employees and turnover is a threat to the aimed organizations. It is a component that keeps the managers away from their aims. The managers can reach their objectives and increase their performance only with the true teams. The performance of an organization is a good indicator of the success of the managers. The employees cannot be chosen randomly

for the teams forming an organization. Each department manager is expected to monitor the hiring process and contribute to choose the best employees.

None of the managers would accept to work with random employees and they attempt to decrease the turnover intention of the employees taking place in their teams. Controlling the turnover intention of the employees is another duty of the employees. Forming an ethical working environment and decreasing the conflict between the employees are some other significant duties of the managers. Therefore, this research has chosen ethical climate and role conflict as the antecedents of turnover intention that will be added into the research model together with turnover intention.

Role conflict is an indicator of a management failure. It shows that there is a problem regarding the responsibility and authority allocation. It usually happens when the responsibility of the employee is more than the authority of the employee. This lack of authority might be the result of some conflicting duties. Sometimes, the employees are expected to take the responsibility of some different positions.

Role conflict causes negative behaviors in a work environment. It also increases turnover intention. The employees experiencing role conflict tend to feel negative emotions such as despair and the feeling of failure. The employees who are successful in a position have positive expectations about the future and feel hope. But the employees experiencing role conflict and negative emotions due to role conflict tend to have negative expectations about their job. They will also feel like they are wasting their time and blemishing their career. The result will be the increasing turnover intention.

Role of the employees is allocated by the managers. The positions are defined clearly in some organizations, but not in all of them. Moreover, some of the managers always have the authority to change the definition of such positions. The authority and responsibility that is brought by a position can be defined clearly by the contract, but it is also quite possible to confront an ambiguity about the authority and responsibility allocation. In some organizations, the meetings are adjusted on a regular base to decide about the authority and responsibility allocation.

Consequently, role conflict is a significant problem for the managers just like turnover intention for the managers. The employees with role conflict can easily have

high turnover intention. If this kind of situations are not monitored by the managers and they do not get involved, these employees will quit soon or later. These resignations will bring an extra cost to the company. Because the experience they gained in time will be lost when they leave the company. The training and other orientations that are unique to the organization will also be repeated for the new employees and this will be another cost. There might be some other costs, but the aforementioned costs will be the main ones.

Ethical climate is attractive for the employees. The employees prefer their work environment to be ethical and they expect their managers to be fair. In an ethical environment, the organizational justice is not determined only by the bylaws and the existing regulations, it is also determined by the managers. Ethical reasoning fills the gaps created by the lack of regulations. Sometimes ethical behaviors in an environment are affected by the employees negatively. When informal organizations exist, it is quite normal to see such things. But the managers should prevent the formation of such informal groups and they must keep the ethical structure of the work environment.

The employees who anticipate that there is a lack of ethics in an organization will not feel safe. They will tend to leave that organization. Because the humans tend to feel the places where they do not feel secure. This characteristic of ethical climate provides a strong connection between turnover intention.

The links mentioned above provided a research model including ethical climate, role conflict, and turnover intention. This model is supported by the role theory. The ethical climate and role conflict are some significant antecedents of turnover intention.

1.1 Statement of the Problem

Assessing why employees leave the organization is important in that it can provide useful information to managers to reduce the rate of staff leaving, because retaining qualified staff is one of the most important human resource issues (Mahomed et al., 2020, p. 36). Decisions about leaving the service are a purposeful and effective decision. Intention to leave has an immediate and profound effect on the performance of activities (Ali et al., 2022, p. 804). In an increasingly global economy,

organizations that successfully maintain their human resources have an advantage over organizations that are unable to do so. In fact, some studies have shown that leaving the service has negative effects on performance summarized their findings as significantly lower performance of a high-leave-out company than its competitors (Karabay et al., 2016, p. 29). In this way, organizational leaders are interested in understanding why people are leaving their jobs and the perspectives that can help retain employees. Accordingly, researchers are making significant efforts to develop and test models that explain the reasons for leaving (Saleh et al., 2022, p. 1-5). According to (Zhang et al., 2019, pp. 7-9), the intention to leave refers to an individual's perception that he or she is likely to stay or leave the organization.

The intention to leave the job has been considered in many studies and has been defined by (Nurtati et al., 2020, pp. 77, 83, 84) as the process of thinking, planning and intending to leave the job, leaving an organization can be done in two ways, one of which is the direct phenomenon in which employees leave their workplace willingly or against their will. The second phenomenon shows that the employee is not suitable for the job or the organization. Thus, the loss of such employee will not be a loss for the company. Moreover, it is difficult to determine the reasons during such a process and it is quite possible to see those events causing a conflict that may end up judgment by a court. This study will survey voluntary turnover intention (Nurtati et al., 2020, pp. 77, 83, 84).

Turnover intention may cause trouble for both employees and the organization, it causes uncertainty, it may even cause interruptions on the operations of a company. Therefore, the managers should monitor turnover intention and prepare effective organizational policies to decrease turnover intention (Sevik et al., 2019, pp. 436-450).

Ethical climate reduces turnover intention and includes patterns that guide employee behavior and show the ethical characteristics of each organization (Suwaidan et al., 2022, p. 233). Ethical climate is a type of work climate that reflects organizational policies, methods and policies and has ethical consequences, ethical climate indicates people's perception of their organization that affects their attitude and behavior, ethical climate is important because it influences the ethical behavior of employees, Ethical climate is a comprehensive understanding of the usual organizational

practices and practices that have an ethical theme and bases criteria on acceptable behavior (DeConinck et al., 2011, pp. 617-618).

According to (Kanungo, 1982), job conflict refers to the degree to which a person's psychological identity is related to their job. In fact, people with high job involvement seem to be satisfied with their job, show a positive work ethic, and have a high commitment to their organization and colleagues. There are very limited researches available in the literature that based on the ethical climate and role conflict over turnover intention of the employees. On the other hand, there are very limited researches that have been conducted to focus on the banking sectors to investigate how ethical climate and role conflict are correlated with turnover intention of the employees. Therefore, this research is planned to investigate how important is the Ethical climate and its correlation with turnover intention of the employees.

1.2 Necessity and Importance of Research

Unlike in the past, modern organizational theory places a premium on the human element, recognizing its value as a strategic resource. In this sense, modern businesses aim for survival, discipline, and development through globally accessible and promptly educated people resources, efficiency, profitability, flexibility, adaptation, future-readiness, and a commanding position in the industry. Have success in carrying out the intended action. Without these characteristics, companies would struggle to compete and succeed even when up against the finest in the world. the existence of efficient human resources, training and maintaining these resources is vital for the organization. On the other hand, if these qualified and trained employees decide to leave the organization, it will cost the organization a lot, because most organizations invest a lot in the fields of selection, training and growth to achieve efficient and effective manpower. And spend the expansion of manpower. Therefore, it will be very important to identify and eliminate the factors that encourage employees to leave their jobs. For this simple reason that separating from the service is a major obstacle in every firm.

Economists and human resource management professionals agree that losing a highly trained employee may have a devastating impact on a company. The yearly cost of employee absences might range from 25 percent to 200 percent of total payroll.

Intangibles are also lost when an employee resigns, such as the morale of the remaining staff, their dedication to their jobs, and the value they place on their contribution to the country (Nugroho et al., 2021, pp. 17-18).

Today, most people spend almost half of their waking hours in their work environment, and therefore job satisfaction and work environment are very important. And increases the desire to leave the job Because Human resources are the valuable capital of any organization, so it is necessary to properly recognize the management of human capital and cultivate his latent talents and effectively mobilize it to advance the goals of the organization (Demirtas et al., 2014, pp. 59-62). Ethical climate also causes employees to show a positive attitude towards their job and spend more time in the organization and think less about leaving the service and ethical coordination leads to lowering the level of trust in the organization and increasing exit from the organization (Kloutsiniotis et al., 2017, pp. 34–53). The research model of this study is necessary for the managers as it includes some of the most important variables for the managers. Especially in the banking industry, ethical climate and role conflict are significant variables as they directly affect the trust of the employees and customers, and their effect on turnover intention is significant as turnover intention affects the service quality.

Ethical climate of a bank is learned by the customers soon or later. It is also anticipated, experienced, and monitored by them. Role conflict also affects the customers as it also affects the service quality. But turnover has the highest effect on service quality as it means the loss of experienced employees.

1.3 Research Objectives

To investigate the effect of ethical climate on turnover intentions of employees and to explore the impact of role conflict on turnover intentions of employees.

1.4 Research Questions

1. What is the impact of ethical climate on turnover intention in the banking industry.
2. What is the impact of role conflict on turnover intention in the banking industry.

1.5 Research Hypothesis

Based on the problem and questions of the study, the following hypotheses were formulated, which will be tested, and conclusions and recommendations will be drawn from them as follows:

1. There is a positive effect of ethical climate on turnover intention in the banking industry.
2. There is a positive effect of role conflict on turnover intention in the banking industry.

1.6 Conceptual and Operational Definitions of Research Variables

Ethical Climate: Ethics are an important part of the climate of a company. Ethical climate is defined as the degree to which the ethics of a company's employees and managers are aligned with its stated values. It is important for companies to have a strong ethical climate because it can lead to higher employee morale, lower turnover rates, and less public relations problems. The ethical climate in a company is built from the top down. The CEO needs to lead by example and set the tone for what is acceptable in the company. They should also be open about any mistakes that they make so that employees can learn from them (Munir et al., 2018, pp. 319–332).

Role Conflict: A role conflict is a situation in which the demands of two or more roles make it difficult to fulfill the expectations of one or more of those roles. Role conflicts are common in organizations and can be caused by many factors, including unrealistic expectations, unclear boundaries between roles, a lack of organizational support and limited time (Syed Majid Khal et al., 2021, pp. 273-274).

Turnover intention: The intention to leave the job is defined as a conscious desire to leave the organization and resign, which does not necessarily lead to actual resignation. Rather, it refers to the possibility of leaving the relationship with the organization in the near future (Nugroho et al., 2021, pp. 13-15).

2. ETHICS AND ROLE CONFLICT

2.1 Ethics

Ethics is a necessity of a healthy society and due to its positive functions, individual, organizational and social consequences, it has always attracted the attention of scientists, educators and managers of organizations to strive to maintain and improve its level, observance of ethics and preservation of moral values has become one of the most important phenomena that is considered in most organizations, also ethics is defined as a system of values and do's and don'ts, according to which the good and bad of an organization and bad action are distinguished from good (Yasin et al., 2021, pp. 1760–1781). The ethical climate has attracted much theoretical attention in recent years. This attention has more of a strategic nature to solve immoral problems and dilemmas that in recent years has more or less threatened all human societies (Ali et al., 2022, pp. 804-806).

2.1.1 Different definitions of ethics

Ethics is the plural of creation and refers to the esoteric form of man, creation means a stable and firm adjective or a state called queen, so if an adjective is constantly repeated in someone, it is considered a part of one's morality (Morrell, 2006, pp. 15-20). Ethics is based on right or right-oriented ethics, according to which we define ethics as a model of stable intra-personal and extra-personal communication behavior based on respect for the rights of the communication party (Kloutsiniotis et al., 2017, pp. 34–53). The word ethics means a set of principles of behavior of a systemic theory of moral values, values associated with good or bad judgment of human behavior and personality and ethics refers to the general nature of morality and the particular moral choices one makes (Ahmed et al., 2011, pp. 183-186). Moral value refers to practical, current, or behavioral values that are voluntarily issued by human beings or originate as an optional act, an optional act is any action that is issued voluntarily by a human being (Nugroho et al., 2021, pp. 17-18). Ethics is one of the important dimensions of human social evolution, calm and rational behavior, honesty

and helping others, and on the other hand aggression, harassment of others and lying, are called positive or negative moral behavior (Saleh et al., 2022, pp. 1-5). Ethics is a fact of life that must be achieved through action and defined as a system of values and do's and don'ts, according to which the good and bad of the organization and bad action are distinguished from good (Serra et al., 2018, pp. 12-16). Ethics is the way of dealing with good and bad according to one's value, belief and moral commitments. Ethics includes the rules and regulations that man adheres to in his daily life to those personal ethics and society (Morrell, 2006, pp. 15-20).

2.1.2 Management ethics

Basically Value-Based Leadership creates strengthens and affirms organizational values, Value-based leadership refers to the relationship between the leader and the followers, which is based on shared values and institutionalized values, which is approved by the leader of the organization to whom he adheres in word and deed (Busch, 2014, pp. 83-97). Symbolic managers through the embodiment of organizational values in a way that employees and members of the organization believe in them and reinforce these values with their daily work they try to influence moral and cultural values and symbolic managers try to align celebrations, speeches, and slogans with organizational values and the more important issue is that action is much more eloquent than speech (Menzel, 2014, pp. 20-40). To create a healthy work environment and reasonable human relationships, managers must be equipped with faith, good morals and extensive knowledge of how to behave, the World Health Organization has also emphasized an approach based on culturizing ethical issues in health and many successful companies feel the need to develop an ethical strategy and believe that an ethical climate should permeate the organization (Mabona et al., 2022, pp. 1-2). Organizations should follow ethical principles at all stages of strategic decision-making, during long-term planning and when evaluating performance, reinforce disclosures, or ask individuals to report misconduct and monitor the performance of organizational circles and monitor the whole company so that no one or unit has acted against the rules (Borry et al., 2017, pp. 78-96). The experience of companies has shown that the observance of ethical principles in decision-making depends only on the role that the top management of the organization is committed to them and to the extent that they respect ethical values. Organizations can set values through meetings, written statements or directives,

policy formulation, and especially by personal opinion. Moreover, these managers agreed that reputation and honesty are among the company's major assets and that all employees should have such qualities (Menzel, 2014, pp. 20-40). Some of the benefits of ethics intervention in management:

A- Crystallization of potential human abilities and its transformation into actual abilities in the organization.

B- Releasing the members of the organization from the shackles of mechanism and dominating the machine and preserving the identity of the machine in man.

C- Releasing the members of the organization from the destructive organizational tensions, which are mainly caused by the position and position and administrative formalities.

D- Applying ethical guidelines in practice will result in the social and human responsibilities of management to be at the forefront of managers' actions (Borry et al., 2017, pp. 78-96).

2.1.3 Organizational ethics

Today, in the latest studies on work life, this concept has been proposed as a subject that has a strongly moral burden, the commitment to ethical principles in the workplace and the social responsibility of organizations is how employees are treated and according to this meaning, the management of organizations, in parallel with the fact that it should consider its success in the field of performance, should take steps to satisfy those who work in the organization (Lozano, 2003, pp. 46-50). What should be considered in this regard is that people promote it according to their perception of morality, those who limit professional ethics to the ethics of business owners work to promote ethics by encouraging human resources and creating them, but those who consider the ethics of organizations as part of professional ethics emphasize the ethics of organizations and institutions (Hartini et al., 2020, pp. 361-363). Organizational professional ethics is a rational process for discovering decision and behavioral options. Organizations today have the same body as human beings, and just as individuals are expected to have moral responsibility, so are organizations, organizational ethics as a scientific concept in the west from the second half twentieth century has emerged and at the individual and organizational levels has attracted the attention of various researchers in the last four decades and is

considered as a major challenge facing various organizations around the world (Borry et al., 2017, pp. 78-96). Corporate ethics are the guiding principles in an organization that will guide decisions and behaviors, in the organization, good moral principles are good preconditions for strategic management (Munir et al., 2018, pp. 319–332). According to thinkers, the basis of all values in the organization are moral values, organizations increasingly find themselves embroiled in an issue that they call the moral dilemma, that is, situations in which wrongdoing must once again be defined (Saleh et al., 2022, pp. 1-5). Observance of ethics and preservation of moral values has become one of the most important phenomena that is considered in most organizations, in general, ethics can be considered as the study and study of criteria and rules that guide the action of individuals and groups in doing acceptable things, it can be said that the organization as a legal entity is more influential in society than its constituents and has a moral responsibility in proportion to its impact on society, based on this, it can be said that the meaning of organizational ethics is the responsibility of the organization towards the rights of all internal and external members, direct and indirect, and this concept shows the complexity and scope of organizational ethics (Serra et al., 2018, pp. 12-16). Ethics has a strategic position in the organization and the responsibility of the organization's ethics is on the strategic managers of the organization, many organizations have turned to ethics management to organize their ethics and achieve ethical goals (Lozano, 2003, pp. 46-50). Iraqi organizations have many resources in compiling a comprehensive ethical document: the legacy of professional ethics in ancient Iraqi civilization, the moral teachings of religion, the legacy of professional ethics in Iraqi civilization, the statements of global ethics, and the knowledge of professional ethics. The organization's ethical confrontation with employees depends primarily on their ethical perception, the instrumentalist view of employees finds them wage earners and servants required to obey, and this idea causes us to demand domination from them and to build our behavioral relationship on such an expectation and to reward and punish based on their degree of domination such an attitude is immoral and contradicts the human dignity and dignity of employees (Suwaidan et al., 2022, p. 229, 233). In any case, we have to design principles and guidelines for moral control, so creating a codified ethical system in this area is a necessity. Finally, it should be noted that ethical climate has become part of the formal policies and informal cultures of the organization.

2.1.4 Definition of ethical climate

The ethical climate of a company is a measure of the ethical behavior of the company and the moral values that it holds, ethical work environment involves understanding the right and wrong work present in the organization's work environment and lays down the rules for acceptable and unacceptable behavior within the company (DeConinck et al., 2011, pp. 617-618). The ethical climate reflects shared perceptions of organizational practices related to ethical decision-making and includes issues of power, trust, and human interaction in the organization (Oh et al., 2022, pp. 1-4). The ethical climate is the activities or aspects of working in the environment that are related to ethical behavior. In other words, the common, consistent and meaningful perceptions that employees have about the ethical practices and policies in their organization; Therefore, ethical climate is one of the types of work atmospheres that reflects the procedures, policies and performance of the organization with an ethical result (Filipova et al., 2007, pp. 10-23). Ethical climate indicates people's perception of their organization and affects their attitudes and behaviors and is used as a framework for referring employees to the organization. This type of climate provides a basis for behaviors and decisions. In other words, the ethical climate presents the characteristics of an organization and is in fact an organizational variable that can change or improve the work situation. It also expresses the procedures, functions and policies of an organization with ethical consensus (Filipova et al., 2007, pp. 10-23). Ethical philosophy refers to the principles and rules that are taken into account when making decisions in order to distinguish between right and wrong performance, in other words, the focus of ethical climate theory is on moral philosophy as well as sociological theory.

2.1.5 The importance of ethical climate

The ethical climate of an organization is important because it sets the tone for how employees behave and make decisions, a positive ethical climate can foster trust, collaboration, and a strong sense of purpose among employees, which can lead to improved performance and a better overall work environment, on the other hand, a negative ethical climate can lead to unethical behavior, poor performance, and a toxic work environment, therefore, it is important for organizations to cultivate a positive ethical climate in order to create a healthy and productive work environment (Kincaid, 2003, p. 12) .

The ethical climate within a banking organization can have a significant impact on the behavior and performance of its employees, an ethical climate refers to the values, norms, and standards of behavior that are promoted and supported within an organization. In the banking industry, where trust and integrity are of critical importance, the ethical climate can play a key role in shaping the attitudes and behaviors of employees (Serra et al., 2018, pp. 12-16).

A positive ethical climate can foster a sense of trust and confidence among employees, as well as among customers and stakeholders, it can also promote a culture of accountability and integrity, which can improve the overall performance of the organization, on the other hand, a negative ethical climate, characterized by a lack of transparency and ethical standards, can lead to unethical behavior and poor performance, and can erode trust and confidence in the organization (Simha, 2020, pp. 714-722).

For these reasons, it is important for banking organizations to cultivate a strong and positive ethical climate, which can support the development of a trustworthy and high-performing workforce, this can involve the establishment of clear ethical standards and guidelines, the promotion of ethical leadership and decision making, and the implementation of systems and processes to support ethical behavior. By creating a supportive ethical climate, banking organizations can foster a culture of integrity and trust, which can ultimately lead to improved performance and success (Serra et al., 2018, pp. 12-16).

2.1.6 Perspectives of ethical climate

Victor and Cullen's view: Victor and Cullen's view of ethical climate is that it is a shared responsibility, this means that the company, the employees, the customers, and society all have a role in determining what kind of ethical climate there will be, Victor and Cullen's view of the ethical climate is that it is a strange, shifting, foggy world, they argue that there are many different perspectives on what is right and wrong. They believe that the ethical climate is constantly changing, which can be seen through the changes in society over time (Cullen et al., 1989, pp. 50-62). Victor and Cullen's view of ethical climate is that the ethical climate is in a state of flux, they believe that the ethical climate can be changed, they believe that it can be changed by people who have power to make decisions in society, such as politicians

and business leaders (Victor et al., 1988, pp. 101-125). Victor and Cullen's believe that the ethical climate is at odds with the reality of the current world and they argue that people are not always rewarded for making good decisions and that there are many pressures in society that push people to make unethical decisions. Victor and Cullen's view of the ethical climate is that it is not as bad as people make it out to be. They believe that people are too quick to judge others based on their views and that they should take a more objective stance (Cullen et al., 1989, pp. 50-62). Victor and Cullen believe that people are too quick to judge others based on their views and that they should take a more objective stance. In other words, Victor and Cullen believe in the idea of moral relativism. Victor argues that the ethical climate is too lax. He believes that there should be more accountability in the workplace to prevent unethical behavior. He also argues that if people were more aware of how their actions affect others, they would not do things that are unethical. Cullen argues that the ethical climate is too strict. He believes that it is impossible to regulate every little detail in a business and it will be impossible to prevent all unethical behavior (Olson, 1998, pp. 345-349).

Kohlberg's stages of moral development: Since the 1970s, Lawrence Kohlberg has been developing his theory of moral development, he believed that moral development is a continuous process that starts at birth and continues throughout the life span (Bidaki et al, 2022, pp. 803-807).

Kohlberg's theory is based on six stages of moral reasoning which he called "moral levels." In the first three stages, the subject is said to be at a "pre-conventional" level of moral reasoning, and in the final three stages they are said to be at a "post-conventional" level (Md Sham et al, 2021, pp. 25-32).

The first level is punishment and obedience orientation, at this level people are concerned with maintaining order in society and being obedient to authority figures. The second level is instrumental relativism, at this level people are motivated by self-interest and are not concerned about the effects of their actions on others (Bidaki et al, 2022, pp. 803-807).

Kohlberg's view of ethical climate is based on the levels of moral reasoning. According to him, people can be at one of six levels. The highest level is when they are capable of moral reasoning and understand that morality is a matter of respecting

the rights and welfare of others. The lowest level is when people are only concerned with their own self-interests (Md Sham, 2021, pp. 25-32).

Kohlberg's view of ethical climate is based on the premise that there is no one absolute moral code. Instead, he argues that there are many different moral codes, and people can have different moral codes in different contexts (Gibbs et al, 2007, pp. 443–500).

He also argues that an individual's moral code changes as they grow up. For instance, a child might think it is okay to take another child's toy if they are playing with it too long and not sharing. However, as an adult this would be seen as wrong because the person would understand how their actions affect other people (Gibbs et al, 2007, pp. 443–500).

The first stage is called "pre-conventional". The problem with these stages is that they are motivated by selfish needs and desires, a person would do what they want to do because it's good for them or it benefits them somehow without consideration for anyone else's opinion or well-being. This stage doesn't focus on integrity or keeping promises, this is all about self-interests. In contrast, the second stage, which is called "the conventional level," people obey the rules because that's what society expects from them - just following orders regardless of whether it hurts someone else on their way up the ladder (Bidaki et al, 2022, pp. 803-807).

Virtue ethics: Virtue ethics is a moral theory that emphasizes the character and habits of the moral agent, rather than the consequences of their actions or the rules they follow. According to virtue ethics, a virtuous person is one who exhibits certain character traits, such as honesty, compassion, and fairness, and who acts in accordance with these virtues (Ainley, 2017, pp. 1-17)

The roots of virtue ethics can be traced back to the ancient Greek philosopher Aristotle, who argued that living a virtuous life was the key to living a fulfilling and happy life. According to Aristotle, virtues are habits or dispositions that enable an individual to behave in a way that is both morally good and personally beneficial. He identified a number of virtues, including courage, justice, and wisdom, and argued that the development of these virtues was essential for living a good life (Bowin ,2019, pp. 2-10).

In contemporary virtue ethics, the focus is on the cultivation of virtues such as compassion, honesty, and fairness, rather than on following a set of rules or maximizing the consequences of one's actions. This approach emphasizes the importance of developing a strong character and living a life that is guided by virtues, rather than simply trying to avoid wrongdoing or achieve particular outcomes. Overall, virtue ethics is a practical and holistic approach to morality that emphasizes the importance of character and the cultivation of virtues in leading a good and fulfilling life (Ainley, 2017, pp. 1-17).

2.2 Role Conflict

A role conflict is a situation where an individual is unable to perform their duties because they have competing roles. These competing roles may be within the same organization, or in different organizations. The main types of role conflicts are: 1- Role conflict in the same organization. 2- Role conflict between organizations (Jassim, 2018, pp. 203–223).

A role conflict is a situation where the demands of two or more roles are in opposition to each other. Role conflicts can be of different types: role-person fit, role-time fit, and role-energy fit. The first type is when there is a mismatch between the demands of the job and the person's skills. The second type is when there are not enough hours in a day to complete all tasks at hand. The third type is when there are not enough resources to complete all tasks at hand. Role conflicts often arise from organizational changes that require employees to take on new responsibilities or duties that they have never done before, such as moving from marketing to customer service representative or vice versa (Dwi Lestari, 2020, pp. 70-80).

Role conflict is a situation where the role one has to play in the workplace is not aligned with their own personal values and can be caused by various reasons, such as the occupational role doesn't align with one's personal values or the occupational role is in conflict with other roles or the work environment doesn't allow for a person to perform their job in an optimal way (Asayesh et al., 2021, pp. 50-51).

Role conflict is a situation in which an individual's role in the organization is not clear. In other words, it is a situation in which an employee's work tasks and organizational goals are not compatible with one another. There are many different

ways that employees can experience role conflict, one way is when there is a lack of clarity about who the employee should be working for, such as their boss or their company. Another way that employees can experience role conflict is when they have to make decisions between two or more groups of people who they are responsible for satisfying, such as customers and co-workers (Díaz-Fúnez et al., 2021, pp. 2-8).

Role conflict is a situation when an employee has two or more incompatible roles within an organization. For example, the employee may be a supervisor and a team member at the same time. Or they may be in charge of managing people and doing their own work at the same time. There are many causes for role conflict, including working in two different departments with conflicting goals or having two bosses who give conflicting orders or working on tasks that require different skillsets or working on tasks that require different levels of responsibility (Bartunek et al., 1992, pp. 116–142).

A role conflict is when two or more of your responsibilities are in direct opposition with one another. This can happen for many reasons, but the most common is that the job requires you to do two things which are mutually exclusive. For example, if you work in a hospital and your job is to save lives but also to maintain sterile conditions, then there will be times when these two priorities clash. Role conflicts can be resolved by either compromising on one of the priorities or by changing the role to allow for both priorities (Billing et al., 2008, pp. 130-150).

The role conflict is a situation where an employee has to fulfill two roles. There are many different types of role conflict and they can have a significant effect on the mental and physical health of the employees. Role conflicts are not only limited to employees, but also managers. Managers have to juggle between their own work and the work of others, which leads to an increased workload and stress levels (Chen et al., 2021, pp. 1-10).

The role conflict is a problem that arises when the individual has two or more roles in an organization. Role conflict can be either the employee may feel that he/she is unable to fulfill his/her duties and responsibilities for one role due to the other role. This leads to poor performance in both roles, which usually results in dissatisfaction from the employer and co-workers (Jisun, 2021, pp. 1-9).

Role conflict is a situation where the demands of one role interfere with the demands of another role. It can be described as the feeling that one is being pulled in two different directions simultaneously. There are many reasons why this might happen, but it is usually because people have a hard time saying no to others, they feel like they are not doing enough, or they are not able to manage their time well (Garden, 2018, pp. 34-54).

The most common type of role conflict occurs when people have two jobs and these jobs require conflicting work hours. This can happen when someone works full-time at an office job and part-time at a retail store that closes early in the evening. It can also happen if someone has two teaching jobs which require them to teach different subjects in different schools on different days or times of day (Kesting et al., 2010, pp. 2-14).

Conflicts are inevitable in the workplace. They arise when employees have different roles and responsibilities. Conflicts occur when an employee is required to fulfill two or more roles that are contradictory to each other. For example, a salesperson might also be acting as a customer service representative. Role conflict can be resolved by clarifying the roles and responsibilities of employees so they know what they should do in every circumstance, making sure that there is enough time for fulfilling all of the tasks assigned to an employee, assigning different tasks to different employees (Wibberley et al., 2016, pp. 130-140).

Role conflict is a situation where an employee's role at work clashes with the other roles they have in life. For example, a mother who has to balance her responsibilities as a mother with her responsibilities as an employee. Role conflict can be caused by various factors such as the expectations from employers and others in our lives are not aligned or we have too many roles to juggle or the different roles we have need different skillsets that we might not have or our skillsets are not aligned with the skillsets needed for our different roles or our values and beliefs clash with what is expected of us by others (Wang, 2022, pp. 2-5).

The conflict of interest is a situation where an individual or organization is faced with two or more choices, at least one of which involves a moral dilemma. The conflict is resolved by finding the best solution to the problem. A role conflict can be caused by a person's position in an organization, where he/she has to make decisions that are not consistent with his/her values. For example, a person may be working as

an engineer for a company that manufactures weapons and he/she believes in peace. Role conflicts can also come from outside the workplace, such as when personal values are different from family values or when personal values are different from societal norms (Rai, 2016, pp. 510-520).

The issue of role conflict is a complex one, with many possible causes and consequences. The following are some of the most common examples of role conflict. A person who has two or more jobs that require different skillsets, such as a lawyer who also works as a consultant. A person who has two or more jobs that require the same skillset but are in different industries, such as an accountant working for a company and also for the government. A person who has two or more jobs that have conflicting goals, such as an employee working for a company and another employee working to unionize it (Putri et al., 2020, pp. 259-265).

The role conflict is a problem that employees face when they are asked to do tasks that are not in their job description. This can happen when an employee has a high level of skill set and the company asks them to do something which is outside of their expertise. There are many ways in which this can be dealt with. One way is by providing training to employees so they can learn new skills and responsibilities, another way is by cross-training employees so they have the necessary skillset to perform different tasks (Purnomo et al., 2021, pp. 534-537).

Employees feel that they are not doing what they are best at and this can lead to a lot of dissatisfaction. When employees feel that their skills are not being used in the best way, they start to feel a sense of role conflict. The causes of role conflict can be divided into two categories: external and internal causes. External causes come from outside the employee's control, such as company restructuring or promotion policies. Internal causes come from inside the employee's control, such as lack of motivation or changing interests. When there is role conflict in an organization, it is important for employers and employees to work together to find a solution (Pretirose et al., 2021, pp. 16-20).

Role conflict is a term that is used to describe the phenomenon of having two or more roles in society which are incompatible with each other. A person may have a job, for example, that requires them to work long hours and neglect their family. This can lead to the person feeling guilty and conflicted about what they should do (Lukiastuti et al., 2021, pp. 12–25).

Role conflict occurs when one experiences a discrepancy between the way they think of themselves in a certain role and the expectations of others. An individual who is experiencing role conflict may experience feelings of anxiety, confusion, and anger. These feelings are due to the discomfort that arises from holding two different perspectives on their identity simultaneously (Kuriakose et al., 2022, pp. 463-469).

2.2.1 Role conflict theories

Role conflict theories are a set of theories that describe the various ways in which an individual can experience conflict within their role. The two main types of role conflict are task-role and socio-role. Task-role conflicts occur when there is a discrepancy between the goals or tasks expected by different groups and socio-role conflicts occur when there is a discrepancy between the roles expected by different groups (Stuhlmacher et al., 2013, pp. 221-242).

Role conflict theory is a perspective that looks at how the different roles we have in society, such as work and family, can lead to conflicts. These conflicts can be either internal or external (Jeong et al., 2022, pp. 459-465).

Role conflict theories are theories that look at the different ways in which people may experience role conflict. There are many types of role conflict, and they are often related to the amount of time a person spends on their job and their personal life (Jeong et al., 2008, pp. 2105-2113).

The theory of role conflict has been around for a long time. In the past, it was considered as a problem that only occurred in certain types of jobs where the employee is required to wear many different hats. However, with more and more companies using agile workflows, it is becoming more common for employees to have to wear many hats in different roles (Gallo et al., 2012, pp. 157–173).

Theory of self-concept: The theory of self-concept of role conflict is a theory that explains the phenomenon of how people experience their work roles and what happens when there is a clash between two different roles. The theory argues that there are three types of role conflict: structural, functional, and personal. Structural role conflict occurs when the work environment does not provide enough resources for one person to fully do their job. Functional role conflict takes place when the individual's skills are not aligned with what they need to do in order to be successful in their current position. Personal role conflict occurs when an individual feels like

they have to sacrifice who they are as a person in order to be successful at their job (Bhar et al., 2016, pp. 8-18). The theory of self-concepts states that all people have an internal representation of themselves which includes their values, goals and beliefs. When people experience role conflict, they will feel conflicted about who they are as a person and will want to change either one or both of the conflicting roles in order to resolve this issue. It has been studied by many researchers and it is believed to be the most influential theory in understanding how people perceive their roles (Van der Meulen, 2001, pp. 10-32).

Self-concept is the way in which a person perceives himself or herself. In general, self-concept is a person's view of oneself as an individual, including such characteristics as abilities, skills and personality traits. Role conflict occurs when one's self-concept does not align with the expectations of one's role, this can happen when there is a discrepancy between how we perceive ourselves and how others see us (Leonard et al., 1999, pp. 969-998).

Role Strain Theory: which states that task-role conflicts result from discrepancies between expectations for tasks and goals for performance. Role strain theory has been supported by research that points to discrepancies between expectations for tasks and goals for performance. When people are faced with goals that are unrealistic, they are likely to experience role strain. Every individual has different roles, such as teacher, student, mother, etc. and these roles can sometimes be in conflict with each other. The Role Strain Theory is the first of its kind to address the problem of task-role conflicts and has been used in many fields such as sociology economics and psychology (Hayman et al., 2021, 187-194).

Theory of role strain is a theory that explains the relationship between motivation and occupational stress. The theory states that when the demands of a job exceed the individual's resources, strain occurs (Goode, 1960, p. 483).

The Theory of Role Strain states that when a person's job requires them to fulfill conflicting roles, they will experience strain because they are unable to fully satisfy all the expectations associated with each role. This can lead to feelings of inadequacy in one or more roles, which may result in depression or burnout (Edwards, 2013, pp. 58-75).

Role Enhancement Theory: According to this theory, multiple roles bring reward such as income, increased self-confidence, opportunities for social relationships, and experiences of success, and thus the combination of some roles has positive results. This theory of role enhancement states that if an individual has a specific skill and they are given the opportunity to strengthen this skill, they will be more likely to excel in their job. This theory is based on the idea that people are motivated by three needs: achievement, affiliation and power (Alicke et al., 2009, pp. 1-36).

The theory suggests that people in a society are able to enhance their roles through social interaction and communication. Theory of Role Enhancement is a theory that explains how people are able to enhance the role they play in society (Hamamura et al., 2008, pp. 105-122).

The theory suggests that people are able to move up the hierarchy of needs by taking on new roles, which means they need less than what they had before. This theory is important because it helps explain how people can change their lives for the better (Lundie, 2009, pp. 540–549).

Theory of Role Enhancement is a theory that is used to describe the process of enhancing an individual's role. It is a way for people to develop their skills and abilities by increasing their responsibilities and duties over time (Pretzer, 2008, pp. 201–215).

The theory of role enhancement is a theory that provides an explanation for the phenomenon of when people's satisfaction with their jobs increases when they are given a greater opportunity to use their skills. Role enhancement is a theory that states that the more we use our skills, the better we get at them. It is also known as deliberate practice and has been implemented in many different fields (Rozario, 2004, pp. 413-428).

Theory of Equity: The theory of equity in role conflict is based on the idea that individuals will feel more satisfied and motivated when they are treated with equity in an organization. Equity is a sense of fairness in how individuals are treated, which is influenced by factors such as the employee's input, the level of responsibility, and the outcome (Folger, 2013).

The theory of equity in role conflict states that individuals will feel more satisfied and motivated when they are treated with equity in an organization. Equity is a sense

of fairness in how individuals are treated, which is influenced by factors such as the employee's input, level of responsibility, and outcome (Hatfield et al., 2018, pp. 1730-1740).

Equity is defined as the fairness of a situation. It is the sense of fairness that an individual has when they are in a role conflict. Equity theory suggests that people will feel more satisfied and content if they perceive themselves to be treated fairly and receive rewards that are proportional to their input (Capper, 2018, pp. 2-10).

2.2.2 Role conflict and ethical climate

Role conflict occurs when an individual perceives a discrepancy between the expectations and demands of different roles they are expected to fulfill within an organization and this can occur when an individual holds multiple roles, such as a manager and a team member, and the expectations and demands of these roles are in direct opposition to each other, also role conflict can lead to feelings of stress, frustration, and dissatisfaction among employees (Bartunek et al., 1992, pp. 116–142).

Ethical climate refers to the values, beliefs, and norms of an organization regarding ethical behavior and a positive ethical climate is characterized by clear expectations and rewards for ethical behavior, as well as open communication and accountability for ethical decision-making. Conversely, a negative ethical climate is one in which ethical behavior is not rewarded or is actively discouraged. A positive ethical climate can lead to increased employee satisfaction and commitment, as well as better organizational performance (Kloutsiniotis et al., 2017, pp. 34–53).

Both role conflict and ethical climate can have a significant impact on employee turnover intention. Role conflict can lead to dissatisfaction and a desire to leave the organization, while a positive ethical climate can lead to increased commitment and a desire to stay. Organizations that actively work to manage role conflict and create a positive ethical climate may be able to reduce turnover intention and improve overall organizational performance (Wong et al., 2020).

2.2.3 Role conflict and turnover intention

The current research on role conflict and turnover intention is mainly focused on the relationship between the two constructs. The research result indicates that there is a

significant positive correlation between role conflict and turnover intention, which means that employees who experience high levels of role conflict are more likely to have higher levels of turnover intention. This research will be reviewing how employees experience high levels of role conflict, what causes them to experience these roles, and what the consequences are when they do. It will also explore how we can use this information to help organizations create a more positive work environment for their employees.

Role conflict and turnover intention are two important HR problems. Role conflict is a situation where an employee is faced with more than one role that they have to perform at the same time. This might happen when an employee has to work on two different projects, or when they have to work in a team where there are conflicting goals and values (Bajaba et al., 2022, pp. 49-55).

Turnover intention is the desire of an employee to leave their current job for another opportunity. It can be caused by many factors such as dissatisfaction with their current position, lack of opportunities for growth or development, or even just general unhappiness with their employer (Jo et al., 2018, pp. 2649–2657).

There is a direct correlation between turnover intention and role conflict, employees who experience high levels of role conflict are likely to experience high levels of turnover intention as well (Jisun, 2021, pp. 1-9).

There is a high degree of conflict between different roles in the workplace and the conflict between the role of a worker and that of an entrepreneur is one such example. Role conflicts are inherent to every organization as they are made up of people with different backgrounds, experiences, and priorities. They may also arise due to changes in organizational culture or structure. Otherwise, Turnover Intention mean employees leave organizations because they don't feel that their work aligns with their values or goals anymore (Julious et al., 2019, pp. 112-117).

The conflict between a person's role and their values is one of the most common causes of turnover intention. The more that people feel that their work does not align with their values, the higher the likelihood they will leave. In order to reduce turnover intention, companies need to make sure that employees are working in roles which align with their values. This is done by providing employees with opportunities for advancement and learning new skillsets, as well as implementing

company-wide initiatives which encourage diversity and inclusion (Anand et al., 2019, pp. 315–326).

Workers in the digital age are faced with a new set of challenges. The traditional 9-to-5 job is not as common as it once was. Many workers are now freelancers, contractors, or gig workers who work from home and have to manage their own schedule and workload. This has led to an increase in role conflict and turnover intention among employees. They feel less satisfied with their roles and are more likely to leave a company than those who work for an organization that provides a more stable schedule and workload (Mansour et al., 2018, pp. 2400-2420).

Workers in many industries are increasingly experiencing role conflict, which may lead to a higher turnover intention. Role conflict arises when an individual is faced with two or more conflicting expectations from their supervisor or organization. The most common sources of role conflict come from the different demands of the job and the organization. For example, someone who is asked to do a task that they don't have the skillset for will experience role conflict. The turnover intention can be seen as a negative outcome of high levels of role conflict. When workers experience this kind of situation, they may feel like they are not getting enough support in their work and that they are not advancing in their career. This can lead them to want to leave their current job and find one where there is less stress and more opportunity for growth (Qi, 2017, pp. 20-23).

2.3 Turnover Intention

The turnover intention of employees is defined as the probability at any given point in time, that an employee will voluntarily leave his or her current position for another job opportunity. This intention is often a result of multiple factors such as dissatisfaction with the current job, lack of career progression opportunities, and insufficient pay and benefits. The turnover intention is an important indicator of how satisfied an employee is in their current job and how likely they are to stay with that company in the future (Anand et al., 2020, pp. 175-180).

The turnover intention is a measure of the likelihood that an employee will leave the company or organization, this is a significant indicator of the likelihood that employees are satisfied with their jobs and are not likely to quit. Turnover intention

is a term that describes the likelihood of an employee leaving their current job. It is measured by asking employees about their intentions to stay in the company. The turnover intention is usually expressed as a percentage, with higher percentages indicating a higher risk of turnover (Ali et al., 2022, pp. 804-806).

The turnover intention is a measure of how likely an employee is to leave their job. It is often used as a predictive measure for the potential risk of an organization losing its best employees. The turnover intention has been shown to be correlated with some organizational factors, such as the level of leadership within an organization, the level of trust in managers, and the organizational culture (Bohle et al., 2017, pp. 447-454).

Employee turnover is a serious issue. It not only costs the company money but also impacts the morale of employees who are still working at the company. The turnover intention of employees is a key indicator of how satisfied they are in their current job and how likely they are to stay with the company in the future. There are many reasons why employees leave their jobs in today's labor market. Some of these reasons are due to the fact that they have found a better job opportunity, while others might have been terminated from their jobs (Holland et al., 2019, pp. 70-76). There are many reasons why people want to quit their job. One of them is because they are not satisfied with their salary and benefits, while others may want to find a better job opportunity, or they may just need a break from work. The turnover intention is the likelihood that an employee will voluntarily leave his or her job in the next couple of months. It is a measure of the employee's desire to quit (Hartini et al., 2020, pp. 361-363). It is important for managers to understand the turnover intention of their employees because it can help them make better decisions about staffing, training, and compensation. turnover intentions are influenced by organizational factors such as pay and benefits, job security, work environment, career development opportunities, and supervisor-employee relationships (Han et al., 2014).

The turnover intention is the probability that an employee will voluntarily leave his or her job in the future. It can be calculated by dividing the number of employees who want to leave their jobs in the future by total number of employees (Jermittiparsert et al., 2019, pp. 823-830).

When we think about turnover intention, it is important to note that there are many reasons why employees might want to leave and the first factor is the work

environment. Employees who are not satisfied with their work environment will have higher turnover intention and the second factor is the company's culture. If a company has a good culture, employees will be less likely to leave even if they are not satisfied with their work environment and the third factor is compensation and benefits. If employees find that their compensation and benefits don't meet their expectations, they will have higher turnover intention than those who feel that compensation and benefits meet their expectations (Jisun et al., 2021, pp. 1-9).

In the past, employees often left their jobs because they were unhappy with their work environment. Nowadays, employees are more likely to leave because of the lack of opportunities for career growth and development. This is a shift in mindset from looking for a job that will give them fulfillment to looking for a job that will provide them more opportunities. This shift in mindset can be attributed to the increase in education levels and higher expectations from employees about what they should be doing at work. It is no longer enough for an employee to simply have a job, but they also want it to have meaning and purpose. In the past, turnover intention was related to a company's inability to provide its employees with what they need. However, today it is more commonly related to the employee's ability to find something better. It is not uncommon for employees at all levels of an organization to have a high turnover intention. The reasons behind turnover intention are different for each individual and depend on their individual circumstances. For example, some people might be looking for a more challenging position or an opportunity that will allow them to grow professionally while others might be looking for something more stable or predictable in terms of hours and pay (Meriläinen et al., 2019, pp. 1686–1693).

Some people think that the reason for turnover intention is because of the lack of job security, salary, and other benefits. However, many studies show that there are a number of other factors that also cause employees to feel dissatisfied with their jobs. It is important to note that turnover intention is not necessarily something bad. It can be a sign for an organization to take notice and make changes. The organization should encourage employees to stay by addressing their needs and concerns (Mansour et al., 2018, pp. 2400-2420).

2.3.1 Factors behind turnover intention

There are several factors that can contribute to turnover intention, or an employee's desire to leave their current job. These can include:

1. Job satisfaction: This refers to the level of contentment an employee feels with their job, including factors such as the nature of the work itself, the level of autonomy they have, and the level of recognition they receive. If an employee is not satisfied with these aspects of their job, they may be more likely to look for new opportunities (Sugiharjo et al., 2021, pp. 45, 47).

2. Organizational culture: This refers to the shared values, beliefs, and practices of an organization. An organizational culture that aligns with an employee's personal values can lead to a greater sense of belonging and commitment to the organization, while a culture that is misaligned can lead to a lack of engagement and desire to leave (De Leon, 2020, pp. 376-385).

3. Career advancement opportunities: If employees feel that there are limited opportunities for growth and advancement in their current role or within the organization, they may be more likely to seek out those opportunities elsewhere (Mahajar et al., 2017).

4. Compensation and benefits: This refers to the monetary and non-monetary rewards an employee receives for their work. If an employee feels that their compensation and benefits are not fair or competitive, they may be more likely to look for a new job where they can receive better compensation and benefits (Amanda et al., 2021).

5. Work-life balance: The ability to balance the demands of work with personal responsibilities, such as family and other commitments, is important to many employees. If an employee feels that their work demands are preventing them from maintaining a healthy work-life balance, they may be more likely to look for a new job with a better balance (Syara et al., 2022).

6. Relationship with supervisor: An employee's relationship with their direct supervisor can have a significant impact on their job satisfaction and commitment to the organization. A good relationship can lead to a sense of trust and support, while a poor relationship can lead to feelings of dissatisfaction and a desire to leave the organization (Chami et al., 2021).

7. Trust in management: If employees don't trust their management team, they will have lack of motivation and commitment, their trust in management can play a role in their turnover intention, employees who feel they can trust their management team are more likely to be satisfied with their job and less likely to want to leave (Wong et al., 2020).

8. Role clarity: Clear role definition, goals and expectations of the role, together with regular feedback, can increase employee engagement, motivation, and commitment. When employees are unsure about what is expected of them or what the goals are, they may become disengaged and more likely to leave the organization (Brattin et al., 2019).



3. RESEARCH METHODOLOGY

Knowledge and understanding of science around us are the ultimate objective of the scientific disciplines. There have been major shifts in scientific methodology in order to raise awareness of social concerns and difficulties. As a result of these developments, the scientific method is being used to study several areas of the humanities. The use of an appropriate research method is one of the hallmarks of a scientific study designed to unearth the truth, the selection of a suitable research method is contingent on the study's goals, the study's subject matter, and the research's implementation resources, and the ultimate goal of any study is to provide quick and simple access to the information needed to resolve any questions raised by the study. During the research process, by using collection tools, data are objectively and authentically observed, checked and extracted, and then, using descriptive and inferential analysis techniques, quantitatively and non-quantitatively, claims and guesses are tried. The primary scientific hypotheses are tested and finally the hypotheses are rejected or accepted and the final conclusion is made. In this chapter, the research method, sampling method, internal consistency of the tool and analysis of data methods will be discussed.

In general, the current research method is descriptive-analytical that serves its intended function and is hence regarded practical. The objective of applied research is to produce practical knowledge in a particular subject. Descriptive studies may be conducted for both informational and decisional purposes. Descriptive research entails collecting data to test hypotheses or respond to questions pertaining to the existing status of the topic of investigation. A descriptive study determines and reports the current situation (Sekaran, 2011). In addition to measuring the effect of ethical-climate and role-conflict on (TIS) turnover intention and because the study is field-based, it follows the descriptive analytical approach adopted in studying the effect and examining the relationships between the variables.

3.1 Research Model

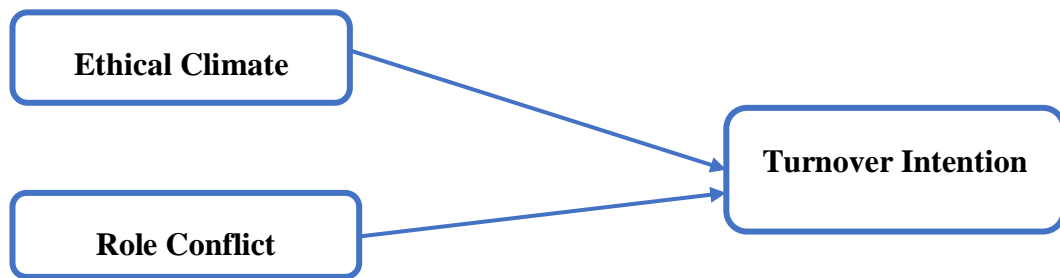


Figure 3.1: Research Model

3.2 Community of the Study

Participants in the study are classified as staff working in the Rafi-Dain National Bank in Babel Governorate, Iraq.

3.3 Study Sample

A sample of (140) employees was withdrawn out of (185) employees, which is the sum of workers in the Rafi-Dain National Bank, Babylon branch. As for the canceled questionnaires, it was estimated at 8 questionnaires, the 8 questionnaires were considered as canceled due to administrative errors, such errors could include missing or incorrect contact information or the questionnaires not being received by the intended participants. Additionally, it could also be due to issues such as incomplete responses, invalid data, or non-compliance with the survey's criteria, according to the table below.

Table 3.1: The Research Sample's Distribution

Number of Total Survey	Distribution	Retriever	Non-Retriever	Canceled	Good
Numbers	140	130	10	8	122
Percentage	%100	%92.85	%7.14	%5.71	%87.14

Source: Prepared by the student according to the distribution of questionnaires.

3.4 The Features of the Research Sample

The features and properties of the research sample are shown in the tables and graphs below:

Table 3.2: Sample Properties According to the Gender

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	68	55.7	55.7	55.7
	Female	54	44.3	44.3	100.0
	Total	122	100.0	100.0	

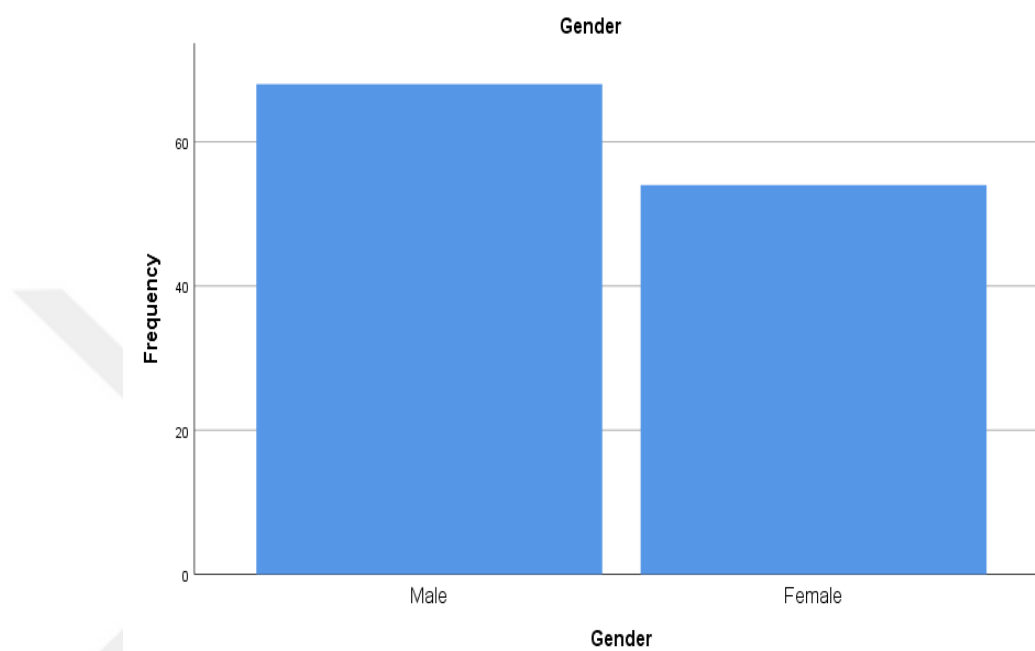


Figure 3.2: Sample Chart according to the Gender

Table No. (3.2) and figure (3.2) shows that 55.7% of the study sample are males which the numbers of male 68 in sample, and 44.3% of the study sample of females which the numbers of female 54 in sample, and the researcher attributes this to the nature of the services provided by the bank, in which it is preferred the work of males over females, but it is not for the greater proportion between the genders in terms of employment if we take into account the rest of the branches, but due to the nature of Iraqi society and the security situation that the country is going through, it is preferable to work males than females.

Table 3.3: Sample properties according to the Marital Status.

		Marital Status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	25	20.5	20.5	20.5
	Married	91	74.6	74.6	95.1
	Widowed/Divorced	6	4.9	4.9	100.0
	Total	122	100.0	100.0	

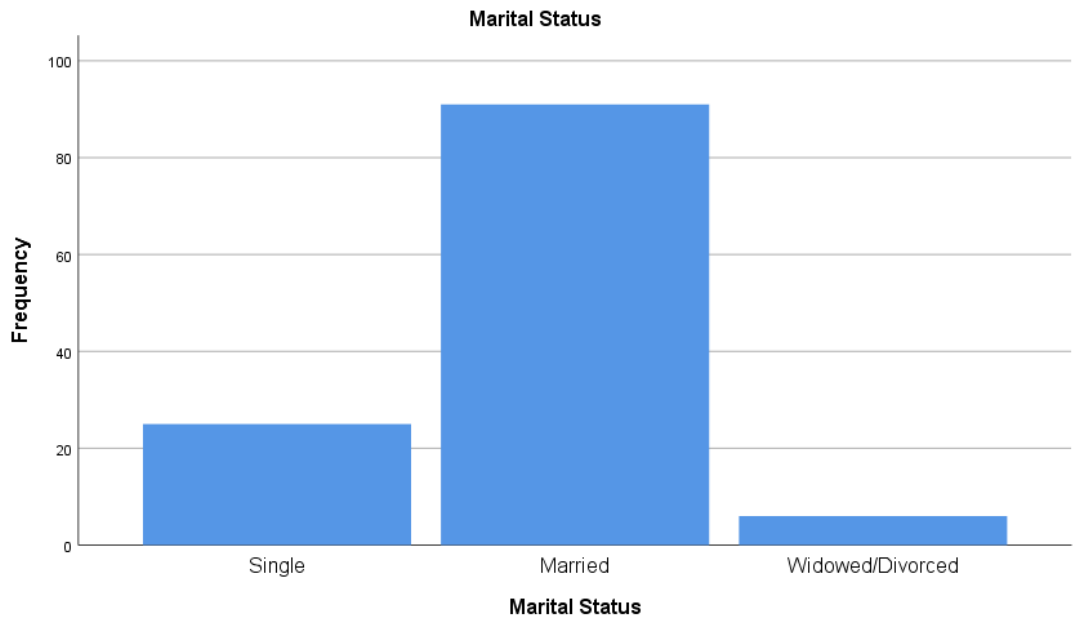


Figure 3.3: Sample Chart According to the Marital Status

Table No. (3.3) and figure (3.3) shows that 74.6% of the study sample are married and their number 91 sample, and 20.5% of the study sample (Single) and their number 25 sample, and 4.9% of the study sample are otherwise (Widowed, Divorced) and their number 6 sample, and the researcher attributes this to access to a situation social stability, after graduating and obtaining a job and moving to start a family, and this is commensurate with the age groups of the study sample.

Table 3.4: Sample Properties According to the Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18- 20 years	12	9.8	9.8	9.8
	21 to 30 years	19	15.6	15.6	25.4
	31 to 40 years	48	39.3	39.3	64.8
	41 to 50 years	31	25.4	25.4	90.2
	51 and above	12	9.8	9.8	100.0
	Total	122	100.0	100.0	

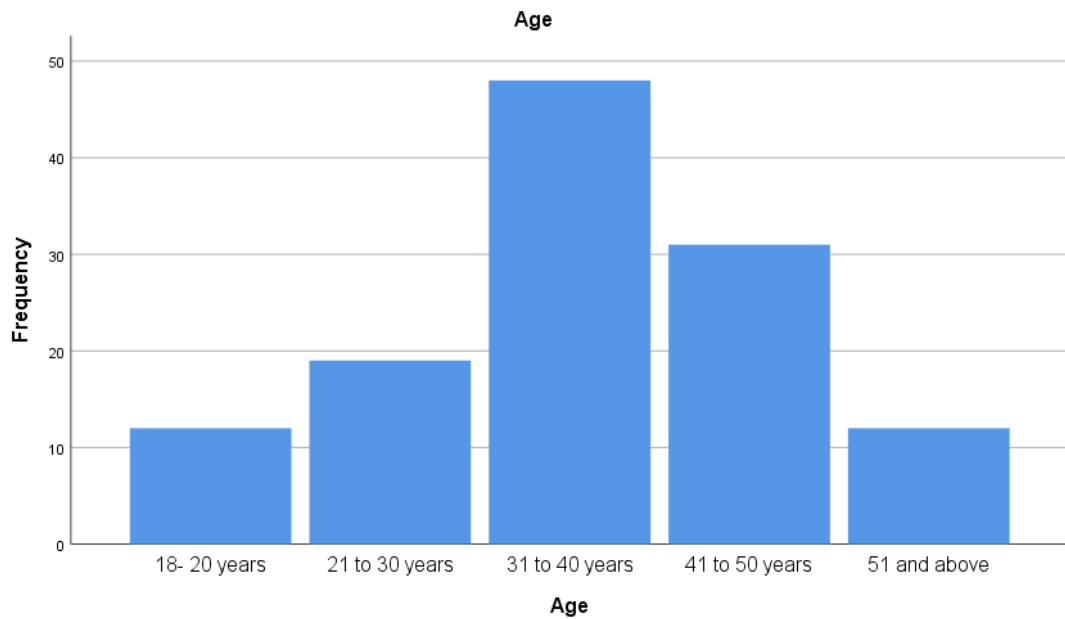


Figure 3.4: Sample Chart According to the Age

Table (3.4) and figure (3.4) shows that 9.8% of the study sample were aged 18 to 20 years and their number 12 sample, and 15.6% Of the study sample their ages ranged between 21-30 years and their number 19 sample, and 39.3% of the study sample ranged from Their ages ranged between 31-40 years and their number 48 sample, and 25.4% of the study sample were aged 41-50 years and their number 31 sample, and 9.8% of the study sample ranged from Their ages ranged from 51 years and above and their number 12 sample, The researcher attributes this to the graduates' search for distinctive places that meet their aspirations and career aspirations After graduation, as well as to the stability and expansion of the bank's work and the continuing need for manpower Especially after opening new branches in the governorate .

Table 3.5: Sample Properties According to the Educational Qualifications

Educational Qualifications					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Diploma	18	14.8	14.8	14.8
	Bachelor	51	41.8	41.8	56.6
	Master	40	32.8	32.8	89.3
	PhD	13	10.7	10.7	100.0
	Total	122	100.0	100.0	

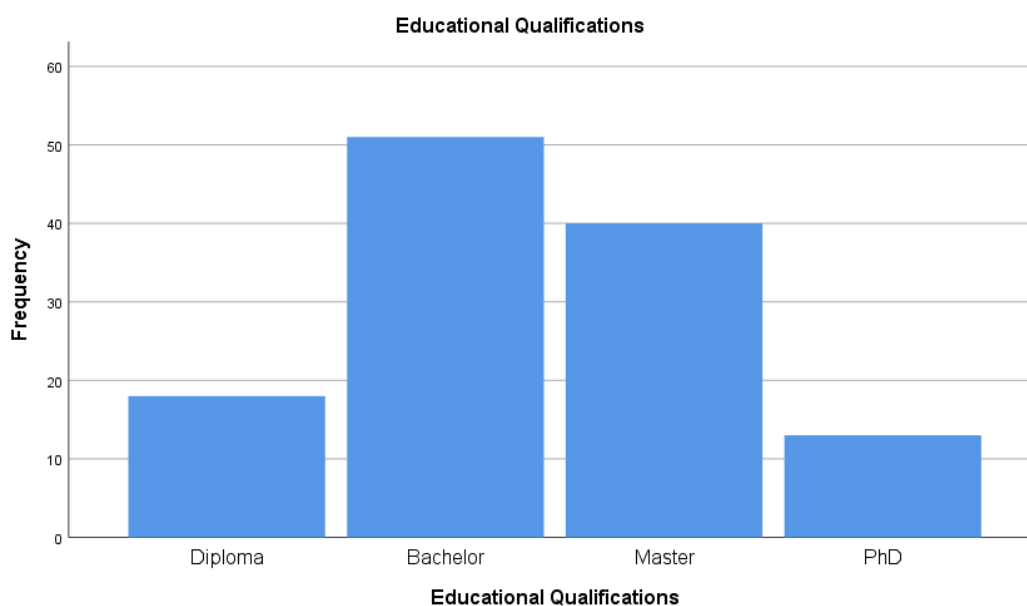


Figure 3.5: Sample Chart According to the Educational Qualifications

Table (3.5) and figure (3.5) shows that 10.7% of the study sample were PhD holders and their number 13 sample, and 32.8% of the sample was from master's holders and their number 40 sample, and 41.8% Of the study sample who hold a bachelor's degree and their number 51 sample, and 14.8% of the study sample have a diploma degree and their number 18 sample, The researcher attributes this to the greater need for employees who hold a bachelor's degree, and that is due to the nature of the work in the bank and the nature of the services it provides, as well as to the bank's need for support services and trained workers from diploma holders or less. And trained workers who hold a diploma or less, we also note that the bank gives priority to holders of higher degrees, as we notice that their employment rate is higher.

Table 3.6: Sample properties according to the Year Completed in the Profession

		Year Completed in the Profession			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5 years or less	18	14.8	14.8	14.8
	6-10 years	55	45.1	45.1	59.8
	11-19 years	30	24.6	24.6	84.4
	20 years or more	19	15.6	15.6	100.0
	Total	122	100.0	100.0	

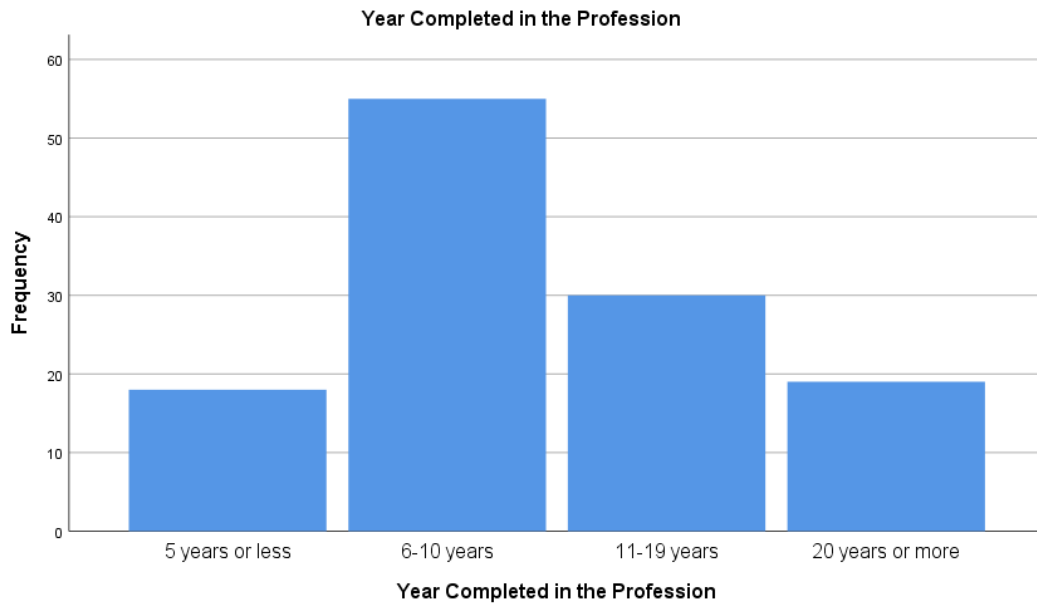


Figure 3.6: Sample Chart according to the Year Completed in the Profession

Table (3.6) and figure (3.6) shows that 14.8% of the sample of the study have 5 years completed in the profession and less and their number 18 sample, and 45.1% of sample of the study had years completed in the profession ranging from 6-10 years and their number 55 sample, and 24.6% of sample of the study had years completed in the profession ranging from 11-19 years and their number 30 sample, and 15.6% of sample of the study had years completed in the profession of 20 years or more and their number 19 sample. The researcher attributes this to the expansion of the bank’s work, the addition of new services, and the opening of new branches.

3.5 Methods for Collecting Data

The research depends mostly on two kinds of data:

1. Primary data.

Through primary research conducted in the field, including the administration of questionnaires to examine some of the research vocabulary and collect the data needed for the research, and the subsequent decomposition and analysis of that data using the SPSS (Statistical Package for the Social Sciences), We are able to identify significant indicators and elements that enhance the study's topic.

2. Secondary data.

The researcher examined books, articles, and publications pertinent to the topic under investigation., which are related to identifying effect of role conflict and ethical climate on turnover intention at Al-Rafi-Dain Bank, Babylon branch in Iraq. By relying on secondary sources in the research, the researcher hopes to determine on the basis of good scientific procedures in writing studies, in addition to gaining a comprehensive understanding of the most recent advancements in the area of study.

3.6 Study Tool

This is how the survey (Appendix No. 1) was constructed:

1. Developing an initial survey for data and information collection.
2. Examining the questionnaire's appropriateness for data collection by presenting it to the supervisor.
3. Initially modifying the survey according to the discussion that took place with the supervisor.
4. The questionnaire was translated into Arabic because the participants in the questionnaire speak Arabic. Then, the necessary procedures for translation were made, as directed by the supervisor.
5. Completing a 20-sample preliminary field test of the survey and amending it as necessary.
6. Distributed the survey to all members of the sample to gather the required information for the research.

The survey is divided into the following four sections:

The first part: It is the part of the demographic variables of the respondents of the study sample through (5) variables which are (Gender, Marital Status, Age, Educational Qualification, Year Completed in the Profession).

The second part: included the ethical climate scale and included (7) items to measure them from (1 to 7) paragraph, the questions are taken from (Jaramillo, 2006) article and the names of the scales (Ethical Climate Scales).

The third part: included the role conflict scale and included (3) items to measure them from (8 to 10) paragraph, the questions are taken from (Jaramillo, 2006) article and the names of the scales (Role Conflict Scales).

The fourth part: included the turnover intention scale and included (6) items to measure them from (11 to 16) paragraph, the questions are taken from (G. Roodt, 2004) article and the names of the scales (Turnover Intention Scales (TIS)).

The response range according to the (5 Likert-Scale) ranges from (1 To 5), and according to what is shown below

1 = Strongly Disagree	2 = Disagree	3 = Neutral	4 = Agree	5 = Strongly Agree
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3.7 Scale Frequency

We have utilized the following measurement, which divides the answer scope into 5 approximated categories, to determine response degrees based on the research scale.

Category dimensions = $(5-1) / 5 = 0.8$

Table 3.7: Category Dimensions of Scale Frequency

Categories	Estimate	Indicated to the survey
1 To < 1.8	Very Low	Strong Disagreed
1.8 To < 2.6	Low	Disagree
2.6 To < 3.4	Medium	Natural
3.4 To < 4.2	High	Agree
4.2 To 5.0	Very High	Strong Agreed

The survey was constructed from the following sources:

Table 3.8: Sources of Questionnaire Scales

Variables	Sources
Ethical Climates	Jaramillo, (2006)
Role Conflict	Jaramillo, (2006)
Turnover Intention	G. Roodt, (2004)

3.8 The Survey Reliability and Validity

The researcher standardized the items of the Survey to ensure its reliability and validity as follows:

3.8.1 The validity of the Survey items

Calculating the correlation coefficients among each question and the overall score for its domain, the researcher determined the internal consistency of the 16 survey questions in the study sample.

Table 3.9: Coefficients of Correlation between Each Question of the Ethical Climate

Correlations		Ethical Climate
Q1	Correlation of Pearson	.922**
	Sig. (2-tailed)	.000
	N	122
Q2	Correlation of Pearson	.962**
	Sig. (2-tailed)	.000
	N	122
Q3	Correlation of Pearson	.967**
	Sig. (2-tailed)	.000
	N	122
Q4	Correlation of Pearson	.939**
	Sig. (2-tailed)	.000
	N	122
Q5	Correlation of Pearson	.929**
	Sig. (2-tailed)	.000
	N	122
Q6	Correlation of Pearson	.918**
	Sig. (2-tailed)	.000
	N	122
Q7	Correlation of Pearson	.966**
	Sig. (2-tailed)	.000
	N	122
Ethical Climate	Correlation of Pearson	1
	Sig. (2-tailed)	
	N	122

** . Correlation is significant at the 0.01 level (2-tailed).

Table (3.9) displays correlation coefficients among each paragraph of the ethical climate questionnaire and the overall score for its questions, which displays that the indicated correlation coefficients are significant at a significance level of (0.01), Thus, the questionnaire paragraphs are acceptable according to what they were created to analyze.

Table 3.10: Coefficients of Correlation between each Question of the Role Conflict

Correlations		Role Conflict
Q1	Pearson Correlation	.983 ^{**}
	Sig. (2-tailed)	.000
	N	122
Q2	Pearson Correlation	.975 ^{**}
	Sig. (2-tailed)	.000
	N	122
Q3	Pearson Correlation	.977 ^{**}
	Sig. (2-tailed)	.000
	N	122
Role Conflict	Pearson Correlation	1
	Sig. (2-tailed)	
	N	122

** . Correlation is significant at the 0.01 level (2-tailed).

Table (3.10) displays correlation coefficients among each paragraph of the role conflict questionnaire and the overall score for its questions, which displays that the indicated correlation coefficients are significant at a significance level of (0.01), Thus, the questionnaire paragraphs are acceptable according to what they were created to analyze.

Table 3.11: Coefficients of Correlation between Each Question of the Turnover Intention

Correlations		Turnover Intention
Q1	Pearson Correlation	.847 ^{**}
	Sig. (2-tailed)	.000
	N	122
Q2	Pearson Correlation	.949 ^{**}
	Sig. (2-tailed)	.000
	N	122
Q3	Pearson Correlation	.890 ^{**}
	Sig. (2-tailed)	.000
	N	122
Q4	Pearson Correlation	.983 ^{**}
	Sig. (2-tailed)	.000
	N	122
Q5	Pearson Correlation	.976 ^{**}
	Sig. (2-tailed)	.000
	N	122
Q6	Pearson Correlation	.949 ^{**}
	Sig. (2-tailed)	.000
	N	122

Table 3.11: (Cont.) Coefficients of Correlation between Each Question of the Turnover Intention

Correlations		
		Turnover Intention
Turnover Intention	Pearson Correlation	1
	Sig. (2-tailed)	
	N	122
**. Correlation is significant at the 0.01 level (2-tailed).		

Table (3.11) displays correlation coefficients among each paragraph of the turnover intention questionnaire and the overall score for its questions, which displays that the indicated correlation coefficients are significant at a significance level of (0.01), Thus, the questionnaire paragraphs are acceptable according to what they were created to analyze.

3.8.2 Reliability of the survey

The researcher executed the reliability steps on the same exploratory sample using the Cronbach alpha coefficient method.

Table 3.12: Total Cronbach's Alpha Score for Ethical-Climate Scales

Reliability Statistics	
Cronbach's Alpha	N of Items
.978	7

Table 3.13: Score of Cronbach's Alpha for all Ethical-Climate Scales

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q1	20.59	40.508	.891	.976
Q2	20.81	41.708	.949	.972
Q3	20.57	38.577	.952	.972
Q4	20.52	42.814	.920	.975
Q5	20.66	42.589	.907	.975
Q6	19.93	40.912	.886	.976
Q7	20.67	39.693	.952	.972

Table No. (3.13) shows that the reliability coefficients are high for the axes of the scales and ranged between 0.972 and 0.976, and the value of the total reliability coefficient for all paragraphs was 0.978, and this suggests that the scales are extremely stable.

Table 3.14: Total Score of Cronbach Alpha for Role-Conflict Scales

Reliability Statistics	
Cronbach's Alpha	N of Items
.977	3

Table 3.15: Score of Cronbach Alpha for all Role-Conflict Scales

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q1	5.57	5.784	.963	.958
Q2	5.48	5.392	.942	.973
Q3	5.52	5.689	.948	.967

Table (3.15) shows that the reliability coefficients are high for the axes of the scales and ranged between 0.958 and 0.973, and the rating of the total reliability coefficient for all paragraphs was 0.977, and this suggests that the scales are extremely stable.

Table 3.16: Total Score of Cronbach's Alpha for Turnover-Intention Scales

Reliability Statistics	
Cronbach's Alpha	N of Items
.968	6

Table 3.17: Score of Cronbach Alpha for all Turnover-Intention Scales

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q1	13.45	39.473	.786	.973
Q2	13.20	35.718	.923	.959
Q3	12.86	40.088	.851	.967
Q4	13.01	36.058	.975	.954
Q5	13.02	37.719	.966	.956
Q6	13.07	34.277	.920	.961

Table (3.17) shows that the reliability coefficients are high for the axes of the scales and ranged between 0.954 and 0.973, and the rating of the total reliability coefficient for all paragraphs was 0.968, and this suggests that the scales are extremely stable.

3.9 The Statistical Analysis

3.9.1 Displaying answers for the first question: what is the impact of ethical climate on turnover intention at The Rafi-Dain National Bank in Babel, Iraq?

The tables below provide the results of the extraction of the standard deviations and mean values required to discuss this subject.

Table 3.18: Standard Deviations and Mean Values of the Responses of Ethical Climate on Turnover Intention at the Rafi-Dain National Bank in babel, Iraq

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Q1	122	1	5	3.37	1.201
Q2	122	1	5	3.15	1.042
Q3	122	1	5	3.39	1.295
Q4	122	2	5	3.44	.980
Q5	122	2	5	3.30	1.010
Q6	122	1	5	4.03	1.171
Q7	122	1	5	3.29	1.202
Valid N (listwise)	122				

The table shows that the mean for the dimension of the "ethical climate" range between (3.15 and 4.03), and the phrase with the highest average was the sixth phrase estimated at (4.03) with standard deviation (1.171) , and the lowest average was the second phrase with (3.15) and standard deviation 1.042 As for the general average it was (3.42 with a standard deviation 1.13), and it was found from the table that the arithmetic averages for most of the paragraphs of this dimension came to a higher level degree, and this indicates the existence of an ethical climate with a high level degree in the Rafi-Dain national bank in babel, Iraq, which explains the employees' understanding of the instructions and the work assigned to them regarding.

3.9.2 Displaying answers for the second question: what is the impact of role conflict on turnover intention at The Rafi-Dain National Bank in Babel, Iraq?

The tables below provide the results of the extraction of the standard deviations and mean values required to discuss this subject.

Table 3.19: Standard Deviations and Mean Values of the Responses of Role Conflict on Turnover Intention at the Rafi-Dain National Bank in Babel, Iraq

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Q1	122	1	5	2.71	1.161
Q2	122	1	5	2.81	1.262
Q3	122	1	5	2.76	1.193
Valid N (listwise)	122				

The table shows that the mean for the dimension of the "role conflict" range between (2.71 and 2.81), and the phrase with the highest average was the second phrase estimated at (2.81) with standard deviation (1.262) , and the lowest average was the first phrase with (2.71) and standard deviation (1.161) as for the general average it was (2.76) with a standard deviation (1.21), and it was found from the table that the arithmetic averages for most of the paragraphs of this dimension came to a medium level degree, and this indicates the existence of an role conflict with a medium level degree in the Rafi-Dain national bank in babel, Iraq, This indicates the existence of a role conflict in the bank under study, which explains the modest understanding of the role conflict as it came to a medium degree.

3.9.3 There is a positive relationship between ethical climate and turnover intention of the employees at The Rafi-Dain National Bank in Babel, Iraq?

This hypothesis was verified using a one-way linear regression:

Table 3.20: Standard Deviations and Mean Values of the Total Ethical Climate Scale on Total Turnover Intention Scale at the Rafi-Dain National Bank in Babel, Iraq

Descriptive Statistics			
	Mean	Std. Deviation	N
Turnover Intention	2.6202	1.21633	122
Ethical Climate	3.4227	1.06484	122

The table shows that the mean for the total scale of the ethical climate is (3.4227) with standard deviation (1.06484) and the mean for the total scale of the turnover intention is (2.6202) with standard deviation (1.21633).

Table 3.21: Correlations between Ethical Climate and Turnover Intention at the Rafi-Dain National Bank in Babel, Iraq

Correlations			
		Turnover Intention	Ethical Climate
Pearson Correlation	Turnover Intention	1.000	-.918
	Ethical Climate	-.918	1.000
Sig. (1-tailed)	Turnover Intention	.	.000
	Ethical Climate	.000	.
N	Turnover Intention	122	122
	Ethical Climate	122	122

We note from Table (3.21) that there is a high negative correlation between ethical climate and the turnover intention and it is (-.918), which explains that the more the employees in the bank realizes the practices of ethical climate, the more this leads to a decrease in his intention to leave the bank. So, there is no positive relationship between ethical climate and turnover intention of the employees.

Table 3.22: (R) Ratio for the Ethical Climate and Turnover Intention at the Rafi-Dain National Bank in Babel, Iraq

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.918 ^a	.844	.842	.48311
a. Predictors: (Constant), Ethical Climate				

It is clear from the above table that the linear correlation coefficient between ethical climate and the turnover intention is (R) (91.8%), meaning that there is a strong correlation between them, while the coefficient of (R square) (R²) was (84.4%), meaning that (84.4% of turnover intention is due to ethical climate).

Table 3.23: ANOVA for the Relationship between ethical Climate and Turnover Intention at the Rafi-Dain National Bank in Babel, Iraq

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	151.007	1	151.007	646.995	.000 ^b
	Residual	28.008	120	.233		
	Total	179.015	121			
a. Dependent Variable: Turnover Intention						
b. Predictors: (Constant), Ethical Climate						

From the previous table we find the following:

The sum of squares of the regression is (151.007) and the sum of squares of the residuals is (28.008) and the sum of squares of the total is (179.015). The degree of regression freedom is (1) and the degree of residual freedom is (120) and the degree of the total freedom is (121), and the mean of the regression squares is (151.007) and the mean of the residuals squared is (.233). The value of the analysis of variance test for the regression line is (646.995), and the table showed that, $\text{Sig} = p = 0.000 < \alpha = 0.01$, that is, the value of (Sig) = 0.000 is smaller than the significance level which is statistically significant.

Table 3.24: Beta Coefficient for the Relationship between Ethical Climate and Turnover Intention at the Rafi-Dain National Bank in Babel, Iraq.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.211	.148		42.026	.000
	Ethical Climate	-1.049	.041	-.918	-25.436	.000

a. Dependent Variable: Turnover Intention

The value of Sig = 0.00, which is a value smaller than 0.01, therefore, the researcher rejects the hypothesis that assumes the existence of a positive effect of the ethical climate on the turnover intention. The inverse relationship between the ethical climate and turnover intention to turn is in line with the researcher's expectations, and the reason may be due to employee's awareness of the benefit of the ethical climate that will benefit them and knowledge of the characteristics of this climate and the features of its presence in the workplace, which leads to their pursuit of its presence in the workplace.

3.9.4 There is a positive relationship between role conflict and turnover intention of the employees at The Rafi-Dain National Bank in Babel, Iraq?

This hypothesis was verified using a one-way linear regression:

Table 3.25: Standard Deviations and Mean Values of the Total Role Conflict Scale on Total Turnover Intention Scale at the Rafi-Dain National Bank in Babel, Iraq

Descriptive Statistics			
	Mean	Std. Deviation	N
Turnover Intention	2.6202	1.21633	122
Role Conflict	2.7623	1.17869	122

The table shows that the mean for the total scale of the role conflict is (2.7623) with standard deviation (1.17869) and the mean for the total scale of the turnover intention is (2.6202) with standard deviation (1.21633).

Table 3.26: Correlations between Role Conflict and Turnover Intention at the Rafi-Dain National Bank in Babel, Iraq

Correlations			
		Turnover Intention	Role Conflict
Pearson Correlation	Turnover Intention	1.000	.938
	Role Conflict	.938	1.000
Sig. (1-tailed)	Turnover Intention	.	.000
	Role Conflict	.000	.
N	Turnover Intention	122	122
	Role Conflict	122	122

We note from Table (3.26) that there is a high positive correlation between role conflict and the turnover intention and it is (.938), It is clear from the above table that all correlations are statistically significant and at positive levels between the independent variable role conflict, and the dependent variable turnover intention in the Rafi-Dain national bank in babel, Iraq. The total peak of the correlation between the turnover intention and role conflict reached (93.8%), which is a positive value that confirms the existence of a relationship between role conflict and turnover intention. So, there is a positive relationship between role conflict and turnover intention of the employees.

Table 3.27: (R) ratio for the Role Conflict and Turnover Intention at the Rafi-Dain National Bank in Babel, Iraq

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.938 ^a	.879	.878	.42464

a. Predictors: (Constant), Role Conflict

It is clear from the above table that the linear correlation coefficient between role conflict and the turnover intention is (R) (93.8%), meaning that there is a strong correlation between the turnover intention and role conflict, while the coefficient of (R square) (R²) was (87,9%), meaning that (87.9% of turnover intention is due to role conflict).

Table 3.28: ANOVA for the Relationship between Role Conflict and Turnover Intention at the Rafi-Dain National bank in Babel, Iraq

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	157.376	1	157.376	872.770	.000 ^b
	Residual	21.638	120	.180		
	Total	179.015	121			
a. Dependent Variable: Turnover Intention						
b. Predictors: (Constant), Role Conflict						

From the above table, we discover the following:

The sum of squares of the regression is (157.376) and the sum of squares of the residuals is (21.638) and the sum of squares of the total is (179.015). The degree of regression freedom is (1) and the degree of residual freedom is (120) and the degree of the total freedom is (121), and the mean of the regression squares is (157.376) and the mean of the residuals squared is (.180). The value of the analysis of variance test for the regression line is (872.770), and the table showed that, Sig = p = 0.000 < α = 0.01, that is, the value of (Sig) = 0.000 is smaller than the significance level which is statistically significant.

Table 3.29: Beta Coefficient for the Relationship between Role Conflict and Turnover Intention at the Rafi-Dain National Bank in Babel, Iraq

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.052	.098		-.534	.595
	Role Conflict	.968	.033	.938	29.543	.000
a. Dependent Variable: Turnover Intention						

The value of Sig = 0.00, which is a value smaller than 0.01, therefore, the researcher accepts the hypothesis that assumes the existence of a positive effect of the role conflict on the turnover intention. The relationship between the role conflict and turnover intention to turn is in line with the researcher's expectations, and the reason is very logical, as the greater the work pressure because of the role conflict, the greater the employee's discomfort with work, and thus leads to turnover intentions.

4. RESULTS OF THE STUDY

The results obtained from the study showed according to the first question of the research the impact of ethical climate on turnover intention at the Rafi-Dain national bank in Babel, Iraq it's a mean for the "ethical climate" dimension was between (3.15 and 4.03); the phrase with the greatest average was calculated at (4.03) with standard deviation (1.171), while the phrase with the lowest average was (3.15) with standard deviation (1.042). As for the overall average, it was 3.42 with a standard deviation of 1.13, and it was discovered from the table that the arithmetic averages for the majority of the paragraphs of this dimension came to a higher-level degree, indicating the existence of an ethical climate with a high-level degree in the Rafi-Dain national bank in Babel, Iraq, which explains the employees' comprehension of the instructions and the work assigned to them. This indicates the existence of an ethical climate in the institution in which they work. ethical climate has been expressed as an influential factor on teamwork and organizational performance. By understanding the relationship between ethical climate and work efficiency, they will be able to manage ethical conditions and behaviors in their organization (Filipova, 2007). It suggests that an ethical climate can increase job satisfaction and organizational commitment of vendors, reduce performance stress, role conflict and indirectly affect retirement goals and job performance (DeConinck, 2011). The ethical climate enhances the government's reputation, and as a result, governments have adopted programs, including ethics education and counseling, at least in part to create a more positive ethical climate (Raile, 2013).

The results obtained from the study showed according to the second question of the research the impact of role conflict on turnover intention at the Rafi-Dain national bank in Babel, Iraq it's a mean for the "role conflict" dimension ranged between 2.71 and 2.81, and the phrase with the highest average was the second phrase with (2.81) and standard deviation (1.262), and the phrase with the lowest average was the first phrase with (2.71) and standard deviation (1.161), as for the general average it was (2.76), with a standard deviation of 1.21, and it was determined from the table that

the arithmetic averages for the majority of the paragraphs of this dimension came to a This implies the presence of a role conflict at the investigated bank, which explains why the role conflict was only understood to a moderate degree. We conclude that the role conflict in the organization has levels from average to few, and therefore it reflects the conflict that employees face for some of the paragraphs at an average level. In fact, role conflict goes back to the belief that job is important and people should be involved in their work for their advancement and establish a conflict with it. role conflict is a vital factor in shaping employee performance. It can be said that role conflict is a prominent and effective factor in shaping employee motivation. Blau and Boal (1987) predicted that different combinations of organizational commitment and role conflict have specific consequences for the organization. For example, employees who have both organizational commitment and high job engagement are less likely to leave the organization.

The results obtained from the study showed according to the first hypothesis of the research there is a positive relationship between ethical climate and turnover intention of the employees at the Rafi-Dain national bank in babel, Iraq it's a mean for the whole ethical climate scale is (3,4227) with a standard deviation of (1,06484) while the mean for the entire turnover intention scale is (2,6202) with a standard deviation of (1.21633). Moreover, Table (4-4) reveals that there is a strong negative correlation between ethical climate and turnover intention, with a value of (-.918), which suggests that the more bank workers are aware of ethical environment practices, the less likely they are to quit the bank. Therefore, there is no positive correlation between ethical climate and employee turnover intentions. in addition to table (4-5) Evident from the table above, the linear correlation coefficient between ethical climate and turnover intention is (R) 91.8%, indicating a significant association, however the coefficient of (R square) (R²) was (84.4%), indicating that (84.4% of turnover intention is related to ethical climate). The sum of squares for the regression is (151.007), the sum of squares for the residuals is (28.008), and the sum of squares for the whole sample is (179.015). The degree of regression freedom is (1), the degree of residual freedom is (120), and the degree of total freedom is (121), moreover, the mean of the regression squares is (151.007) and the mean of the residual squares is (.233). The outcome of the analysis of variance test for the regression line is (646.995), and the table reveals that (Sig) = 0.000 is less than the

statistically significant significance level. in addition to table (4-7) The value of Sig is 0.00, which is less than 0.01, thus the researcher rejects the hypothesis that implies a positive effect of the ethical climate on the desire to leave the organization. The inverse relationship between ethical climate and turnover intention is consistent with the researcher's expectations, and the reason may be the employee's awareness of the benefit of the ethical climate that will benefit them, as well as their knowledge of the characteristics of this climate and the features of its presence in the workplace, which motivates them to pursue its presence in the workplace.

The results obtained from the study showed according to the second hypothesis of the research there is a positive relationship between role conflict and turnover intention of the employees at the Rafi-Dain national bank in babel, Iraq it's a mean for the overall role conflict scale is (2,7623) with a standard deviation of (1,17869), while the mean for the total turnover intention scale is (2,6202) with a standard deviation of (1.21633). And according to Table 4-9, there is a strong positive link between role conflict and the intention to leave the organization (.938), All correlations are statistically significant and positive between the independent variable role conflict and the dependent variable turnover intention at the Rafi-Dain national bank in Babel, Iraq, as shown in the table above. This indicates the presence of a connection between role conflict and turnover intention. Therefore, there is a positive association between role conflict and employee turnover intentions. And according to table (4-10), the linear correlation coefficient between role conflict and turnover intention is (R) (93.8%), indicating a strong relationship between the two variables, while the coefficient of (R square) (R²) was (87.9%), indicating that (87.9% of turnover intention is due to role conflict). The sum of squares of the regression is (157.376), the sum of squares of the residuals is (21.638), and the sum of squares of the total is (179.015). The degree of regression freedom is (1), the degree of residual freedom is (120), and the degree of total freedom is (121), the mean of regression squares is (157.376) and the mean of residual squares is (.180). The result of the analysis of variance test for the regression line is 872.770, and the table indicates that Sig = 0.000 is less than the significance threshold, which is statistically significant. Moreover, based on Tables 4–12, where Sig = 0.00, which is less than 0.01, the researcher adopts the hypothesis that role conflict has a positive impact on turnover intention. The relationship between role conflict and intention to leave is consistent

with the researcher's hypotheses, and the reason is quite logical: the greater the work pressure due to role conflict, the greater the employee's discomfort with work, which in increases the chance of leaving the organization.

4.1 Conclusion

In conclusion, the results of the study show that there is a positive relationship between ethical climate and turnover intention among employees at the Rafi-Dain National Bank in Babel, Iraq. The study found that the overall average for the ethical climate dimension was 3.42 with a standard deviation of 1.13, indicating a high-level ethical climate in the organization. Additionally, the study found that there is a strong negative correlation between ethical climate and turnover intention, with a value of (-.918). This suggests that as the ethical climate in the organization improves, the turnover intention of employees decreases. The results also show that there is a positive relationship between role conflict and turnover intention among employees at the Rafi-Dain National Bank in Babel, Iraq. The study found that the overall average for the role conflict dimension was 2.76 with a standard deviation of 1.21, indicating a moderate level of role conflict in the organization. However, it is worth noting that previous research has generally found that a positive ethical climate is associated with lower turnover intention and greater employee satisfaction. Similarly, previous research has also found that role conflict is associated with higher turnover intention, and lower job satisfaction. In a study by Filipova (2007), it was found that an ethical climate can increase job satisfaction and organizational commitment of employees, reduce stress, role conflict and indirectly affect retirement goals and job performance. Another study by DeConinck (2011) suggested that the ethical climate enhances the government's reputation, and as a result, governments have adopted programs, including ethics education and counseling, at least in part to create a more positive ethical climate. Blau and Boal (1987) predicted that different combinations of organizational commitment and role conflict have specific consequences for the organization. For example, employees who have both organizational commitment and high job engagement are less likely to leave the organization.

The results of these studies are consistent with the findings of this study, which suggests that a positive ethical climate and low role conflict can lead to lower turnover intention and greater employee satisfaction.

4.2 Limitations of the Study

1. Sample size: The sample size of 140 employees may not be large enough to represent the population of all employees at the Rafi-Dain National Bank, Babylon branch.
2. Single location: The study was conducted at one location, the Rafi-Dain National Bank, Babylon branch, and may not be generalizable to other locations or organizations.
3. Self-reported data: The data collected in this study was based on self-reported responses, which may be subject to bias and inaccuracies.
4. Time-bound: The study was conducted at a specific point in time, and the results may not be representative of the employees' turnover intention and perceptions at other points in time.
5. Single source: The study relies on a single source of data, which is the employees' perceptions, and may not take into account other factors that influence turnover intention such as job market conditions, salary, benefits, and opportunities for professional development.
6. The study was based on a cross-sectional design, which makes it difficult to establish causality between the variables.
7. The study is limited to the banking sector in Iraq, the results may not be generalizable to other industries or countries.
8. The study is based on quantitative data only, it may be beneficial to complement it with qualitative data to get a deeper understanding of the experiences and perceptions of the employees.

4.3 Recommendation of the Study

This research offers a series of suggestions for decision-makers based on prior findings:

- 1 - It is suggested to use other dimensions and variables that affect the turnover intention in future research and to compare the results obtained from it with the results obtained from this research.

2- It is suggested, in addition to the Rafi-Dain Governmental Bank, that this research be investigated in private banks and its results should be compared.

3. More attention should be paid to staff shortage in banks, which is more acute in our country than in developed countries. Because the developed systems in which banks operate is lacking in our country, and thus the lack of culture among the population about the importance of the financial and economic system.

4- Due to the complexity of the banking system and the procedures used in our country, it is necessary to have a comprehensive approach supported and agreed upon by all professional groups related to banks. Therefore, it is suggested that we try to play an important role in improving service to customers by maintaining mutual respect and trust among team members and participating in decisions.

5- In order to improve ethical climate in the organizational, it is suggested to provide continuous training according to needs, fair salary and reward system, to provide opportunities for career growth and promotion by increasing their information, individual skills and job capabilities, activation of employees in specialized conferences, sending employees to these types of conferences, and participation in decision-making, and finally encouraging employees to publish articles and give speeches among peer specialists and scholars, to provide the basis for the emergence of competence and an ethical climate.

6- It is suggested that the number of samples should be drawn from each category separately, and not proportionally from the whole population, so that we can properly compare each category.

7- Given that the ethical climate consists of dimensions such as: interest, professionalism, organization, independence and effectiveness, but they have not been studied in this research, it is suggested that the dimensions of the ethical climate should be investigated separately and analyzed. Given the importance of the banking system and the economy, it is necessary to think of serious solutions in this regard.

8- With appropriate motivational methods, employees should be encouraged to be ambitious and achieve greater goals, which can be done by formulating long-term strategies and involving employees in formulating these strategies, as well as setting short, medium and long-term goals and using the opinions of employees in

determining These goals are to create a feeling in the employees that these same employees are part of this organization.



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