



## Work Family Conflict and Job Satisfaction among Female Employees Working in Banking Sector

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### Abstract

#### *Article Information*

##### Article history:

Received: 22 February 2021

Reviewed: 21 May 2021

Accepted: 12 June 2021

##### *JEL Classification:*

G21, J28

Sri Lanka Journal of Business  
Studies and Finance

Volume I Issue I, 2021

PP 50 - 59

ISSN 2756-9381

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and Finance,

Wayamaba University of Sri  
Lanka

Work family conflict has received considerable attention than ever before owing to its insidious effect on work and family. Although many research scholars have explored the consequences of work family conflict in individualist cultures, such studies are far less focused in the context of collectivist society. The current study aimed at establishing the relationship between work to family conflict and family to work conflict and job satisfaction by drawing on role theory, work/family border theory and spillover theory. Data was collected with the aid of a self-reposted questionnaire from randomly chosen hundred and twenty-two female bankers in Northern part of Sri Lanka. The study has employed survey research strategy with a cross-sectional time horizon. Initially, fundamental statistical assumption and common method variance were investigated. The results revealed that work to family conflict is significantly negatively related to job satisfaction. In a similar vein, family to work conflict was also significantly negatively related to job satisfaction. The present study has contributed to the extant literature by unearthing the relationships in a neglected cultural context and female employees. Therefore, the study pushes back the frontiers of work family conflict literature. The study made many useful practical implications that have discussed at the end of the paper.

**Keywords:** *Work family conflict; Family to work conflict; Job satisfaction; Collectivist culture.*

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## **Introduction**

Balancing multiple roles can increase the interpersonal and intrapersonal conflict experienced by women and men who concurrently maintain professional and personal responsibilities in their life. Work and family are central components in people's lives and thus demand a great deal of time and energy spent managing multiple responsibilities. Greenhaus and Beutell (1985) define work family conflict as "a form of inter role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect". Work-family conflict explains to conflicting role pressures between job satisfaction and family that are mismatched. Currently the work family conflict is one of the biggest issues in recent society with the lot of arguments in all over the world. Fashionable business world is a machine life, insufficient social security preparations and frequent economic crises have major negative effects on family. The work family conflict should not be measured as an issue of an organization alone with the difference from the existing family life. Mostly work family conflict is regarded as a predictable consequence of employee functionality. It adversely affects the health and performance of the employees of a financial organization of job satisfaction.

The research studies on work family conflict and its impact on job satisfaction among females has been less focused in the Asian context. Women in distinct context have distinct impact varying in terms of cultural context. The present study assumed that females who are devoted to the work have also take primarily responsibility of the family. Therefore, there are said to be bearing double burden. In addition, women employees are experience various type of work family conflict for the reason that of long working hours, work overload, poor interpersonal skills and support of supervisor, inflexibility in work operation, normally private banks, incentives and promotion strictly based on performance, strict culture limitations of areas regarding In Jaffna not like Colombo after 7.00 pm women can't go out alone for their own as conflicting of office timing etc. Therefore, there are more prone to suffering from work family conflict and they might feel less satisfied. Satisfied female employees make differences for the banks because they truly happy what they are doing, have high levels of force, are deeply occupied in their work and have worries to remove themselves from work. High levels of work engagement create high level of job satisfaction and also earn higher financial returns and superior customer satisfaction. This leads to boost, to reduce family conflict for example to hire servant for family work load. Therefore, this thesis aims to gain deeper insights into past history, consequences and moderators of work satisfaction as a dependent variable of work family conflict. Therefore, there is a compelling need for undertaking the current study since it would give valuable implication for work and family. By and large, work family conflict is a usual problem faced by majority of female employees and conclusion in negative outcomes such as tiredness, absenteeism at work and turnover intention. Work family conflict establishes from work and family related issues, they are working shifts, frequent overtime, sudden transfer, and working hour changes which increase conflict risk (Raisinghani, & Goswami, 2014 ). This study is designed to examine the relationship of work family conflict (WFC), as independent variable and job satisfaction as dependent variable among private banking sector female employee of Jaffna district.

The present study focused on a high status occupation, banking sector, in Sri Lanka and those banks business are almost similar to the banks operating in the West. Therefore, the only different would be a country-culture specific nature. The bank industry is vital in various ways in Sri Lankan Economy, but it seems that there are unseen problems of work family conflict in the private sector commercial bank of Jaffna district. There are 24 Licensed Commercial Banks and nine specialized banks as at 2014 in Sri Lanka out of this 12 private banks in Jaffna district such as commercial banks, DFCC, HNB, HSBC, Indian bank, NDB, NTB, PABC, Sampath, Seylan, State bank of India and Union bank (Source: Central Bank of Sri Lanka web site). These banks consist private and foreign owned banks included 09 private owned domestic banks and 03 foreign banks are available in Jaffna district.

The current study answers to more pressing question that the extent to which work family conflict has an impact on job satisfaction among female bankers. Thus, the objective of this study was to investigate the impact of three forms of work family conflict on job satisfaction.

## **Literature review**

The current study invokes the role theory, theory of work family border, and the theory of spillover. Role theory attempts to define the interactions between individuals in organizations by focusing on the roles they play. Role behavior is influenced by role expectations for appropriate behavior in that position, and changes in role behavior occur through an iterative process of role sending and role receiving (Kahn et al., 1964). "A group of concepts, based on socio cultural and anthropological investigations, which pertain to the way people are influenced in their behaviors by the variety of social positions they keep & the expectations that accompany those positions." (Barker, 1999). On the other hand, the work-family border theory explains "is devoted only to work and family domains. The outcome of interest in this theory is work-family balance, which refers to 'satisfaction & good functioning at work & at home, with a minimum of role conflict' (Clark, 2000, p. 751). It also differs from boundary theory in that its explanation of borders encompasses not only those psychological categories but also tangible boundaries that divide the times, place and people associated with work versus family (Desrochers & Sargent, 2004)

According to Clark (2000), work-family border theory "explains how individuals manage and negotiate the work and family spheres and the borders between them in order to attain balance. Central to this theory is the objective that 'work' and 'family' constitute different domains or spheres which influence each other...Given their contrasting aims and cultures, work and home can be likened to 02 different countries where there are differences in language or word use, differences in what constitutes acceptable behavior, and differences in how to accomplish tasks" (p. 750-751). Remarkably, "spillover theory explains the conditions under which the spillover between the work micro system and the family micro system is positive or negative. Research documents that if work-family interactions are rigidly structured in time and space, then spillover in terms of time, energy and behavior is generally negative. Research also supports the notion that work flexibility, which enables individuals to integrate and overlap work and family responsibilities in time and space, leads to positive spillover and is instrumental in achieving healthy work and family balance" (Hill et al., 2003, p. 222). Based on those theories, it can be concluded that work family conflict is unavoidable one for those who are bearing the burden of work and family responsibilities.

Work-family conflict is the study commonly used to characterize the conflict between the work and family domains. Kahn et al. (1964) illustrated work-family conflict as a variety of inter-role conflict in which burden from the work role conflict with the demands from the family role. Greenhaus and Beutell (1985) explained work-family conflict as –a form of inter-role conflict in which the role pressure in the work & family domains are mutually mismatched in some respect. The findings point out that in some examples work interferes with family life (work-to-family conflict), and in other situations (family-to-work conflict), family responsibilities interfere with life at work (Gutek et al., 1991; Frone et al., 1992; Eagle et al., 1997). Work-to-family conflict operates differently and is clearly divisible & relatively free of each other. Usually says, work pressures have been establish to be the most powerful source of work-to-family conflict, and family pressures are more strongly related to family-to-work conflict, whereas work influences family more than vice versa (Frone et al., 1992). There is also proof that WFC is more powerfully related to job satisfaction and life satisfaction than is family-to-work conflict (Kossek and Ozeki, 1998). Although there is much theoretical and experiential research on work-family linkages, Parasuraman and Greenhaus (2002) highlight major gaps in this research. The findings arrived from one particular nation cannot be generalized to another dissimilar setting (Kengatharan, 2015). Work family conflict is very important increased in banking sectors because of long working hours. Long working tenure is a traditional norm in private banking sector. In addition working women with children are experience more imbalance in work and family life and wish to reduce the working hours in banking industry (Malik & Khlid,2008).

women who working in private banks faces lot of difficulties during financial business or job she faces the resistance not form the society but from their family due to she is supposed to take care of

children and look after his studies (Lu, 2011). The conflict occurs when the women bankers' works differ from culture to culture the concept of women working is entirely different in eastern rather than to western the eastern resist when women works and due to this the ratio of women working in east is less rather to west (Kim & Ling, 2001). When the women bankers consistently facing work family conflict she is exposed to emotional exhaust and that factors ultimately drag the women employee to turnover intention and job performance is also affected (Yavas, Karatepe & Babakus, 2008). The experience of negative work-to-family disturbance is linked with less employee's capability to deal with both realms and cheaper fulfillment with work-family stability (Beham & Drobnic, 2010). Study reveals that the role conflict and role overload has significant negative impact over job satisfaction of managers private sectors commercial banks in Pakistan (Malik, & Waheed, 2010).

Locke (1976), defined JS as a pleasing and positive emotional state resulting from the evaluation of a person's job (Haque & Taher, 2008). A high level of acceptance is required for a women employee to be fulfilled whose expectation is high and women employee will remain fulfilled with less acceptance provided she expects less. Banker expect from their employers such as supportive attitude and paternalistic tendencies. Socialism means to develop a structure which supports values of social life such as group relationship, group norm, and harmony at work place and among women employees (Yetim & Yetim, 2006).

Work family conflict (WFC) & Family work conflict (FWC) have been found to have similar relationships with particular outcomes. Both FWC and WFC have shown a negative relationship with work outcomes such as job satisfaction and organizational commitment (Carlson, Grzywacz, & Kacmar, 2010; Bruck, Allen, & Spector, 2002; Netemeyer, Boles, & McMurrian, 1996). The relationships between job satisfaction and work-family conflict are more essential in present societies becoming modernized. The consequences of the conflict could be seen as a reduction in the level of an individual's satisfaction from his/her job, family, or life (Burke & El-Kot, 2010; Ratten, Ryan & Sagas, 2009; Anafarta & Irmak, 2009). Usually in literature there are many studies which examine the relationship between work-family conflict and job satisfaction in the individualistic societies (e.g. Behan & Drobnic, 2010; Carlson et al., 2010; Calvo-Salguero, Carrasco-Gonzalez, & Salinas Martinez, 2010; Lourel, Ford, Gamassou, Gueguen, & Hartmann 2009). However there are relatively less studies in the collectivist societies (e.g. Baral & Bhargava 2010; Md Sidin, Sambasivan, & Ismail, 2010; Ergeneli, Ilsev, & Karapinar, 2009; Hassan, Dollard, & Winefield, 2010). The findings is not applicable to another culture. Therefore, the present study postulates the following hypotheses:

H<sub>1</sub>: Work to family conflict has a negative effect on job satisfaction

H<sub>2</sub>: Family to work conflict has a negative effect on job satisfaction

## **Methods**

The current study aims to establish the relationship between work family conflict and job satisfaction among female bankers in Northern Province, Sri Lanka. Sri Lanka, a lower middle income South Asian country located close to India, is also culturally similar to India. It has been claimed that Sri Lanka is a large power distance, weak uncertainty avoidance and high masculinity (Kengatharan and Kunatilakam, 2020). Data were collected from randomly selected hundred and twenty two female bankers. The majority of the participants were between 26-34 age group. Regarding the educational qualification, 31.5% of the females had completed advanced diploma (AD) in management related discipline while 38% of them had completed GCE Advanced Level education. The reported average working hours of the respondents were 48.75 per week. Of the respondents, 72.1% of them were married and 69.12% of them had children.

The most popular a ten-item work family conflict scale developed by originally developed by Netemeyer et al. (1996) was adopted. Sample items include "the amount of time my job takes up makes it difficult to fulfill family responsibilities" (work to family conflict) and the demands of my family or spouse/partner interfere with work-related activities" (Family to work conflict). The reliability coefficient for work-family conflict and family to work conflict are  $\alpha$  .79 and 81

respectively. The values of the Cronbach’s alpha indicate strong reliability of the measure. Job satisfaction was measured with the Michigan Organizational Assessment Questionnaire (Cammann et al., 1979). The questionnaire consists of three items on a 5-point Likert scale where respondents are requested to make their judgment based on the agreement-disagreement with three statements. A sample question includes ‘All in all, I am satisfied with my job’. The study confirmed a good reliability of the measure ( $\alpha = .89$ ). All these items were subjected to confirmatory factor analysis, and the results show good model fitting:  $\chi^2=142.536$ ,  $p<0.05$ ; CFI=.931; TLI=.911; RMSEA=.046; SRMR=.045.

Based on the earlier studies, marital status and number of children were controlled to negate their effects on work family conflict (e.g. Kengatharan, 2020).

## Results

Prior to testing, the hypotheses, the fundamental assumptions, viz. linearity, homoscedasticity and normality, were examined. Initially, the variance inflation factor (VIF) and tolerance were used to diagnose the multicollinearity. VIFs pertaining to each component are well below 10 (maximum VIF value is 3.23) and tolerance statistics associated with the VIF are well above 0.2 (minimum value of tolerance .308). Thus, the results of the multicollinearity statistics show that the model has the capability of assessing the individual importance of each predictor. Further, the results confirm that the dataset met the assumptions of linearity, homoscedasticity and normality. The Durbin–Watson test was used to measure the independent error that was another important assumption of regression analysis. As seen in Table 2, the value pertaining to the Durbin–Watson test is 1.91 showing that any errors in regression are independent (as a rule of thumb, a value between 1 and 3 is acceptable). Since the data were garnered from the single-sourced self-reported questionnaire, there may be a portent of common method variance (CMV) (Podsakoff, MacKenzie, Jeong-Yeon, & Podsakoff, 2003). The procedural remedies as suggested by Podsakoff et al. (2003): clear instruction as for the aim of the research and the needs for true data, anonymity and confidentiality. In addition, the most popular Harman’s one-factor test which examines whether a single factor constitutes the majority of covariance was performed with an exploratory factor analysis using an un-rotated factor solution. The analysis shows a three-factor solution (the eigenvalues greater than 1 for the three factors) and the first factor accounted for 22.11% of variance. The single factor generated a poor fit:  $\chi^2 = 1245.31$ ,  $p = .00$ ; CFI =.17; GFI =.45; RMR =.33; RMSEA =.46; SRMR =.34). Therefore, CMV does not cause any serious problem. The correlations and reliability values (Cronbach’s alphas are presented in Table 1.

**Table 1: Bivariate Correlations and Scale Alphas**

Variable	1	2	3	4	5
1 Marital status	....				
2 No of Children	.24	....			
3 Work to family conflict	.47*	.25	(.79)		
4 Family to work conflict	.51**	.37*	.27**	(.81)	
5 Job satisfaction	.22	.19	-.49*-	-.39*-	(.89)

\* $p < 0.05$ ; \*\* $p < 0.01$ ;  $n=174$ ; Cronbach’s  $\alpha$  in parenthesis

As can be seen in Table 1, the results show work to family conflict is significantly negatively associated with job satisfaction ( $r=-.49$ ,  $p<0.01$ ). Similarly, family to work conflict has a significant negative association with job satisfaction ( $r=-.39$ ,  $p<0.01$ ). However, marital status ( $r=.22$ ,  $p>0.05$ ),

and number of children ( $r=.19, p>0.05$ ) did not associated with job satisfaction. Notably, females who are married have a significant positive association with work to family conflict ( $r=.47, p<0.05$ ) and family to work conflict ( $r=.51, p<0.01$ ). The results of the correlation show that number of children has not had any associated with work to family conflict ( $r=.25, p<0.05$ ) but significantly associated with family to work conflict ( $r=.37, p<0.05$ ). Based on the results of the correlations, it can be further concluded that no evidence of multicollinearity since the values of the correlations are well below .70. The convergent validity of the measurement model was then confirmed by means of average variance extracted (AVE) and outer loadings. As seen in Table 2, average variance extracted is greater than the minimum threshold of .5 and outer loadings are also well above .70. The discriminant validity was confirmed by the Heterotrait-monotrait ratio of correlations (HTMT). The results show the HTMT ratios are well below .85 (Hair et al., 2016). Therefore, the present model confirms the validity of the model. The results of the model summary are presented in Table 2.

**Table 2: Results of the model**

	$\beta$	$t$ statistics	Sig.	AVE	$\sqrt{AVE}$	Durbin- Watson
Marital status ---> Job satisfaction	.145	.987	.542	.....	.....	
No of children ---> Job satisfaction	.097	1.033	.432	.....	.....	1.91
Work to family conflict ---> Job satisfaction	-.271	3.215	.000	.712 (WFC)	.844	
Family to work conflict ---> Job satisfaction	-.322	4.111	.000	.799 (FWC)	..895	

*Note:* WFC- Work to family conflict; FWC- Family to work conflict;  $R^2=.29$ ;  $F<.05$ ; Cohen's  $f^2=.408$

As can be seen in Table 2, the model explains 29% of variance in job satisfaction of the managerial-level employee and the effect size of Cohen's  $f^2$  .408 indicating medium sized effect. The model cross-validation was examined based on the Stein's formula and the results confirmed the cross validity of the model. As can be seen in Table 2, marital status ( $\beta=.145, p>.05$ ) and number of children has not had any significant relationship with job satisfaction. Remarkably, work to family conflict had a significant negative impact of job satisfaction ( $\beta=-.271, p<.05$ ). Thus, the hypothesis surmised that work to family conflict has a negative effect on job satisfaction was supported. The second hypothesis that predicted that family to work conflict has a negative effect on job satisfaction was also supported since family to work conflict has a significant value with job satisfaction ( $\beta=-.322, p<.05$ ).

## Discussion

The current study aimed at establishing the relationship between work to family conflict and family to work conflict and job satisfaction drawing on female random samples selected from banking sector. The study used survey research strategy with deductive research approach. The study has found that work to family conflict is significantly negative related to job satisfaction. The findings are in line with earlier studies (Behan & Drobnic, 2010; Carlson et al., 2010; Calvo-Salguero, Carrasco-Gonzalez, & Salinas Martinez, 2010; Lourel, Ford, Gamassou, Gueguen, & Hartmann 2009). However, in comparison with Western studies, the level of work to family conflict found to be lower. This could be attributed to the cultural difference. In collectivist context, work is primarily responsibility of males while men and women share home and family responsibility in the West

(Kengatharan, 2000). Thus the relationship between work to family conflict and job satisfaction is weaker. In contrast, family to work conflict and job satisfaction has a significant negative relationship. This implies that women in Asian context are primarily responsible for household chores and consequently, the higher responsibility attributes higher level of family to work conflict leading to less satisfaction. The findings are in line with studies that have been conducted among nurses in Sri Lanka (Kengatharan and Kunatilakam, 2020). Since there are no systematic studies carried out among women in Sri Lankan context specially banking sector, the present study has contributed to the extant literature. Moreover, the relationship between number of children has not associated with work to family conflict but a positive association was found between number of children and work to family conflict and family to work conflict. On an equal footing, married women were associated with both work to family conflict and family to work conflict. However, there was no evidence of the relationship between marital status and number of children and job satisfaction.

The current study has many useful practical implications. Understanding the factors that affect employees' job satisfaction and work family conflict is important for organizations seeking to develop motivated and committed workforces (Gattiker & Larwood, 1988; Igbaria, 1991; Kengatharan, 2015; Judge et al., 1995). The study found that work to family conflict and family to work conflict has strong effect on job satisfaction. Therefore, banks should find strategies to minimize the level of work family conflict since job satisfaction has many strong negative outcomes such as engagement, career progression, involvement, commitment, turnover intentions and employee performance (e.g. Powell & Mainiero, 1992; Kengatharan, 2020; Stroh & Reilly, 1999; Kengatharan and Kunatilakam, 2020). Consequently, work life policies that are particularly relevant to collectivist culture should be designed such as flexible working, work shift, workplace based schooling and other monitoring benefits including family insurance and medical care. Some studies maintain that working women bankers encounter schedule conflict due to their greater family responsibility (Pleck et al., 1980). Studies have shown that working women with nonstandard work schedules have more time for housework (Pleck and Staines, 1984; Spain and Bianchi, 1996). On the other hand, most of the women bankers had maids or other sources of support for their household odd jobs. Unlike childcare, household odd jobs are easy tasks to delegate without any negative effect.

Albeit the current study was based on strong theoretical and methodological rigour, certain limitations should be noted. The prime limitation of the study was its design, cross-sectional, and therefore, making causal relationships are problematic. Therefore, a time-lagged approach is the best strategy in arriving at a firm conclusion. Moreover, the use of single-source and self-report survey data could portend of a CMV, although the current study is not evidencing CMV. Future research should focus on a multisource method. Future studies should focus on various strategies that help organisations to reduce work family conflict in collectivist culture. Moreover, the factors determining work family conflict should be thoroughly examined in the same setting. For instance, extended family structure may portend of extra burden that causes a great deal of family demand. Moreover, replication of the same study across other occupations should be warranted.

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