

# **The Journal of ARSYM**

A Publication of Students' Research of the Annual Research Symposium in  
Management

**Volume: 3 Issue: II - December 2023**

The Journal of ARSYM (JARSYM) is a refereed journal published bi-annually by the Faculty of Business Studies & Finance, Wayamba University of Sri Lanka. The JARSYM aims to disseminate high-quality research findings on various timely topics generated by undergraduate and postgraduate researchers at the Wayamba University of Sri Lanka. Furthermore, it opens up avenues for the undergraduates involved in the industry to share their inventions, state-of-the-art discoveries, and novel ideas. The main philosophy behind the JARSYM is to enhance the research culture within the faculty, thereby within the Wayamba University of Sri Lanka. All research articles submitted are double-blind reviewed before publishing. Views expressed in the research articles are not the views of the Faculty of Business Studies and Finance, Wayamba University of Sri Lanka, or the Editorial Board.

Copyright © 2022 Faculty of Business Studies and Finance  
National Library of Sri Lanka - Cataloging in Publication Data  
Journal of ARSYM (JARSYM)  
ISSN No: 2756-9373  
Bar Code: 9772756 937008

**Published by:**

Faculty of Business Studies and Finance  
Wayamba University of Sri Lanka  
Kuliyapitiya, Sri Lanka  
Tel: +94 37 228 4216  
Web: <http://bsf.wyb.ac.lk>

**Cover Page by:**

Dr. R.M.T.N. Rathnayake  
Lecturer  
Department of Accountancy  
Wayamba University of Sri Lanka

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted by any means, electronically, mechanical, photocopying, recording, or otherwise, without the publisher's written permission.

## **Aims and Scope**

The Journal of ARSYM (JARSYM) is a refereed bi-annual journal committed to publishing undergraduate research papers of the Faculty of Business Studies and Finance, Wayamba University of Sri Lanka. The JARSYM publishes theoretical and empirical papers spanning all the major research fields in business studies and finance. The JARSYM aims to facilitate and encourage undergraduates by providing a platform to impart and share knowledge in the form of high-quality and unique research papers.

### **Core Principles**

- Publication in the Journal of ARSYM is based on the editorial criteria cited and the evaluation of the reviewers (each manuscript will be sent to two reviewers).
- Priority is given to novelty, originality, and the extent of contribution that would make to the particular field.

The journal welcomes and publishes original articles, literature review articles and perspectives and book reviews describing original research in the fields of business studies and finance. The core focus areas of the journal include;

- Accounting
- Banking
- Business strategies and innovations in crisis
- Disaster and crisis management
- E-commerce and business communication
- Economics
- Entrepreneurship and small business
- Finance
- Human resource management and organizational behavior
- Management information systems
- Marketing management
- Operations management
- Risk management and insurance
- Strategic management

Editor-in-chief,  
Journal of ARSYM (JARSYM)

## **Editorial Board**

### **Editor-in-Chief**

**Prof. WADKJ Wanigasekara**

Department of Accountancy  
Faculty of Business Studies and Finance  
Wayamba University of Sri Lanka

### **Editorial Advisory Board**

**Prof. SK Gamage**

Dean  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Prof. DAM Perera**

Department of Accountancy  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Prof. DAT Kumari**

Department of Banking and Finance  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Dr. TK Karandaketiya**

Department of Business  
Management  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Dr. WS Sanjeewa**

Department of Insurance and  
Valuation  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Dr. KM Dissanayake**

Department of English Language  
Teaching  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

### **Editorial Board**

**Mr. BM Wijesiri**

Department of Business  
Management  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Mrs. WSA Fernando**

Department of English Language  
Teaching  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Mrs. JAGP Jayasinghe**  
Department of Accountancy  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Mrs. DMNB Dissanayake**  
Department of Insurance and  
Valuation  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Mrs. BACH Wijesinghe**  
Department of Accountancy  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Mrs. WJAJM Lasanthika**  
Department of Business  
Management  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Mr. MMSKB Bogamuwa**  
Department of Insurance and  
Valuation  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Mrs. PWRC Wijenayake**  
Department of English Language  
Teaching  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

### **Editorial Assistants**

**Ms. HPNI Kumarasinghe**  
Department of Business  
Management  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Ms. DMHM Dissanayake**  
Department of Business  
Management  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

**Ms. MAC Jayamali**  
Department of Banking and Finance  
Faculty of Business Studies and  
Finance  
Wayamba University of Sri Lanka

## Panel of Reviewers

### Internal Reviewers

**Prof. HMA Herath**  
Wayamba University of Sri Lanka

**Prof. RA Rathnasiri**  
Wayamba University of Sri Lanka

**Prof. Kumara Uluwatta**  
Wayamba University of Sri Lanka

**Prof. WADKJ Wanigasekara**  
Wayamba University of Sri Lanka

**Dr. TK Karandaketiya**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Dr. (Mrs.) KAMS Kodisinghe**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Dr. WS Sanjeewa**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Dr. UES Kumara**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Mr. BM Wijesiri**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Mrs. DHSW Dissanayake**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Mrs. RSL Jayarathne**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Mrs. WRPK Chandrarathne**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Mrs. WAN Priyadarshani**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Mr. HMAJ Herath**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Mr. DGL Rasika**  
Senior Lecturer  
Wayamba University of Sri Lanka

**Mr. AGDLK Gunarathne**  
Senior Lecturer  
Wayamba University of Sri Lanka

### External Reviewers

**Dr. BS Habaragoda**  
Senior Lecturer  
Department of Industrial Management  
Wayamba University of Sri Lanka

## Table of Contents

Mediating Effect of Internal Control System on the Relationship Between E-accounting and the Financial Performance: Evidence from SME in Colombo District.....	1
<i>Munasinghe, M.A.D.P.M., Jameel, A.L.M.</i>	
Impact of Corporate Governance Mechanisms on the Adoption of Integrated Reporting: Empirical Evidence from Sri Lanka.....	18
<i>Narampanawa, P.G.B.L., Priyadarshanie, W.A.N.</i>	
Impact of Investment Behavior of Investors on Investment Decisions Making: With Special Reference to Generation Y Investors in Sri Lanka.....	36
<i>Perera, J.K.N.N., Tharanga, B.B., Abeygunawardane, D.G.S.</i>	
Impact of Liquidity on Firm's Profitability: Evidence from Listed Manufacturing Companies in Sri Lanka .....	51
<i>Jayalath, J.P.D.U.N., Wanigasekara, W.A.D.K.J., Deshika, N.P.T.</i>	
Impact of Social Media Influencers on Consumer Purchase Intention of Fashion Retail Industry in Sri Lanka .....	64
<i>Narayana, N.M.P.S., Dissanayaka, D.M.T.D.</i>	
The Simulation on Toll Ticketing Performance: A Case Study of The Highway Ticketing Counter at Kadawatha Interchange.....	78
<i>Fernando, W.H.L.N., Fernando, W.I.S.N., Kavindra, W.A.H., Mendis, B.S.L., Muthukuda, M.W.A.M.P.</i>	
Impact of Marketing Mix Strategies on Sales Performance of Life Insurance Companies in Sri Lanka.....	91
<i>Wickramasinghe, P.G.G.Y., Bogamuwa, M.M.S.K.B.</i>	
Impact of Work-Family Conflicts on Organizational Commitment among Female Bank employees in XYZ bank in Nuwara-Eliya District.....	104
<i>Janarthani, K., Wijesiri, B.M.</i>	
The Impact of Integrated Reporting on Firm Performance: Evidence from Listed Companies in Sri Lanka.....	119
<i>Gunarathne, A.G.T.N., Priyadarshanie, W.A.N.</i>	
Rising Motor Insurance Premiums and Policyholders' Attitude Towards Insurance Fraud in Sri Lanka .....	134
<i>Sharmila, D.V.S.S., Amarasinghe, J.P.S.D.</i>	

## **Impact of Work-Family Conflicts on Organizational Commitment among Female Bank employees in XYZ bank in Nuwara-Eliya District**

**Janarthani, K.<sup>1</sup>, Wijesiri, B.M.<sup>2</sup>**

*Department of Business Management, Faculty of Business Studies & Finance,  
Wayamba University of Sri Lanka*

*<sup>1</sup>janarthane8@gmail.com, <sup>2</sup>bmw@wyb.ac.lk*

### **ABSTRACT**

Conflict resolution between work and family role demands is a critical challenge for both individuals and organizations. There has been a lot of research done in recent decades on the causes and consequences of work-family conflict. In line with the literature review, work-family conflicts will constrain organizational commitment. Hence, the primary goal of this study was to determine the impact of dimensions of work-family conflict on organizational commitment. This study altered top management's current attitudes and policies toward female employees in the banking industry. The impact of work-family conflicts was examined using five independent variables: time-based conflicts, strain-based conflicts, behavior-based conflicts, work overload, and inter-role conflicts. The study's organizational context was based on XYZ Bank in the Nuwara-Eliya district. Out of a total population of hundred and nine, eighty-six female employees representing various job positions in the bank were chosen as the sample. Cashiers, officers, and branch managers are among them. The researcher used a deductive quantitative approach, and a questionnaire survey was used to collect data. The sample size was decided from the population through Krejcie & Morgan's (1970) table. A stratified Random Sampling method under probability sampling was used to carry out the research. The multiple linear regression method was used after the descriptive statistics to determine the impact of work-family conflicts on organizational commitment. According to the findings, work-family conflicts have a weak to moderate influence on organizational commitment. Moreover, this was especially high for married female employees. This research will make a distinct contribution to XYZ Bank by assisting them in re-establishing their policies regarding female employees. However, to recreate their policies, they must carefully analyze their current employees' marital status and then take action to mitigate these conflicts.

**Keywords:** *Organizational Behavior, Organizational Commitment, Work-Family Conflicts, Experimental, Banking Industry*

### **1. INTRODUCTION**

Every corporate organization in the world was founded with respect to sustainable development. It can be accomplished by utilizing scarce resources such as men, materials, methods, machinery, money, and information. Among these vital resources, human resources are the most significant because they will affect all other resources in a prominent way. Human resources or employees

are considered as collective knowledge, skills, creative abilities, talent, and aptitudes of the population that can think, feel, react, and animate. Most of the problems in organizational settings arise from human and social factors rather than Physical, technical, or economic factors (Carnevale,1992). Thus, the behavior of employees should be handled in an effective way. By enhancing the employee behavior of the organization, it can receive a better competitive advantage.

In today's context, most organizations try their best to gain a competitive advantage. Committed human resources are one of the best tools to face challenges and survive in high competition. As today's business environment is changing rapidly, the concept of “a job for life” is no longer viable and therefore, organizations must face the problem of retaining committed employees within them (Nehmeh, 2009). According to Mowday, Richard, Richard, & Lyman (1979), Organizational commitment has been repeatedly identified as an important variable in understanding the employees' work behavior in organizations. To run an organization with minimum disputes and problems, more force should be given to organizational commitment.

Employees can have different organizational commitment levels. This can vary from person to person. Porter and Steers (1982) state that Organization's Commitment is a psychological attachment to the organization. It plays a major role in determining whether a member will stay with the organization and actively work towards the organization's goal. Morrow (1993) states that organizational commitment leads to making an organization a stable and productive workforce. It is the employer's responsibility to ensure that their employees can cope with changes and try to make them feel a sense of belonging to the company (Joshi and Bhaskar, 2020). However, there are many factors that influence the organizational commitment to go down among employees. Throughout the past decade, researchers have identified many factors that can reduce the level of commitment. According to Greenhaus and Beutell (1985), Shinn, Wong, Simko, & Ortiz-Torres (1989), and Hellenberger & Hoffman (1995), most workers try to balance paid jobs and home duties. Based on their views, we can get a small spark to say that work-family conflict can be a reason to steal organizational commitment from employees.

An old saying in China states that the husband is the breadwinner, and the wife is the homemaker (Zhou, Da, Guo & Zhang,2018). But little by little this culture evolved. Mothers, single parents, and dual-career couples are becoming more common in today's diversified workplace. In 2016 ILO states that over the past decades, significant progress has been witnessed in women's education, resulting in women entering the job market. This change leads a woman to play several social roles, including wife, mother, daughter, and daughter-in-law, as well as the role of subordinate or leader in the workplace.

As a result of this tendency, many working women today are forced to choose between taking care of their families and achieving career status. In this context, psychologists and sociologists are now increasing their attention to understanding the impact of work-family conflict on female employees. This



culture is also applicable to a woman in Sri Lanka. Chamila (2004), a Sri Lankan scholar states that since the economic liberalization in 1977, many Sri Lankan women have entered the labor market and engaged in income-generating activities. Similarly, banks too consist of many female employees.

Women's contribution to the Banking sector cannot be underestimated and the banking sector has typically been seen as one of the most crucial for the economy to function. It is dominated by Commercial Banks (LCBs) and Licensed Specialized Banks (LSBs), which account for most of total assets in the financial system XYZ Bank is a premiere state bank with the largest footprint of 740 branches across Sri Lanka and the second-largest commercial bank on the island in terms of the volume of assets in the banking sector. Their staff counts close to eight thousand serves. Among them, 2979 are male and 4,713 are female according to the annual report of XYZ bank in 2020. Their customer base of more than 14 million customers across the island. Thus, the profitable functionality of this bank is crucial for the entire economy. Hence new means of increasing their employees' organizational commitment need to be highlighted to get a better service to the nation.

### **1.1 Problem statement**

Careers in banks are more popular among Sri Lankans. Because banks offer many attractive benefits to their employees. Giga and Hoel (2003), state that International Labor Organization has reported the following worrying issues for workers in financial services; these included greater pressure on time, problems with ergonomics, conflicting roles, work demands that were considered excessive, difficult relationships with customers, and a rising number of cases of stress and violence.

According to Modi & Chima (2011), there were many barriers and reasons for the mutual adoption of Work-life balance policies in the banking sector. Bhatia, & Kulshrestha (2018), work-family conflicts among males as compared to females and the kind of problems faced by women are more in the banking sector. Further, according to their research result in 2018, 53% of female employees state they are worried about work when they are not actually working on the bank premises. 50% say that they feel indifferent about time spent working inside the banks. 57% expressed that they miss valuable time with family and friends even after the bank's normal working hours. (Bhatia, & Kulshrestha, 2018). Further to understand this situation a pilot survey was conducted among 10 male and female employees who are randomly chosen. The survey used a questionnaire developed by Carlson, Kacmar, and Williams (2000) for the pilot survey. It has 18 Questions. It was validated (KMO Bartlett value-0.727) and reliable (Cronbach Alpha reliability coefficients of 0.984). The summary of this pilot survey is listed in the below table. According to the pilot survey, Work-family conflicts are dominant among female employees.

**Table 1: Summary on Pilot survey**

Gender	E1	E2	E3	E4	E5	E6	E7	E8	E9	E10	Overall mean
M	2.44	2.22	2.28	2.17	2.89	2.94	1.89	1.89	2.11	1.67	2.25
F	5	4.83	4.56	4.67	4.33	4.61	3.39	3.94	4.17	3.94	4.34

Source: Authors' compilation (2022)

Employees will be more eager to contribute to the company as a result of this organizational commitment. OC can be the foundation of self-realization for the individual and may have an impact on other job-related outcomes, such as turnover, absenteeism, job effort, job role, and performance. (Al-Jabari, & Ghazzawi, 2019) In addition to that, it will improve production (Leong, Randal & Cote, 1994), overall performance on the job (Meyer & Allen, 1997), and levels of compliance with strategic decisions (Kim & Mauborgne, 1993; DeCotiis & Summers, 1987), and organizational citizenship behavior (Nouri, 1994). Considering the above literature, we come up with the problem of whether the female employees who are struggling to deal with WFC, have a low level of OC. So, the research problem of the study is developed as “What is the impact of Work-family conflicts on organizational commitment among female bank employees of XYZ bank”

Derived from the Research problem and objectives of the study were formulated as follows,

1. To investigate the influence of time-base based conflicts on the organizational commitment of female bank employees
2. To investigate the influence of strain-based based conflicts on the organizational commitment of female bank employees
3. To investigate the influence of behavior-based conflicts on the organizational commitment of female bank employees
4. To investigate the influence of work overload on the organizational commitment of female bank employees
5. To investigate the influence of inter-role conflicts on the organizational commitment of female bank employees

### 1.2 Significant of the study

The purpose of this study is to look at the banking sector female employees of XYZ bank branches in Nuwara- Eliya district and see how much WFC they face and how this affects their OC. This research will shed light on the WFC issues that female employees at XYZ Bank are facing. This research will serve as guidance for other organizations, particularly banks, in terms of how female employees should deal with their WFC in order to improve their organizational commitment. This research will act as an aid in the formulation of policies and decisions related to minimizing WFC and increasing OC in banks. This study will benefit and help future researchers to conduct similar studies and will help the organization to develop guidance for formulating programs for their employees to develop a stress-free workforce.

## **2. LITERATURE REVIEW**

Fornes & Rocco (2004) states that workplace commitment is divided into two distinct levels: organizational commitment which is related to the organization and supervisor and individual commitment which is related to job, career, and team. Organizational commitment has been studied and measured in various ways for decades. Organizational commitment is an old concept that has been studied for a long period. The first definitions of this concept became effective only in the 1960s (Benkarim & Imbeau, 2021). This concept of organizational commitment can be studied twofold: studies before 1982 and studies after 1982. These definitions alone provide different perspectives regarding Organizational commitment. But while going through all these definitions 2 trends can be identified.

1. Commitment related to behavior
2. Commitment related to attitude

Esposito, Aguirre, Zarahn, Ballard, Shin, & Lease (1998) state that several research studies have investigated the multidimensionality of organizational commitment. Gradually OC became a multifaceted construct from a single-dimensional concept after 1982. As a result, a variety of models have been created to highlight the concept's multi-faceted character. Among them, the 3-Dimensional model of Allen and Mayer (1991) was important. Also, the measuring technique introduced by them was widely used and accepted.

Recent views on definitions of organizational commitment have slightly changed during this decade. So, from considering recent definitions of organizational commitment, researcher can define organizational commitment as “The loyalty and involvement that an employee has towards their organization to work with dedication to achieve the goals and objectives of the organization with minimum supervision” as organizational commitment.

When discussing the other factor, the popular definition for WFC was given by Geenhaus and Beutell (1985). They define work-family conflict as a “special form of inter-role conflict that arises when there are incompatible demands between work and family roles”. The concept called WFC evolved over several decades and Researchers have identified several forms and dimensions of WFC. Mayer, Salovey, and Caruso (2000) state that during the last two decades work pressure on employees has increased unexpectedly and this created WFC within the employees and this pressure has reduced the Organizational commitment of employees.

### **2.2 Theoretical framework**

Time to time there were many theories developed to find out the various directions of WFC. Mainly we can list 6 important theories. Out of these roles conflict theory and role theory clearly conceptualizes the concept of WFC.

#### **2.2.1 Role conflict theory**

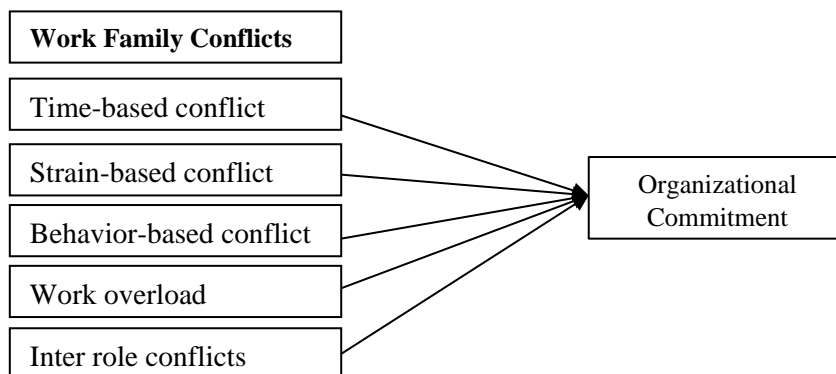
Madsen & Hammond (2005) stated that Role conflict theory provided the most prominent framework for most work-family conflict papers. They further state that the role conflict theory is the “catch-all” theory for WFC. Zhang, Griffeth,

& Fried (2012) state that according to the role conflict theory, Greenhaus and Beutell (1985) roles have several expectations the conflicts that distract this expectation may come in 3 forms a) time-based conflict, b) strain-based conflict, and c) behavior-based conflict.

### 2.2.2 Role theory

The WFC model originates from role theory (Merton, 1957) and Goode's (1960) role strain hypothesis. Goode's (1960) role strain hypothesis suggests that the problem faced by all individuals is "how to allocate energies and skills to reduce role strain to bearable proportions". Accordingly, the relationship between work-family conflict and personal effects is dependent upon oneself and role senders' expectations. Lambert, Hogan, Camp, & Ventura (2006) states that strain can occur when there are conflicting demands made by two or more simultaneous roles held by one person. According to the research findings discussed above, strains will be developed as conflicts between work and family roles. Cooke & Rousseau (1984) states that having several roles can cause stressors including work overload and inter-role conflict, which in turn can cause strain symptoms. Jawahar, Kisamore, Stone, & Rahn (2012) have identified work overload and inter-role conflicts as important determinants of work-family conflicts.

Independent variables for the study were derived from these theories. Time-based conflicts, Strain based conflicts, Behavior-based conflicts based on role conflict theory and Work overload, and inter-role conflicts based on role theory. While Organizational commitment is the dependent variable. The impact and relationship between these variables are conceptualized as follows through Figure 1.



**Figure 1: Conceptual framework**

*Source: Authors' compilation (2022)*

### 3. METHODOLOGY

The study design is the specific way in which the researcher tries to identify answers to the research problems developed previously. A descriptive study was chosen as the study design, considering the purpose of the study. Further, the deductive strategy was used in this study. Data was collected and analyzed and

previously formed hypotheses were tested. As a result, this study is linked to quantitative research because it involves hypothetical and statistical analysis. The researcher wishes to adopt the survey method for this study. This study was carried out in a natural setting with the researcher interfering as little as possible with the usual flow of events. Therefore, the researcher found that a non-contrived setting is appropriate to conduct this study.

Data concerning this research had not been collected before nor will it be collected again from them for this research (Sekaran, 2003). Thus, this research study was cross-sectional. This research will be conducted in all the branches of XYZ bank in the Nuwara-Eliya district. This consists of 12 branches which are in various locations throughout the district. The population of this study consists of all female employees of XYZ bank in the Nuwara-Eliya district. There are currently 12 branches with 109 female employees. They include tellers, officers, and branch managers. Each female employee is treated as a separate unit of analysis. Hence, the unit of analysis for the study is individual.

The Sample is derived from the Krejcie & Morgan (1970) table. Accordingly, 86 employees were identified as the sample out of 109 female employees. The probability sampling method is used as the sampling technique. Under this method stratified random sampling and a simple proportionate method are used to get equal representation from every branch. Questionnaires were circulated through electronic platforms among the female employees of 12 branches.

Proportionate Stratified Random Sampling Formula:  $nh = (Nh / N) * n$ .

A questionnaire survey was determined to be the best data collection method because bank employees are thought to have a strong educational background and less time to dedicate to filling out an electronic questionnaire. WFC scale was measured using Carlson, Kacmar, & William's, (2000) measurement. This measures the first three independent variables of the study (time-based, strain-based, and behavior-based conflicts). There were six questions for each. Further, the work-overload measure (6 items) of Peter, Kirschbaum, Jens & Hellhammer (1998) and the d inter-role-conflict measure of Kopelman, Greenhaus, & Connolly's, (1983) which consist of 6 items, were used to measure the work overload and inter-role-conflict. OC is measured using Allen & Meyer's (1990) measurement. However, only 6 items were randomly chosen to maintain equality among questions. All the items in these scales were measured using 5 points Likert scale ranging from 1 (Strongly disagree) to 5 (Strongly agree). Some measures were reversed scores. Data analysis was conducted using SPSS statistics, which included descriptive analysis and prior and post-quantitative methods. For analysis, the data descriptive statistics will be used. A descriptive statistic is a summary statistic that quantitatively describes or summarizes a feature from a collection of information. In this study, the data presentation and analysis were done by using a very formal research analysis and coefficient method. Multiple Regression analysis will be used to measure the impact of WFC on Organizational commitment.

## 4. RESULTS AND DISCUSSION

### 4.1 Examining Data

Questionnaires were circulated through the electronic platforms among the employees of 12 branches and finally, 83 usable responses were obtained. This provided a response rate of 96.51% and all of them were carried forward for analysis. No missing values were identified and treated. Therefore, the research was carried forward for data analysis.

**Table 2: Summary on normality validity and reliability**

	Kolmogorov-Smirnov <sup>a</sup>	Shapiro-Wilk	Cronbach's Alpha	Decision	KMO and Bartlett's Test value	Decision
Time_Based	.002	.001	0.784	Good	0.722	Good
Strain_Based	.016	.133	0.718	Good	0.537	Average
Behavior_Based	.031	.186	0.709	Good	0.620	Acceptable
Work_Over	.008	.016	0.686	Questionable	0.694	Acceptable
Inter_Role	.200*	.197	0.707	Good	0.674	Acceptable
OC	.200*	.182	0.732	Good	0.726	Good

*Source: Authors compilation*

The Skewness and Kurtosis values of dependent and independent variables are within the range of -1 to +1. So, there is not enough evidence to reject H<sub>0</sub>. Hence, the data set is distributed at a sufficient level to go for further analysis of parametric tests and the General linear model.

The internal consistency of all variables was up to a satisfactory level of Cronbach alpha value. The overall variable score is measured using the average of the six items presented in each variable that is responded to by each responder. Also, a significant level of the tested KMO values was found. Therefore, the researcher can state that the validity and reliability of the questionnaires used are not poor to carry out the data analysis.

### 4.1 Demographic profile

A summary of the responder's profile used for the analysis is shown in the above table 4. 39% of the employees belong to the age group of 36-45, and they dominated the sample. Most of the employees are married (86%) and also have a higher educational qualification than the GCE advanced level (60%). Most employees have worked more than 10 years (52%), and only 48% of employees have had experience of fewer than 9 years.

**Table 3: Demographic profile summary**

Demographic segments	profile	Category	n	%
Gender		Male	0	0%
		Female	83	100%
Age		25-35 years	24	28.9%
		36-45 years	32	38.6%
		Above 46	27	32.5%
Marital Status		Single	12	14.5%
		Married	71	85.5%
Education		GCE Advanced level	33	39.8%
		Diploma	5	6%
		Degree	37	44.6%
		Masters	8	9.6%
Work duration		2-4 Years	12	14.5%
		5-6 Years	28	33.7%
		Above 10 years	43	51.8%

Source: Survey Data

#### 4.2 Descriptive Statistics

According to the descriptive statistics of variables, the minimum score is recorded as 1.50 from OC and the maximum of 4.67 from Time and behavior-based conflicts. Mean scores of the variables range between 2.5562 ( $\pm .52269$ ) and 3.6365 (.57213) from time-based and OC respectively.

**Table 4: Descriptive Statistics**

	Minimum	Maximum	Mean	Std. Deviation	Skewness	Kurtosis		
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Time_Based	2.17	4.67	3.636	.5721	-.667	.264	.019	.523
Strain_Based	2.00	4.50	3.481	.5153	-.314	.264	-.028	.523
Behavior_Based	2.33	4.67	3.500	.5238	-.159	.264	-.487	.523
Work_Over	2.33	4.00	3.156	.4207	-.028	.264	-.978	.523
Inter_Role	2.17	4.33	3.431	.4764	-.156	.264	-.138	.523
OC	1.50	3.67	2.556	.5226	-.029	.264	-.414	.523

Source: Survey Data

#### 4.3 Testing hypotheses

Since the study required a regression analysis, 7 key assumptions. All the assumptions were tested and passed except Homoscedasticity and No significant outliers. So, the research was carried forward to test the hypothesis. For this multiple regression was run.

**Table 5: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.847 <sup>a</sup>	.717	.699	.28689	.717	39.036	5	77	.000

a. Predictors: (Constant), Inter\_Role, Time\_Based, Work\_Over, Strain\_Based, Behavior\_Based

b. Dependent Variable: OC

In the above table, the value of 0.717 is obtained as an R Square value. This indicates that 71.7% of organizational commitment is explained by the WFC factors such as Time-based conflicts, Behavior-based conflicts, Strain based conflicts, work overload, and inter-role conflicts. Adjusted R Square will provide a more honest value estimate for the population. It gives generalizability of our model on the population. The difference between R Square and Adjusted R square in this analysis is 0.018 (0.717-0.699) which is approximately equal to 1%. This difference means that if the model were derived from the population rather than a sample it would account for approximately 1% less variance in the outcome.

**Table 6: ANOVA table**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.065	5	3.213	39.036	.000 <sup>b</sup>
	Residual	6.338	77	.082		
	Total	22.402	82			

a. Dependent Variable: OC

b. Predictors: (Constant), Inter\_Role, Time\_Based, Work\_Over, Strain\_Based, Behavior\_Based

ANOVA table is used to test the significance of the model. According to Field (2009), if the P value is less than 0.05 (P value < 0.05) the model is significantly relevant to the 95% of confidence level. The F- ratio in the ANOVA table tests that the overall regression model is a good fit for the data. From above table 7, we can observe that P-value (.000) is less than the alpha level of 0.05. On the other hand, this can be written as,  $F(5, 77) = 39.036, p < .05$ , and the regression model is a good fit for the data. Therefore, the group of independent variables shows a statistically significant relationship with the dependent variable.

In this study all the beta coefficient values are negative. That indicates that there is a negative relationship between the dependent variable and independent variables. When considering the statistical significance of these variables all variables are statistically significant. That is  $p < .05$  Further the constant is identified as 6.872. This is the OC value that is predicted by all the other variables that are not considered independent variables in this mode. In this case, they are Time-based conflicts, Strain-based conflicts, Behavior-based conflicts, Work overload, and Inter-role conflicts.



**Table 7: Coefficients for Variable**

Model	Unstandardized Coefficients B	Standardized Coefficients Beta	Std. Error	t	Sig.	95.0% Confidence Interval for B	
						Lower Bound	Upper Bound
1 (Constant)	6.872		.347	19.826	.000	6.182	7.562
Time_Based	-.290	-.318	.062	-4.681	.000	-.414	-.167
Strain_Based	-.229	-.225	.075	-3.036	.003	-.378	-.079
Behavior_Based	-.347	-.348	.083	-4.165	.000	-.513	-.181
Work_Over	-.174	-.140	.086	-2.035	.045	-.345	-.004
Inter_Role	-.204	-.186	.072	-2.812	.006	-.348	-.059

a. Dependent Variable: OC

In simple terms, it is when no independent variables are present that the model predicts that 6.872 Organizational commitment. So the regression equation for the study is formulated as

$$OC = 6.802 - (0.318) TB - (0.225) SB - (0.348) BB - (0.140) WO - (0.186) IR$$

The hypothesis developed for the study to test whether they are true or false. To confirm the significance of the parameters the P value (Sig. values) should be less than 0.05 (Field, 2009). Based on that hypothesis were tested.

**H1:** Time-based conflict has a negative influence on the Organizational commitment of Female employees.

According to the result generated in the coefficient table p value of Time-based conflict is 0.000 which is less than the alpha value of 0.050. (p). Malik, Awan, & Ain, (2015) conducted a similar study in this area and found that time-based conflicts will negatively influence organizational commitment. This research result agrees with this study. as discussed in the literature review, role conflict theory states that time-based conflicts can be a result of strain created and this is due to a lack of time management that a person has due to the work pressure. So H1 is accepted.

**H2:** Strain-based conflicts negatively influence the OC of female employees.

The beta value between organizational commitment and strain-based conflict is -0.225. So, researchers can state that there is a weak negative relationship between strain-based conflicts and organizational commitment. The P value of strain-based conflict is 0.003. This is less than the alpha value. (p>0.05). Therefore, there is enough evidence to reject the null hypothesis and accept the alternative hypothesis. Eric, Lamberta, Jianhong, Shanhe Jiangc, Thomas, Kelleyc & Jinwu (2020), states that there is a negative relationship between strain-based conflicts and organizational commitment. This research output also provides a similar result to the previous literature as strain-based conflicts are negatively influencing organizational commitment.

**H3:** Behavior-based conflicts negatively influence the OC of female employees.

The variable shows a beta value of -0.348 and the significant value of 0.000 which is less than the alpha value (p>0.05). Therefore, we can accept the

alternative hypothesis and reject the null hypothesis. Finally, we can conclude that there is a weak negative relationship between behavior-based constraints and organizational commitment while accepting H3. Again, this result is similar to the research work of Eric, Lamberta, Jianhong, Shanhe, Thomas, & Jinwu, (2020). According to this study, strain-based conflicts and behavior-based conflicts are having negative impacts on organizational commitment. Also, this result again restates that the theory discussed by the role conflict theory is true.

**H4:** Work overload has a negative influence on organizational commitment.

The P value is less than 0.05 and the beta coefficient is -.140. So this hypothesis can be also accepted. Previous literature also discusses that work overload will negatively influence Organizational commitment. Ahuja, Chudoba, Kacmar, McKnight, and George's (2007), findings are like this finding. In accordance with the role theory, high workloads are likely to increase work hours, and contribute to feelings of strain and exhaustion (Frone, Yardley, and Markel, 1997). So successful management should take measures to reduce the work overload and work pressure from the employees.

**H5:** Inter role conflicts have a negative influence on organizational commitment.

The beta value of inter-role conflict is -0.186 This shows a weak negative relationship between inter-role conflict and organizational commitment. The significant level of this variable is 0.006 which is lower than the alpha value( $p > 0.05$ ). Based on this result there is enough evidence to accept the alternative hypothesis or reject the null hypothesis. Abeeda, Dirk, & Belausteguigoitia (2016) state inter role conflicts can necessarily reduce organizational commitment. So, these results are aligning with the old literature available in this context.

## **5. CONCLUSION**

The researcher was able to justify the research problem through the output of the analyses. The researcher did the preliminary survey and through it, the researcher was able to justify that the female employees in XYZ bank have a negative influence on an organizational commitment by the WFC. Through the research, the output researcher was able to conclude that there was a negative impact of WFC on organizational commitment. This research results were very similar to the studies of Akinato (2010) and Rehman and Waheed (2012). Due to work-family conflicts, an individual may not be able to manage the demand of his roles and ultimately this leads to failure in organizational commitment. In the modern business world, organizations are faced with huge competition. Automatically it may create a workload for employees who are working in the organizations. The entry of women into the workforce, dual-earner couples, and single parents in the workforce underlie some of the most significant trends in the modern. So, it was important to understand both the experiences of employees and the changes that organizations can make to assist their employees, which is an important consideration for work and family. As well as the previous findings and current findings, interpersonal conflicts with coworkers and supervisors were related to both organizational and personal

psychological outcomes and it may create conflicts within the work and family surroundings.

## REFERENCES

- Ahuja, M. K., Chudoba, K. M., Kacmar, C. J., McKnight, D. H., & George, J. F. (2007). IT road warriors: *Balancing work-family conflict, job autonomy, and work overload to mitigate turnover intentions*. *Mis Quarterly*, 1-17.
- Al-Jabari, B., & Ghazzawi, I. (2019). Organizational Commitment: A Review of the Conceptual and Empirical Literature and a Research Agenda. *International Leadership Journal*, 11(1).
- Attanapola, C. T. (2004). Changing gender roles and health impacts among female workers in export-processing industries in Sri Lanka. *Social science & medicine*, 58(11), 2301-2312.
- Benkarim, A.; Imbeau, D. Organizational Commitment and Lean Sustainability: Literature Review and Directions for Future Research. *Sustainability* 2021, 13, 3357. <https://doi.org/10.3390/su13063357>
- BHATIA, K., & Kulshrestha, S. (2018). MANAGING WORK LIFE BALANCE BY WORKING WOMEN-A CASE STUDY IN JODHPUR. *CLEAR International Journal of Research in Commerce & Management*, 9(10).
- Carlson, D. S., Kacmar, K. M., & Williams, L. J. (2000). Construction and initial validation of a multidimensional measure of work-family conflict. *Journal of Vocational behavior*, 56(2), 249-276.
- Carnevale, D. G. (1992). Physical settings of work: A theory of the effects of environmental form. *Public Productivity & Management Review*, 423-436.
- Cooke, R. A., & Rousseau, D. M. (1984). Stress and strain from family roles and work-role expectations. *Journal of applied psychology*, 69(2), 252.
- DeCotiis, T. A., & Summers, T. P. (1987). A path analysis of a model of the antecedents and consequences of organizational commitment. *Human relations*, 40(7), 445-470.
- d'Esposito, M., Aguirre, G. K., Zarah, E., Ballard, D., Shin, R. K., & Lease, J. (1998). Functional MRI studies of spatial and nonspatial working memory. *Cognitive Brain Research*, 7(1), 1-13.
- Fornes, S. L., & Rocco, T. S. (2004). Commitment Elements Reframed (Antecedents & Consequences) for Organizational Effectiveness. *Online Submission*.
- Frone, M. R., Yardley, J. K., & Markel, K. S. (1997). Developing and testing an integrative model of the work-family interface. *Journal of vocational behavior*, 50(2), 145-167.

- Giga, S. I., and Hoel, H. (2003). *Violence and stress at Work in Financial Services*. Geneva: Working Paper, International Labor Office
- Goode, W. J. (1960). A theory of role strain. *American sociological review*, 483-496.
- Greenhaus, J. H., & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of management review*, 10(1), 76-88.
- Jawahar, I. M., Kisamore, J. L., Stone, T. H., & Rahn, D. L. (2012). Differential effect of inter-role conflict on proactive individual's experience of burnout. *Journal of Business and Psychology*, 27(2), 243-254.
- Joshi, A., Vinay, M., & Bhaskar, P. (2020). Impact of coronavirus pandemic on the Indian education sector: perspectives of teachers on online teaching and assessments. *Interactive Technology and Smart Education*.
- Kim, W. C., & Mauborgne, R. A. (1993). Procedural justice, attitudes, and subsidiary top management compliance with multinationals' corporate strategic decisions. *Academy of management journal*, 36(3), 502-526.
- Kopelman, R. E., Greenhaus, J. H., & Connolly, T. F. (1983). A model of work, family, and interrole conflict: A construct validation study. *Organizational behavior and human performance*, 32(2), 198-215.
- Lambert, E. G., Hogan, N. L., Camp, S. D., & Ventura, L. A. (2006). The impact of work-family conflict on correctional staff: A preliminary study. *Criminology & Criminal Justice*, 6(4), 371-387.
- Leong, S. M., Randall, D. M., & Cote, J. A. (1994). Exploring the organizational commitment—Performance linkage in marketing: A study of life insurance salespeople. *Journal of Business Research*, 29(1), 57-63.
- Madsen, S., & Hammond, S. (2005). The complexification of work-family conflict theory: A critical analysis. *Tamara: Journal for Critical Organization Inquiry*, 4(2).
- Malik, M. S., Awan, A. G., & Ain, Q. U. (2015). Role of work family conflict on organizational commitment and organizational effectiveness. *Nigerian Chapter of Arabian Journal of Business and Management Review*, 3(1), 115-126.
- Mayer, J. D., Salovey, P., Caruso, D. R., & Sternberg, R. J. (2000). Models of emotional intelligence. *JD Mayer*.
- Merton, R. K. (1957). The role-set: Problems in sociological theory. *The British Journal of Sociology*, 8(2), 106-120.
- Meyer J and Allen N (1997), "Commitment in the Workplace: Theory, Research, and Application", Sage Publications

- Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organizational commitment. *Human resource management review*, 1(1), 61-89.
- Mordi, Chima. Work Life Balance practices in banking insights from Nigeria – Sep, 1, 2011. Publication Life Psychologia.
- Morrow, P.C. (1993). The theory and measurement of work commitment. Greenwich, CT: Jai Press Inc
- Mowday, R.T. , Porter, L.W , & Steers, R.M. (1982). Employee organization linkages: The psychology of commitment, absenteeism, and turnover. New York: Academic Press.
- Nouri, H. (1994). Using organizational commitment and job involvement to predict budgetary slack: A research note. *Accounting, Organizations and Society*, 19(3), 289-295.
- Pooja, A. A., De Clercq, D., & Belausteguigoitia, I. (2016). Job stressors and organizational citizenship behavior: The roles of organizational commitment and social interaction. *Human Resource Development Quarterly*, 27(3), 373-405
- Rehman, R. R., & Waheed, A. (2012). Work-family conflict and organizational commitment: Study of faculty members in Pakistani universities. *Pakistan Journal of Social and Clinical Psychology*, 10(1), 23-26.
- Shinn, M., Wong, N. W., Simko, P. A., & Ortiz-Torres, B. (1989). Promoting the well-being of working parents: Coping, social support, and flexible job schedules. *American journal of community psychology*, 17(1), 31-55.
- Zhang, M., Griffeth, R. W., & Fried, D. D. (2012). Work-family conflict and individual consequences. *Journal of Managerial Psychology*.
- Zhou S, Da S, Guo H and Zhang X (2018) Work–Family Conflict and Mental Health Among Female Employees: A Sequential Mediation Model via Negative Affect and Perceived Stress. *Front. Psychol.* 9:544. doi: 10.3389/fpsyg.2018.00544