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Impact of Work-life Conflict on Job Satisfaction

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Abstract
The aim of the study was to explore the relationship between work-life conflict and job satisfaction in banking sector of Pakistan. Prior studies have examined the impact of the work-life conflict on job satisfaction. This paper provides a review of literature and generates the theoretical background suggesting that there is a negative relationship between work-life conflict and job satisfaction. To examine this relationship, study adopted quantitative analysis by using two questionnaires comprised of work to family interference, family to work interference and job satisfaction to test the proposed hypotheses. The data was collected from four banks in Islamabad and Faisalabad. 340 questionnaires were distributed for data collection and received back 181 with a response rate of 53%. Findings of the study showed that both work to family interference and family to work interference are negatively and significantly correlated with job satisfaction. There is a negative relationship between work to family interference and job satisfaction as well as negative relationship between family to work interference and job satisfaction. The findings supported the proposed hypotheses and the previous research that suggested that job satisfaction is significantly negatively correlated with work to family interference and family to work interference.
Keywords: Family to work interference, job satisfaction, Work to family interference, work-life conflict.

Introduction

The rapid economic growth and development in the world has created new activities and open new doors for business organizations. Retaining competitive advantage in the globalization era has become difficult for organizations. This globalization trend has also affected the banking sector. Evidently, the change in business activities leads to morphism in culture and the perception of the employees. Organizational changes that resulted due to downsizing, mergers/ acquisitions and radical changes in technology, have changed the work setups. The employees in present are more involved in their jobs than in the last decade. The long working hours, work pressure, high demanding jobs, use of sophisticated technology made it difficult for employees to keep a balance between their job and work commitments (Nadeem & Abbas 2009). Businesses are facing increasing demands to raise efficiency and becoming more responsive to customers and employees. Job seekers are increasingly making employment decisions on how well their current or potential workplace can support a balance between personal lives and paid occupation (Tanvi & Fatima, 2012). Considerable research

has already been conducted on work life balance and employee satisfaction in developed countries. Developing countries have also started paying attention on this front to increase employee job satisfaction.

If we consider the context of Pakistan, the problem persists in several organizations, such as the banking sector, where longer working hours is a common issue that affects work-life balance of the workforce. For instance, a study was conducted in Pakistan by Nadeem and Abbas, (2009) to examine the relationship between work life conflict and employee job satisfaction in public and private organizations. Findings showed that job satisfaction at top level of management has negative correlation with family to work interference, family to work interference and stress and job satisfaction has positive correlation with job autonomy. Job satisfaction at the middle level of employees decreases when work life conflict and stress increases. Job satisfaction at the lower level of employees has negative correlation with stress and family to work interference and positive correlation with job autonomy. Building on the above-mentioned study, the current study thusexamines the impact of work life balance on employee job satisfaction and to identify which factors of work life balance have more influence on employee job satisfaction in banking sector. This research can be helpful for banks to identify the factors which influence the employee work-life balance and the job satisfaction in the result and to take measures to restore this balance.

Hypotheses Development

Work–family conflict (WFC) is a form of inter role conflict in which role pressures from the work and family domains are mutually incompatible in some respect (Peng Wang et al., 2010). That is, participation in one role makes it difficult for another role. Three types of WFC are time-based, strain-based, and behavior-based; Time-based conflict can arise when an individual cannot be there at various activities at the same time. Moreover, individual do not have enough time for work and nonworking activities to be done effectively and simultaneously at the same time such as childcare, parent's care and work responsibility are related to time-based conflict. Strain-based conflict exists when the tension or anxiety of one role influences performance in the other role. Finally, behavior-based conflict occurs when an individual has problems shifting from one accepted behavior in one role to a desired behavior in another role (Greenhaus & Beutell, 1985).

Work interference with family (WIF) may occur when time pressure associated with work makes it physically and psychologically impossible to meet the demands of family roles or when emotional strain arising from the work itself affects one's ability to carry out family responsibilities (Peng Wang et al., 2010). Researchers have successfully demonstrated relationships between Work-family conflict and Job Satisfaction in stressful working environments. WFC exists when both forms of demand are incompatible (Hsu, 2011).

There are two major facets of Work-family Conflict, Work interference with family (WIF) and Family to work interference (FIW). Both forms of demand have significant direct effect on work interfering with family and family interfering with work, forinstance, long working hours, shift duties, and heavy work responsibility have direct impact on work family conflict (Boyar et al., 2008). The relationship between job satisfaction and both work-family conflict and family-work conflict are more important in today's societies. It has been suggested Work to family interference has strong relationship than FIW (Hassan et al., 2010). They also found that WIF and FIW have strong negative correlation to Job satisfaction (Hassan et al., 2010). Moreover, Namayandeh et al., (2011) examined the effect of job satisfaction and family satisfaction on work-family conflict and family work conflict among married female nurses in Shiraz-Iran. It was confirmed that high level of Job Satisfaction is associated with low level of WFC.

Oppositely, Anafarta (2010) explored that there was no significant relationship between job satisfaction and FWC. (Anafarta, 2010) examined the relationship between work-family conflict, family-work conflict and job satisfaction and concluded that health staff experience work -family conflict more than family-work conflict and work-family conflict effects job satisfaction negatively whereas family-work conflict does not affect job satisfaction. Adekola (2010) investigated the work interference with family and family interference with work among male and female executives of Nigeria. Job related variables such as career salience, hours of work, work involvement and job flexibility had an impact on work-family conflict while family related variables such as number of children, age of youngest child and family orientation have more influence on family-work conflict. The findings were that family related factors have no effect on work interference with family both for female and male executives. But, job related factors have effect on family interference with work among male executives only, whereas the number of children factor has major effect on family interference with work for female executives. In the same direction Wilson et al., (2006) explored the effectiveness of family involvement to reduce work-family conflict among shift workers at manufacturing sites. The addition of family involvement in social coping strategies significantly reduced work-family conflict while a worker who received training alone on psychological coping increased conflict. The family is the support network for the worker. The family involved can facilitate each other to find a solution for the problem.

Work-life balance policies and family supportive cultures have been observed in France and Japan also (Aybars, 2007; Cole, 2006). There is a wide variety of work-life balance initiatives for employees being incorporated by organizations and include flexible work hours, job sharing, parental leave on-site child care facility and telecommuting (Hartel et al., 2007). Studies suggest that in absence of work-life balance, employees' dissatisfaction increases, however, it is found that when employees' need in respect of creating a work-life balance is met by different organizational programs and show higher job satisfaction and organizational commitment (Gregory & Milner 2009). In Pakistani context Nadeem and Abbas, (2009) investigated the relationship among work life conflict and employee job satisfaction at all levels of the management in public and private organizations. It was confirmed that job satisfaction at top level of management has negative correlation with family to work interference, family to work interference and stress and job satisfaction has positive correlation with job autonomy. Job satisfaction at the middle level of employees decreases when work life conflict and stress increases. Job satisfaction at the lower level of employees has negative correlation with stress and family to work interference and positive correlation with job autonomy.

Hanglberger (2010) studied the effect of work-life balance, specifically working hours on employees' job satisfaction and found a positive relationship between constructs. The same was analyzed by Gash et al., (2010) for women in UK and Germany and the findings supported Hanglberger studies, showing a positive effect of reduced working hours on employees' life satisfaction.

The level of employees' job satisfaction increases by many factors and when employees are satisfied with their work, they feel motivated (Noor, 2011). The demand of employees work life balance is increased by change in trends in the business such as change in organizational structure, diversity of work force and female employees working in organizations (Parvin & Kabir, 2011). In the same vein another study was conducted by Dev (2012) in India, indicated that work-life balance is significantly correlated with job satisfaction in the banking sector. Job satisfaction has negative correlation with work stress, family to work interference and work to family interference but have positive correlation with workload. Employees' productivity is reduced and their turnover and absenteeism are

increased due do work life strain and most of the institutions also complain that they cannot facilitate their employees to balance their work and family responsibilities. Fatima and Sahibzada (2012) conducted a study on work-life balance in the universities and concluded that due to heavy workload staff become dissatisfied.

A study was conducted by Maren et al., (2013) to analyze work-life balance and job satisfaction among teachers exposed a negative relationship between work-life conflicts and job satisfaction. Chahal et al., (2013) suggested to increase the efficiency of bank employees should timely appraise their employees and encourage them to work hard because satisfied employees are reason for the success of the organization. When employees are satisfied with their jobs, will be more loyal and committed to their organizations. Saleem et al., (2013) explored that organization make strategies and policies that help employees to have clear understanding regarding their job tasks and objectives and if employees are not satisfied with their job they will not pay attention to their work and the result will be unfavorable. Lu et al., (2005) collected data from full time employees of UK and Taiwan to examine the relationship between work-family demands, work-family conflict and family-work conflict between individualistic (UK) and collectivist (Taiwan) society. Work demands were positively related to work-family conflict and family demands were positively related to family-work conflict for both UK and Taiwan. Work-family conflict and family-work conflict were both negatively correlated with job satisfaction in both countries. Based on the above literature following hypotheses have been proposed.

Hypothesis 1: *There is a negative relationship between work to family interference and job satisfaction.*

Hypothesis 2: *There is a negative relationship between family to work interference and job satisfaction.*

Methodology

Population, Sample & Sampling Technique

Banking sector was chosen for this study due to this sector having a huge share in economy and employees must work for long hours which put pressure on employees and this imbalance their responsibilities between work and family. The duty timings and in banking sector is 9 am to 5 pm, but the late seating is normal (Tufail, Shahzad, Gul & Khan, 2017). Officer ranked employees were selected in Peshawar reign for the current study. By applying purposive sampling technique, a total of 340 questionnaires were distributed among the employees. The first author personally approached the employees at their work place. In response 187 questionnaires were received. After scrutinizing the returned questionnaire 6 were found incomplete, so by excluding the incomplete the remaining were deemed fit for further analysis, yielding a response rate of 53%. In South Asian the high response rate is high (Tufail et al., 2017) but in the current study the low response was due to tough schedule. Out of the returned questionnaires, most of the employees were married (69%), 74% were male. Most of the employees were at their mid career and had job experience between 10-15 years.

Measures

Work Life Conflict

Work-family conflict (W-FC) and Family-work conflict (F-WC) Scale developed by (Matthews et al., 2010) consists of 6 items was used to measure W-FC and F-WC. Five points

Likert scale was used ranging from 1= strongly disagree to 5= strongly agree. Sample item includes "I have to miss family activities due to the amount of time I must spend on work responsibilities."

Job Satisfaction

Job satisfaction was assessed by Overall Job Satisfaction measure which is part of the Michigan organizational questionnaire developed by Cammann et al., (1983). This measure has 3 items that indicate employees' satisfaction with his/her job. A sample item from this scale is "All in all I am satisfied with my job". Responses were taken on a five-point scale ranging from 1= strongly disagree to 5= strongly agree.

Results

Table 1 shows the correlation and reliabilities of the study variables.

Table 1. Correlation and Reliabilities

	1	2	3
WFI	(0.81)		
WFC	.59**	(0.83)	
JS	-0.61**	-0.59**	(0.87)

N= 181, Cronbach alpha is in Parenthesis
**. Correlation is significant at the 0.01 level (2-tailed).

Pearson product moment correlation procedure was adopted (see Table 1) to determine the nature and strength of the relationship among variables suggested by the two hypotheses proposed in this study. Job satisfaction is found significantly negatively correlated with the two aspects of work life conflict, work to family interference (r= -.61, p< .01) and family to work interference (r= -.59, p< .01).

Table 2: Regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.718[a]	.515	.508	.59103

a. Predictors: (Constant), FWC, WFC

Table 2 shows the result of regression analysis. Regression analysis shows the change in dependent variable due to independent variable. The result in the above table (R^2= 51.5%) shows that 51.5% change in job satisfaction is due to work life conflict and remaining change is attributed to other factors.

Table 3: Model Fitness and Significance

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ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.491	2	27.246	77.998	.000[a]
	Residual	51.349	147	.349		
	Total	105.840	149			

a. Predictors: (Constant), FWC, WFC

b. Dependent Variable: JS

ANOVA shows the statistically fitness of model (F value) between independent and dependent variables. Results in Table 4 (F= 77.998>3.86) shows that model is statistically significant between dependent and independent variable. Result also shows that there is a highly significant relationship between work life conflict and organizational commitment (p< 0.01).

Table 4: Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.413	.210		25.811	.000
	WFC	-.320	.130	-.622	-2.451	.015
	FWC	-.479	.143	-.615	-3.344	.001

a. Dependent Variable: JS

Beta (Unstandardized coefficients) shows that if there are one-unit changes in independent variable than what would be the change in dependent variable. Result in Table 5 shows the result of beta for work-family conflict and family-work conflict (B= -0.62 and -0.61 respectively) which shows that if one-unit changes in work family conflict or family work conflict than there would be (-0.62 and -0.61 respectively) change in job satisfaction but this change would be negative.

Discussion and Conclusion

The purpose of this study was to examine the relationship between work to family interference, family to work interference and job satisfaction among bank employees of Pakistan. The results of these hypotheses are discussed below. As per hypothesis, work to family interference has a negative but significant correlation with job satisfaction (r= -0.61, p< .01). The value of (B=-0.62, p<.015) which supports our hypothesis 1 that there is a negative relationship between work to family interference and job satisfaction. These findings are consistent with the research of (Namayandeh et al., 2011) as mentioned in our literature that job satisfaction will be low if work to family interference is high and viceversa. The possible reason for this response can be that bank employees must meet targets each month which creates pressure on them due to heavy workload and dual responsibilities. Thus, it creates interference between their work and family and affects their satisfaction level at job.

The results of correlation showed a negative but significant relationship between family to work interference and job satisfaction (r=-.59, p< .01). The value of (B=-0.615, p<.001) which supported our hypothesis 2 that there is a negative relationship between family to work interference and job satisfaction. These findings are also consistent with the research of (Namayandeh et.al., 2011) that job satisfaction will be low if family to work interference is high and vice versa. The possible explanation to this can be that in Pakistan, majority has a

joint family system in which there are family responsibilities such as children and elder's care. The family responsibilities when coincide with work responsibilities gives rise to family to work interference, which decreases job satisfaction. The model was statistically significant between dependent and independent variable (F= 77.998>3.86). It showed that a there is a highly significant relationship between work life conflict and job satisfaction. (p < 0.01).

In this study the dependent variable is job satisfaction and the independent variables are work to family interference and family to work interference. The result showed that there is a significant negative correlation between work to family interference and job satisfaction and significant negative correlation between family to work interference and job satisfaction. Thus, a negative and significant relationship exists between both dimensions of work life conflict (i.e. work-family interference and family-work interferences) and job satisfaction. To increase overall job satisfaction of employees, work to family interference and family to work interference must be reduced.

The purpose of this study was to examine the impact of work life balance on employee job satisfaction and to identify which factor of work life balance have more influence on employee job satisfaction in banking sector. The research findings show that work life balance have not much impact on employee job satisfaction and some factors of work life balance such as employee intention to leave job, work pressure and long working hours have negative relation with employee job satisfaction and work life balance programs and flexible working conditions have positive relation with employee job satisfaction. It is found out that the organizations can face multiple problems if their workforce satisfaction level is lower. It is essential that HR departments are responsive to the needs and constantly changing requirements of workforce and the effect of environmental issues to improve programs and policies. It also saves cost of hiring by improving employee retention. In case of research conducted in private banking sector, the factors which were supposed to have greater impacts on employee job satisfaction and work life balance does not turn out to be effective. In this research, the null hypothesis of all the factors of work life balance with job satisfaction is accepted. There could be many reasons behind it i.e. the culture of Pakistan where one bread earner leads a family, the high inflation rate and fewer opportunities of jobs make employees to work on compromised benefits and salaries.

Limitations and future recommendations

This study is limited to only one sector and the sample size was too small for the generalizability of this study. As this study is conducted only in the banking sector of Pakistan, so by conducting this study on other sectors and industries, its scope can be broadened. This study might provide different results when conducted in different scenarios. This study is a new one and not too many researches are conducted on it, so this provides a base and add literature for researchers to hit this issue more deeply in the future. Another limitation of the study was that most of the respondents were male, future study may be carried having a sample of female only. Due to time constraint gender differences are not considered in this study so future researches may provide meaningful insights regarding work-life conflict. Job satisfaction itself is influenced by certain other variables like supervisor support, pay satisfaction, peer support and so on, which can be a good starting point to investigate this concept in future studies. Furthermore, there could be some interesting finding are expected if study adopts longitudinal sampling.

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