

Family Work Conflict and Job Satisfaction: A Study of Banking Sector in Pakistan

Khubaib Nawaz

MBA, Pakistan Institute of Development Economics, Islamabad, Pakistan

Muhammad Awais

PhD Scholar, IQRA University Islamabad, Pakistan

awaisafzal77@hotmail.com

Abstract

Family work conflict and work family conflict have great impact on level of job satisfaction. This empirical study examined the work family and family work conflict effects on job satisfaction from the banking sector of Pakistan. The sample size of this study was 160 employees, working in these banks at different managerial and officer level positions and data were analyzed by using SPSS 20 through regression and correlation analysis. Work family conflict and family work conflict were used for measuring the level of job satisfaction in comparison with these conflicts. Findings of the study showed that work family conflict results in deficit levels of job satisfaction.

Keywords: Family work conflict, work family conflict, Job satisfaction

Introduction

In Pakistan the living standards and life style of the people are improving because of better economic investments and industrialization. These factors have drastically improved the lives of people living in this country. According to the values, norms and systems, which are based on the collectivist approach in Pakistan it is a general perception that Male is considered as a bread winner and Female as a home maker, but now due to the development in every field of life females are rapidly participating in workforce. Sometimes when both partners are job holders, the demands and needs of family life and work integrates. Family life and work life at the same time juggle with each other where not only daily routine of an employee disturbs but also faces unpleasant changes in life. It is an irrefutable fact that employees, whether male or female, overlook this thing that they have lives out of their office area, factory, site or work premises. It means that it is a common weakness of an employee that he/she cannot keep work related problems separate from family problems. Normally this practice causes imbalance between both ends; work and family. A proper balance can be achieved only when the performance of a person could not integrate in any of the domain i.e. work and family life. Now a days due to globalization the work demands 24/7 availability of employees, to fill these demands organization demand long working hours from their employees without giving them any compensation and payment. As a result employees face stress and cannot manage work and family side by side (Moen, 2001).

Many individuals experience stress in various roles that is a source of work family conflict (Karimi, 2008). Work/Non-Work Conflict refers to the challenge many of us face trying to juggle work responsibilities with aspects of our personal life, such as caring for one's aging parents or young children (Ramasundaram, 2011).

According Anafarta (2011), recent studies highlight the conflict experienced by individuals between their roles in the family and at work, and in recent years there has been a growing interest in the conflict between work and family life domains,. Furthermore, he defines that research shows that work-family conflict place negative consequences on both the individuals and the organizations.

The fundamental debate of rising conflict between work and family is on the belief of tradeoffs that individuals decide between these two areas. The public speaking suggests that such

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tradeoffs come with an opportunity cost, and at various points, the opportunity cost is too great to accept and employees “decide on” because it “is not worth it.” These thoughts brings to mind a rationale calculation of inputs individuals pass in form of work in the form of remuneration and compensation, and the outputs on condition of time pass away from family with its associated conflict. However, these rationale calculations are based on suppose inputs from work area and supposed cost in family area, as faced by individuals, has been not the focal point of research consideration. Work-family conflict deserves investigation that is, the relationship between satisfaction with pay and perceptions (Kramer, 2012).

Work-to family conflict and family-to-work conflict is further division of Work-family conflict. Work-to-family conflict happens when an individual’s work life interrupts with family life (e.g., a manager who is obligatory to be present in a late meeting at the office and as an outcome misses his son’s violin performance). Family-to-work conflict happens when family life interrupts with work life (e.g., a manager who goes to work too exhausted and sleepy to focus because she spent the night wakeful with her sick child) (Warner & Hausdorf, 2009).

Identification of Gap

Banking sector job is burden oriented; long hours work with high responsibility of numbers which is highly conflicting with family life and work life. Work-family and Family-Work conflicts is growing as signal of failure to maintain the distinctive border between two areas of an individual employee (Malik & Khalid, 2008).

The research gap is to identified the satisfaction level of the employees working in banks contributing towards nation’s economy by providing their services. In Pakistan’s context no research has been conducted so far in relation with work family conflict and family work conflict together although separately some research is conducted. Due to high conflict between these two domains it is challenge for employee to manage this conflict. And there is a challenge for employers to identify the actual source of conflict that affect job satisfaction directly or indirectly.

Aim of study

This study aims to examine and analyze job satisfaction level of employees working in banking sector of Pakistan and see if lower level of job satisfaction is also a reason behind work family conflict and family work conflict. If it is the case, how can we improve level of job satisfaction which in turn will positively affect productivity and will help in creating a healthy working environment.

Significance of study

This research is conducted to measure the level of work family conflict and family work conflict and their impact on employee’s job satisfaction in banking sector of Pakistan. The geographically located target area is the twin cities (Rawalpindi/Islamabad) of Pakistan. If it is explored to find out the facts that mostly people face job burnout and job tension in banking sector job.

At Organizational Level

Work family conflict and family work conflict at an organizational level become a part of organizational culture and behavior. These conflicts directly or indirectly affect an employee’s performance and productivity. It has been usually seen that effects of these conflicts are somewhat high. For example, long working hours of bank job, role ambiguity, role conflict and behavior based issues etc. These conflicts not only have impact on employee’s performance but also effect organizational growth. Similarly the compensation level of banking sector is not well justified and up to the mark for all levels which may leads it toward the demotivation to do their jobs.

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It is vital here to mention that so far employees of banking sector in this issue are totally ignored. The research study will highlight their work family conflict and family work conflict issue up to the top management and try to produce good research paper and publish it in some applied psychology journal for its application in baking industry.

At Managerial level

It has been seen number of time and especially during visit to couple of banks to select variables for this research that the banking sector employees doing their job face high level of work family conflict and family work conflict due to the following factors.

- Short deadlines to meet
- Lack of senior support to perform their job
- Unrealistic job goals (target)
- Role ambiguity
- Limited capacity in terms of HR (human Resource) at some busy branches
- Higher management expectations
- Completion and professional jealousy and peers pressures
- Poor performance and job insecurity become fear of Loss in financial and no financial reward etc.

In this study, due to time constrains and many other reasons, so many other factors are not covered. However, above mention variables have high level of impact on managers' performance.

At Individual level

In banking sector there is a culture to sit late night at bank for clearance purpose. Whole bank staff or some relevant employees responsible for clearance sit till late whether they are paid for this or not. Sometimes due to burden of work employees have to work long hours with or without their willingness due to managerial pressure. It may become a cause of stress for the employees. Also during audits it is seen that the work load shift towards employees which become directly or indirectly cause of work to family or family to work conflict. So, employees have only two options either compromise on their social and personal life or compromise on their work life and work performance. Because of this, their behavior and attitude lead them toward usage of alcohol, high depression, and job burnout etc.

Research Design

Sample size of 160 banking sector employees was taken from twin cities (Rawalpindi/Islamabad). Twin cities function as hub in whole country and due to capital of country and demanding location taken as data collection center. Stimulated raising statistical tools, was used like correlation and regression with help of SPSS to achieve reliable and valid results.

Research Objectives

The main objective is to measure that either work family conflict or family work conflict has direct or indirect impact on job satisfaction of banking sector employees of twin cities (Rawalpindi/Islamabad).

- To investigate the impact of work family conflict (WFC) on job satisfaction.
- To investigate the impact of family work conflict (FWC) on job satisfaction.

Problem Statement

In Pakistan circumstances no research has been done so far in relation with this specific issue of banking sector work family conflict and family work conflict in combine. Due to

globalization and talent hunt war, there is huge challenge for employers to identify and reduce the sources of work family and family work conflict to increase job satisfaction level. Due to increase in number of branches, work overload is increasing and employees available in banks are not sufficient so, because of this the work life balance of employees get disturbed. This research is based on effect of work family conflict and family work conflict on job satisfaction of employees and the extent of their effect.

Theoretical Framework

Phenomenon of Work Family Conflict and Family Work Conflict is defined in many existing theories of business sector. But although many individual facing a slight imbalance in their life at some time, risk for experiencing the short and long-term consequences those in certain professions may be more of work and personal life imbalance (Matheson & Rosen, 2012).

Theories of Work family, Family work conflict and job satisfaction

Spillover theory

“Spillover theory tells us the situations under which spillover between the work areas and the family area is negative or positive. Research reports that if work-family exchanges are inflexibly structured in space and time, then spillover (in terms of time, energy and behavior) is generally negative. Research also defends the

concept that work flexibility, makes individuals able to make integration and overlap work and family duties in time and space, due to this positive spillover achieve and instrumental achievement in healthy work and family balance”(Hill, Ferris, & Martinson, 2003).

Work–family spillover described as a process by participants (with affective, interpretive, and behavioral components), interacting in a reciprocated manner, which parents faced primarily as more rarely as positive and negative, and influences on choices of food. Spillover was most visible at times of transition, after work when they were trying to fit in all of the family evening activities and get the children to bed, or either before work when parents were trying to get everyone fed and “processed” for work or school. During those shift times a food was often portrayed as just one more thing (extra burden) to get done. If the family members are in large numbers then the responsible member have a crucial role.

Many working parents described the felling pressures on food choices from over load of their combined work and family two different roles which is caused because of directional spillover which effect from work to family and family to work. (Devine, et al., 2006). A commonly cited phenomenon is "Spillover" of mood, in which feelings and emotions caused by events in one area affect the other area, (Williams & Alliger, 1994).

Role Theory

The basic opinions of institute are made up of relationships of role and approaches, "both social action and social structure" the view of role pressure is perceived as the difficulty in fulfilling the role's requirements. Role relation is an ongoing selection process among different roles (Goode, 1960).

Inter role conflict is a form of role conflict in which the sets of opposing pressures arise from participation in different roles. Participating in different roles cause an inter role conflict which arise because of contrasting pressures due to different roles. The literature examination recommends three main forms of “work-family conflict”: (a) time-based conflict, (b) strain-based conflict, and (c) behavior-based conflict” (Greenhaus & Beutell, 1985).

Conservation of resources theory

Conservation of resources theory forecast that resource loss is the main item in the stress

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process. Resources addition, in chance, is portrayed as of growing importance in span of loss. Because losses are prevented by using resources at each level of stress process people are gradually defenseless to negative stress consequences that ongoing output is effective loss twist (Hobfoll, 2001).

Work/Family Border theory

In work family studies Clark (2000) presented a new theory in work family literature with the name of work family border theory. This theory cures all the previous gap and blames on work family theories presented in past. This theory tells an individual that how they manage and bargain the work and family circles and borders between them to achieve sound balance. Core of this border theory is mainly this concept that “work and family” establish two different areas, domain and spheres which are effected due to each other.

Work and home mostly have different culture and purpose this idea comes up after industrial revolution, why, because of distribution and division develop between work and family. Work and home can be like opponent nations or countries with their own culture and purpose where there is a huge difference in words, languages, behaviors and also ways of completing tasks. For some people moving from one sphere to another is less difficult, for example moving in between two neighbor countries with same currency, language, rules and customs etc. For others the differences are very high between work and family and, therefore, the transition or movement for them is extremely tough. Daily transition between two spheres make people border crosser so they modify their preference and their objective and also their personal life to full fill the demands of each set. Although there are many situation at both end to compromise, but at some extent individual can shape the landscape of the work and home areas and “bridge” passage between them in order to create essential balance. Achieving minimum conflict at work and home functioning is called balance.

Locke’s theory on job satisfaction

Locke (1976) proposed composite theory of job satisfaction which is based on many other ideas which he extracted from the research and study of employee performance and goal setting fields. To some extent his research is further explanation of Herzberg two factor theory. First of all Locke criticized Herzberg (1958) in start of debate, tracked by his theory on agent values and event factor and lastly take a sight on job satisfaction.

Locke (1976) admired that it may be possible that individual needs may be same but the morale and values of life can be different for him/her. Emotional response to one’s job is significantly influenced by these values. So, people have their unique set of values. As not all individual gives equal value to promotion and money. In response to Herzberg theory (1958) it is an evidence that Locke theory pay high importance to values. Values are of crucial importance in Locke’s theory of job satisfaction, as evidenced in his response to Herzberg’s theory (Mark, 1998).

Literature

Work

According to Edwards and Rothbard (2000) work is to support life by providing services and goods the intentional activity performed by some instrumental means. Person and societies in industrial context have a different interpretation and variety of meanings of word “work”. There is no natural meaning of work rather individuals take as, interpret and inculcate their activity in as work. One method to identify the various meanings is to draw the line of importance that is given from work in industrial societies and to identify the amount of importance an individual give to each of these dimensions. Quality employment survey tells us about information relevant to the importance of “34 job characteristics to the worker”

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Differently valued dimension of work

According to Kallberg (1977) work can be valued in different dimensions. These dimensions are as follows:

- An intrinsic work dimension is defined as all characteristics linked with the task itself.
- A convenience work dimension is explained as job characteristics which provide comfort and ease in solid creature i.e., “A “soft” job”.
- An extrinsic work dimension tells us about relationship with co-workers. That is to say whether co-workers are friendly and helpful or they take personal interest.
- Another extrinsic dimension tells us about whether job gives a career opportunity or not, promotions take place with fair appraisal and everyone has chance to move forward.
- Finally work dimension is valued by means of resource adequacy by the help of which individuals complete their jobs. It is composed of help, authority, equipment, and needed information required to perform job.

Family

According to Marcarov (2000) family is an individual's interconnection through marriage, social customs, and biological ties or adapting these relationships. An individual family is what actually define and understand by in a best way with the family list and family map. This provides an excellent initiative to paradigm where on depict or show and talk about the family issues and family conflict. The different conflict and problems is generally an individual means by the idea of family.

The Family Map

According to Levin, and Trost, (1992) family map is as follows:

- Women/wife
- Husband
- Daughter
- Son
- Parents
- Brothers/Sisters
- Parents-in-Law
- Uncles, Aunts and cousins etc.

Work Family Balance

An extensive literature reports the common relationship between work family conflict, work family balance and job satisfaction (Pleck, Staines, & Lang, 1980; Staines & O'Connor 1980; Ezra & Deckman, 1996), for managers and professionals (Voydanoff, 1982) and also for dual earner parents (Sekaran, 1985). Assumed deficiency in work family balance and consequent decrease in job satisfaction is further perceived to generate some other negative job behavior, such as turnover, absenteeism, and lack of performance (Foundation, 1997).

The particular role in which individuals have heavily invested those individuals are more likely know and aware of the sensitivity to that role problems and demands (Pleck 1985). If they cannot meet their own or others expectations concerning performance in those specific role, they face conflict and role overload (Greenhaus & Beutell, 1985; Higgins, Duxbury, & Irving, 1992). High attachment in either family or work domain is probably to generate conflict among these domains (Greenhaus & Kopelman, 1981; Pleck, 1985; Hall & Richter, 1988; Saltzstein, Ting, & Saltzstein, 2001).

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What is work family Conflict?

Commonly work family conflict is defined as “a form of inter-role conflict in which the role pressure from the work and family domains are mutually incompatible in some respect” (Greenhaus & Beutell, 1985; Kahn et al., 1964). Further explanation of the current work and family conflict “construct” shows and reveals two primary characteristics. For one domain to other they imply negative impacts and the pressures of these roles are directional (Frone, Russell, & Cooper, 1992). Thus, according to theorists and researchers of recent times, when involvement in the family role is creating more difficulty than involvement in the work role, this is known as work to family conflict (WFC), and when involvement in work role creates more difficulty than involvement in the family role, it is regarded as family to work conflict (FWC).

Current “meta-analytic research has shown different context with outputs of variables, along with increase in variation over each other helping them out by the differences between work family conflict and family work conflict (Mesmer-Magnus & Viswesvaran, 2005). Work family conflict is mostly in the form of time based, Strain-based, and behavior-based (Greenhaus & Beutell, 1985): Time-based conflict comes up when allocation of attention or time to one domain such as family time demands or work demand work schedule strictness or inflexibility disturbs the other domain role performance; Strain-based conflicts takes shape on one domain stress or tension exceeding, such as role overload or role ambiguity, effects the role performance in other area; behavior-based takes out when the behaviors from one domain transfer, such as role expectations and behavioral habits effects in the other area or domain. Work family conflict construct in general supported by time-based, strain-based and behavior-based by the empirical evidence (Frone et al., 1997; Bruck, Allen, & Spector, 2002).

Family to work conflict

A fundamental statement regarding employment trade-off is that individual’s trade-off as an outcome of conflict that grown up from demand of family which intersect the line because of work activities and responsibilities. Family factor as direct result from family domain in decision making process are focused in their theoretical model. Powell and Greenhaus (2010) state that an employee’s round about the amount of time spent in the work premises or busy in work area is effected by his or her work role is partial by the variables in family domain. The cite that these variables as family requirement and care diving family role determine by number of hours individual spent on job. If an individual fails to meet the requirements of job due to his/her family requirements, this means that probably variable related to family has pressurized an individual to decrease his/her involvement and contribution in the work area by the help of employment trade-off.

Participation in employment trade-offs is influenced by the family uniqueness, for example marital status and family structure. Individuals who have the complex family structure and spousal care role mostly go for employment trade-offs than employees who are single and live separate without children and no spousal care roles (Mennino & Brayfield, 2002; Ammons & Edgell, 2007). Some research studies defend that family requirements and family characteristics influence involvement in employment trade-offs, the empirical studies of employment trade-offs has not mostly include assessment of family work conflict to identify the connection between family and work conflict and employment trade-offs. Only the qualitative and theoretical research has shown a positive relationship between these two domains (variables). Becker and Moen (1999) investigated various strategies by interviewing above 100 individuals who were middle class couples that were in as dual earner pattern that how to manage the work and family interference. They find that most of couples try to involve them in measuring the strategies that is participating for restructuring and reducing the couple’s responsibility with paid work in order to defend family from work

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responsibilities. One general strategy observed was that they reduce their working hours and responsibilities and sacrifice their career progression for purpose of meeting and managing their familial requirements those which were conflicts with their work requirements. Likewise, Mickel and Dallimore (2009) examined content professional working with open ended questions linked with work family interference decision. Trade-off in job reported by forty five percent of individuals.

Individual also report that responsibilities in family domain restrict their performance in work domain so they are unable to meet the requirements and manage between the borders effectively. One other qualitative research reports that around eighty seven percent of couples indicated during an interview that they made employment tradeoff to manage their family requirements (Haddock et al., 2001). Same researchers go for some other interviews of dual earner couples and found that these couples actively select jobs where they reduce work related travelling and amount of work role when facing work family conflict and have to complete the extra time for performing family responsibilities and duties.

Family conflict associated with role strain reduced by individual for choosing specific strategy of employment trade-offs stated and theorized by some other researchers (Voydanoff, 2002). The model previously mentioned of family adaptive techniques and strategies suggests that employees may choose to involve in employment trade-offs because of number of work domain and family domain variables that develop and generate conflict between work and family roles (Barnett, 1998; Voydanoff, 2005).

In short, the literature refers that the degree of family work conflict experienced is positively associated to employment trade-offs as individuals who face more family work conflict are more likely to get involved in employment trade-offs, permitting individuals to decrease their working requirement to emphasize their attention towards their responsibilities.

Reduction in work family conflict gives a high degree of supposed flexibility in job so employee restructure and rearrange their work hours to accommodate responsibility of their dependent care whenever emergencies and issues come up and arise without making any compromise on responsibility of their work which they should do at on some other flextime (Hill et al., 2004; 2008; Liberman, 2012).

Antecedents of work family conflict and family work conflict

With limited personal resources both forms of work family conflict compete with each other to fulfill physical demand and emotional demands is conceptualized in this form as discussed now. Work and family domains must be analyzed in parallel in order to understand the impact of WFC and FWC on individuals.

Work Demands

One major reason is that individuals do not have enough time to dedicate towards both domains and, thus, generating work family conflict (Greenhaus & Beutell, 1985). Various studies have found out that WFC is positively related to working hours but this relationship is weak (Brucketal, 2002; Spector et al., 2004; Yang, Chen, Choi, & Zhou, 2000). WFC is also related to shift work and overtime (Byron, 2005). Quantitative work load and number of working hours are signals of work demands and it may be work family conflict indicator. Domain specific antecedents were relevant to different directions shown in past research of work family conflict (Adams, King, & King, 1996; Frone, Yardley, & Markel, 1997; Thomas & Ganster, 1995) so according to this content work load and working hours can also be predicted as FWC antecedents. Here they hypothesize the positive relationship between Work family conflict & family work conflict with work demands. Strains have been no direct consistent relationship with work demand found in (Major et al., 2002; Sparks, Cooper, Fried, & Shirom, 1997).

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Family Demands

For married employees, family demand are mainly like caring time and affection with family. Employee's children are an objective signal (indicator) those who depends on him tell about demands of family (Rothausen, 1999). For example, married employees have high level of family work conflict than their counterparts who are single and likewise those who are parents face high degree of family work conflict as against those who are nonparents (Herman & Gyllstrom, 1977). Dependents age factor also plays a key role in conflict determination like employee with young children face high level of family work conflict than those who are with grownup children (Pleck et al., 1980; Beutell & Greenhaus, 1980). Family responsibilities also present another side of mirror with the duty of household maintenance especially in those countries (societies) with high number of dual earner and high ratio of female employment. Taiwanese working women survey shows, "having too many household chores to do" means they have many house or home duties tasks and responsibilities to perform and to do this comes under heading of role stressor (Fong, 1992). Societies reform present that time has arrived when husbands share the maintenance responsibilities of family as gender equality is prevalent in all areas of life. Keith and Schafer (1980) reports that husband less work for family and become result for wives family work conflict was positively related so husband of working female professionals and managers has higher family work conflict experience (Greenhaus & Kopelman, 1981), these women share more house responsibility with spouse and children by forcing them and give more time to their professional career and devoting their precious time to the career. As cumulative all research build relationship between family and demands "number of working spouse and dependent children" and family work conflict. But according to (Major, Klein, & Ehrhart, 2002; Noor, 1999) between family demands and strains there is no consistent and direct relationship.

Work Resources

For the well-being of employees identifying and cultivating resources may be significant and also to eliminating and identifying the stressor from the occupational stress perspective. The Western companies are trying to eliminate the tension between two main life domains by the help of so called family friendly policies and practices in order to achieve balance. Research clearly show this thing that there are some universal best human resource management practices a contingent approach is required to fulfill the various needs of employees. For example in United States flextime is useful for most of employees founded by research but some other benefits like child care drop in little subset (Allen, 2001; Thomas & Ganster, 1995).

In Chinese context, to some extent family support is still available we expect that child care is less relevant (Lu, 2006) and comparably inexpensive help is available. As part of giving choice of flexibility at work, like when to start work and finish work on every day and choice to take a long leaves to fulfill demands of family matters for this worker have autonomy. There are two reasons for which this kind of work is useful and practical. It is universally beneficial for employees as flexibility at work give autonomy and personal control over one's routine and work schedule (Karasek, 1979). Mostly Chinese employee have little opportunity over work to exercise control (Lu, Wu, & Cooper, 1999). Second flexibility for flexibility at work is taken as employee support and care for management, in Chinese culture these gesture of good will are continues core and interpersonal benevolence (Chinese Culture Connection, 1987). For well-being such a "human-heartedness" is beneficial (Lu, Gilmour, & Kao, 2001; Lu et al., 2008).

Models

Carlson, Kacmar and Williams (2000), presented recent model of work family conflict, which includes forms and direction of work family conflict and it is six dimensional model of conflict. In review of the literature of work family Carlson et al. (2000) found that no prior study consider

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in both direction the three form of conflict. So Carlson et al. propose the model which incorporates all aspects. Time based, strain based, and behavior based (three forms of conflict) and Work family conflict and family work conflict in (two direction of conflict) result in work family conflict six dimensions (Figure 1).

		Directions of work-family conflict	
		Work interference with family	Family interference with work
Forms of Work-Family Conflict	<i>Time</i>	Time Based Work Interference with Family	Time Based Family interference with Work
	<i>Strain</i>	Strain Based Work Interference with Family	Strain Based Family interference with Work
	<i>Behavioural</i>	Behaviour Based Work Interference with Family	Behaviour Based Family interference with Work

Figure: 1 Dimension of work family conflict - (source: Carlson, Kacmar and Williams, 2000) (Karimi, 2008).

Integrative Model of Family to work conflict

There are various families to work conflict model which provide foundation and theoretical base for a study to propose hypothesis. Bi-directional models conceptualize that work interferes with family life and family life interferes with work life. Work and family have complex relationships so analysis of these models serve to enlighten how family and work variables are related to WFC and FWC and how these types of conflict are relevant to family and work outcomes. Mostly these work family conflicts in result of work characteristic and related stressors primarily predict the family related behavior in contrast family work conflict it occurs in result of family characteristics and family stressors and outcome in work related behaviors. Distinction between work family conflict and family work conflict is described by multiple identical work family conflict models (Frone, Russell, & Cooper, 1997; Boyar, Maertz, Mosley, & Carr, 2008). The distinctive model between these two types of conflict allows researchers to create and develop family work conflict model to analyze the domain specific hypothesis which test unique set of outcomes and predictive those variables which are connected with these two types of conflict. By analyzing the value of these models it is concluded that they enlighten both work family conflict and family work conflict (unique and independent antecedent outcomes) also some specific domain (e.g., work family conflict influenced by work demands and family work conflict influenced by family demand) and literature shows that as a result of this stronger and clear effects appears (Amstad, Meier, Fasel, Elfering, & Semmer, 2011; Eby et al., 2005; Michel et al., 2011). By different antecedent it is evident that these models draw distinction line between family conflict and consequences.

Frone et al. (1992) established that job stressor and job involvement has a positive relationship with work to family conflict, and on other hand family stressor and family involvement has positive relation with family to work conflict. Additionally, it shows that work family conflict results in family distress and work distress due to positive family to work conflict. Family work conflict has interestingly positive relationship with depression, and work family has no such a relationship with depression. Frone and his colleagues (1997) affirmed that work time commitment work overload, work distress, parental time commitment family distress and parental overload have a positive relationship to family to work conflict. The researcher also found that family work conflict has negative relationship with work performance, vice versa family work conflict is in negative relationship with family performance. Boyar, Maertz,

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Mosley, and Carr (2008) reports that the expected family and work demands and the important of these specific domain directs the interference of family with work and work interference with family. Boyar et al. (2008) on other hand explained the family role conflict, marital status hours to young children and they are positive in relationship with family demands. Voydanoff (2005) reports in another study that children problem, house maintenance and demand marital separation have positive relationship with family to work conflict.

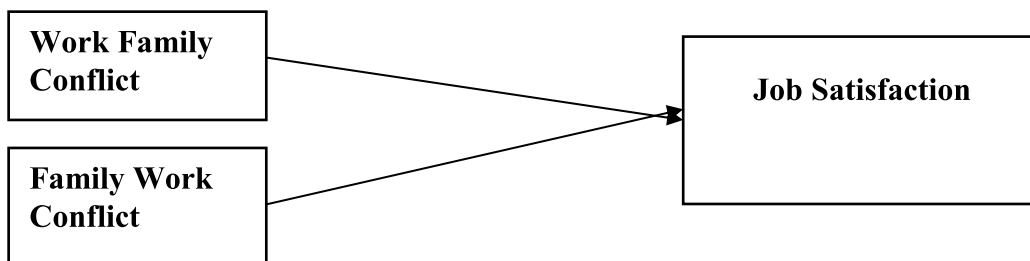
Michel et al. (2011) examined “a meta-analysis of the antecedent of work family conflict” by utilizing 178 sample size and 142 studies of work family conflict. Amstad et al. (2011) conducted a study on “Meta-analysis of work family conflict and its consequences” by the help of 98 different studies of work family conflict. Now, Michel et al. (2011) and Amstad et al. (2011) rased a point that by examining cross domain effects of different variables these model predict that various family side variables effect family work conflict and then this family work conflict perused behavioral outcomes. So, this family work conflict should be ignored because it is individual obligation to fulfill their responsibility at work. It is, therefore, a commonly seen phenomena that in case of family to work conflict employees usually participate in tradeoffs (Becker & Moen, 1999; Haddock et al., 2001; Mickel & Dallimore, 2009; Voydanoff, 2002). According to Liberman (2012), “children ages support of organization and responsibility of dependent” affect indirectly an individual decision to go for employment trade-off due to family work conflict perception.

Conceptual framework and Proposed Model

After getting a clear picture from literature review which justify the clear link between dependent and independent variable a conceptual framework is developed. According to review of literature this research depicts the dimension of work family conflict and family work conflict and both relationships with job satisfaction is shown in figure below. Work family conflict, family work conflicts are independent variable and job satisfaction is dependent variable. This model draws the relationship of variable in the industry and also relationship with each other.

Figure 2

Conceptual Framework



Development of hypothesis

It has been found in many researcher studies that when work and family interfere with each other spheres, it results in reduction of job satisfaction (Adam, King, & King, 1996). Hence, after reviewing the literature following hypotheses have been developed:

H₁: Work family conflict has a negative relationship with job satisfaction.

H₂: Family work conflict has a negative relationship with job satisfaction.

Research Methodology

Design of study

The aim of this study is to analyze the impact of work family conflict and family work conflict on the employee job satisfaction level in the banking sector of Pakistan. So, this chapter discusses the research methodology in detail and research design to be used for the dissertation.

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The procedure for data being collected is also discussed in this chapter.

Research Scheme and Research design

Before discussing research methodology in detail, take a look or review and understanding of other researchers' efforts who already had invested their precious time in the similar research and developed or designed a number of strategies within the similar field.

Population and Sample Size

Table 1.1. Number of Bank Branches in Islamabad and Rawalpindi

Sr. No.	Bank Type	No of Banks	No of branches in Islamabad	No of branches in Rawalpindi	Total Branches
1.	Public Sector Banks	4	39	44	83
2.	Local Private Scheduled Banks	19	118	147	265
3.	Foreign Banks	4	6	3	9
	Total	27	163	194	357

“Six (6) officers in each branch consider as working in whole 357, branches of 27 different banks. Now $6 \times 357 = 2100$ approximately as sample size reach 267 exceeds 5% of the population $2100 \times 0.05 = 105$, Plugging population size of 2100 which in our case the strength of bank officers in Rawalpindi Islamabad the value of *n* came to 237 which was final sample size for research after correction” (Shad, 2008).

Data Collection

The data is collected from banks of twin cities (Rawalpindi/Islamabad). Data is collected through structured questionnaire in this research. In total around 237 questionnaires were distributed, but response was received from only 160 employees. The response rate for the present study was, therefore, 67.51%. These individuals are from lower and middle management having experience less than 3 and more than 10 years. These questionnaires were distributed to the randomly selected banking sector employees of twin cities (Rawalpindi/Islamabad) on spot try to be filled on the same day. The replies received from individuals were examined and analyzed by using SPSS software.

Characteristics of response from each individual were measured on following criteria:

- Name of Bank
- Age of respondent
- Gender of respondent
- Educational level of respondent
- Total Work experience

Primary data Collection

Specifically data for first time use and is originated by research for some particular purpose of study by the help of primary data collection. Questionnaires, survey, observations and

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interviews are sources of primary data collection. To drive this specific study, primary data was collected by using Questionnaires. Literature suggests that reliability of work family conflict lies between 0.78 - 0.90 (Goff, 1990; Adams et al., 1996; Thomas & Ganster, 1996; Grandey & Cropanzano, 1998; Wallace, 1999) validity is positively correlated with job involvement, work role conflict, work role ambiguity, work time demands, family role conflict and family time demand. It correlated negatively with family satisfaction, job satisfaction and life satisfaction (Adams et al., 1996; Carlson & Perrewe, 1999).

Moreover, research suggests that reliability score for family work conflict lies between 0.88 to .089 and validity in negatively correlated with job satisfaction and life satisfaction and positively correlated job tension and burnout (Netemeyer et al., 1996). In overall job satisfaction reliability was from 0.83 to 0.90 (Agho et al., 1993; Locke, Durham, & Kluger, 1998; Aryee et al., 1999). Overall job satisfaction correlated negatively with family conflict work family conflict, role ambiguity, and role conflict (Agho et al., 1993; Aryee et al., 1999).

Measuring instruments

Questionnaire was used as data collection instrument. Questionnaire and hypotheses were prepared by keeping in view the variables. Statements used in the questionnaire were simple and easy in order to help respondents to easily comprehend the items and to avoid any ambiguity. The instruments used for the present study are as follows:

The scale for Work family conflict was opted from the work of Thomas and Ganster, (1995). The scale consists of eight items. The scale for Family work conflict was adopted from the work of Netemyer, Boles, and MCMUrrian (1996). It consists of five items. In order to measure Job Satisfaction, the questionnaire developed by Agho, Price, and Mueller (1992) was used. It consists of six items.

Procedure & Time Horizon

The data was collected in one month by self-visit to different banks of twin cities (Rawalpindi/Islamabad). Self-administered filling method is used for data collection. In some banks there was a requirement to get formal permission from Branch Manager and only after acquiring permission, data was collected from employees. The bank employees filled the questionnaire with interest and fairness but some of bank employees had very non serious attitude towards filling questionnaire.

Data Analysis & Results

Correlation

To analyze the relationship between the variables by the help of correlation which is a statistical technique through which formula identify the nature of the relationship among variable.

Results of correlation analysis are given below.

Variables	Work Conflict	Family Conflict	Family Conflict	Work Job Satisfaction
Work Family Conflict	1			
Family Work Conflict	.508**	1		
Job Satisfaction	-.313**	-.056		1

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

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Analysis

The correlation analysis showed that the work family and family conflict have highly significant correlation among these two variables i.e. 0.508**. On the other hand, it was recognized that job satisfaction is negatively correlated with both variables whereas, WFC is negative has but highly significant relationship with is -0.313** it shows strong negative relationship among these two variables and FWC have negatively correlated with job satisfaction. According to the statistical analyses of the correlation between job satisfaction and FWC it is concluded that both variables show insufficient correlation among i.e -.056.

Descriptive Statistics

Descriptive data gives us and provide analysis of mean and standard deviation to measure and scale the dependent and independent variables. It give explanation of different sort of data with few indicator.

Table 5: Descriptive Statistics analysis

Variables	Mean	Std. Deviation
Job Satisfaction	16.28	3.35
Work Family Conflict	23.66	5.43
Family Work Conflict	13.55	3.12

Analysis

Table 5 indicates the mean and standard deviation of means of both dependent and independent variables. Mean is taken on the bases of five point Likert scale. Descriptive result shows that the direction of WFC, FWC and JS is 3.12 to 5.43 is standard deviation and the lowest mean of these value above mentioned is 13.55 and highest mean is 23.66

Regression Analysis

Regression analysis is use to analyze the relationship among the dependent and independent variables. Here, ordinary least square method is used for regression analysis. For the purpose of this method first of all index of each variable is developed by sum up of different questions for each variable and calculates the average of that index. In case of WFC and FWC the high response show the higher conflict and in case of job satisfaction high response is trace out as less job satisfaction by the help of this method we can aggregate each Likert item into one continuous variable to analyze the ordinary least square regression.

Table 6

R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
				R Square Change	F Change	df1	df2	Sig. Change	F
.335 ^a	.112	.101	3.17926	.112	9.920	2	157	.000	

Analysis

The value of R square is 11.2% that shows and indicates that independent variables explains 11.2% variation in dependent variable to take more appropriate information about the fitness of the model adjusted R-square is used. Adjusted R –square is .101 which shows that independent variable in this model are able to explain 10.1% variance in dependent variable. Analysis is based upon the cross sectional data.

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Table 7

Model	Sum Squares	of Df	Mean Square	F	Sig.
Regression	200.543	2	100.272	9.920	.000
Residual	1586.911	157	10.108		
Total	1787.454	159			

a. Dependent Variable: JS

b. Predictors: (Constant),FWC, WFC

Analysis

In this above table analysis for the value of F is take place. In research the value of F should be above 2 which shows the fitness of model. In findings value of F is above 2 i-e the value of F is 9.920 that shows the model of research which is applied is fit and supports the data and variables. Whereas the *a* indicates the dependent variable in the table which is job satisfaction and *b* is the predictor of both the dependent and independent variable work family conflict and family work conflict.

Table 8

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	19.868	1.286		15.447	.000
WFC	-.236	.054	-.383	-4.391	.000
FWC	.148	.094	.138	1.585	.115

a. Dependent Variable: JS

Analysis

In the above table of coefficients the value of ‘t’ test shows the dependent and independent variables significance between each other the value of ‘t’ must be greater than 2 which indicate the level of significance and if there is negative sign with this value comes after analysis we ignore the negative sign because of 2-tailed test. The analysis of independent variable and job satisfaction, shows both the work family conflict and job satisfaction have relationship in this research. As the value of WFC is -4.391 which is greater than 2 it shows the relationship between the dependent and independent variable. And the value of ‘t’ for FWC is less than 2 which is 1.585 which shows that there is no relationship among these two variables.

Discussion

Testing hypothesis 1(H₁)

H₁: There is a negative relationship between work family conflict and job satisfaction.

Hypothesis 1 (H₁) predicts that there is a negative relationship among work family conflict and job satisfaction. To analyze the hypothesis Regression coefficient analysis is used. The result of this analysis shows that significant level of relationship exist between these two variable

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work family conflict and job satisfaction by using statistical tool it has been observed that impact of independent variable on dependent is significant. So it is concluded that there the dependent and independent variable have significant relationship which shows that above hypothesis is accepted for this sector.

Testing hypothesis 2(H₂)

H₂: There is a negative relationship between family work conflict and job satisfaction.

Hypothesis 2 (H₂) predicts that there is a negative relationship among work family conflict and job satisfaction. To analyze the hypothesis Regression coefficient analysis is used. The result of this analysis shows that no significant level of relationship exists between two variable family work conflict and job satisfaction by using statistical tool it has been observed that impact of independent variable on dependent is not significant. So, it is concluded that there the dependent and independent variable have no significant relationship which shows that above hypothesis is rejected for this sector.

Conclusions & Recommendations

This research aimed to explore the relationship of Work family conflict and family work conflict with job satisfaction. As above data of banking sector of Pakistan statistical analysis provide us results that work family conflict has a high level of significance with job satisfaction of employees. Whereas job satisfaction and family work conflict have no significant relationship with each other.

In banking sector some banks have their own work life balance policies. So if there is no work life balance policy of a bank for employees, it gives rise to the work family conflict which further affects the employee job satisfaction and ultimately the organizational productivity. So, employee should maintain manage and negotiate the work and family spheres and the border between both domains to achieve the balance (Clark, 2000).

Limitation and Suggestions for the Future research

There are some limitations for this study. No industry publish data is available to find population exactly and figure out sample size. There are is issue in questionnaire filling and respondents are ready to give proper time for question fulfillment so data reliability issue arises. So we can say that non seriousness of some respondents is one of the other limitations.

Future Research

Very little research has been conducted by researchers in Pakistan for this specific issue of work family and family work conflict and their affect in different sectors and industries. So, this issue of work life balance is not yet properly addressed. Although some organizations have developed policies to deal with this conflict, but they have not yet been able to implement them properly. So, there is a room for research to be conducted on this dilemma to investigate the public and private organization level of conflict between work and family in comparison with job satisfaction, job turn over intentions job burnout and organizational performance.

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