

# Work-Family Conflict and Job Satisfaction: An Empirical Study in the Banking Sector of Pakistan

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## Abstract

*As globalization advances, the distinction between work and family life steadily diminishes. Work-family conflicts occur when work demands interfere with family responsibilities or vice versa. This study examines the influence of work-family conflict on employee job satisfaction in the banking sector. This study examines how work-family conflict, including time- and strain-based conflicts, affects job satisfaction among male and female employees. Three hundred twenty-five questionnaires were distributed to employees to collect data. The study's findings demonstrated the negative influence of work-family conflict and its dimensions on job satisfaction. In addition, work-family conflict has a more significant effect on female employees' job satisfaction than male colleagues. This study sheds light on the growing concerns of work-family conflicts in the banking industry and the need to mitigate its adverse effects. Besides, it assists bank management in developing and implementing ways to reduce work-family conflicts due to job and enhance employee job satisfaction.*

**Keywords:** Work-family conflict, Time-based conflict, Strain-based conflict, Job satisfaction.

## Introduction

The study of work and family domains has become increasingly crucial as relationships between the workplace and employees have changed (Li & Lin, 2024; Gull et al., 2024). Organizations recognize the importance of balancing work and family for employee happiness and organizational performance. This has led to a growing need for research on work-family conflicts (WFC) and their outcomes (Kunkcu & Gurgun, 2024; Li & Lin, 2024). Employees have neglected family responsibilities and cannot enjoy life due to increased working hours (Loezar-Hernández et al., 2023; Wilkinson & Antoniadou, 2023).

Greenhaus and Beutell (1985) identified the growing work-family conflict as a critical concern, establishing two dimensions: time-based conflict (TBC) and strain-based conflict (SBC). TBC develops when work schedules interfere with family life, commonly caused by conflicting work schedules or too many hours (Netemeyer et al., 1996; Vickovic & Morrow, 2020). SBC occurs

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when work-related stress interferes with family life, resulting in disagreements with family (Netemeyer et al., 1996; Vickovic & Morrow, 2020). Jacobs and Gerson (2004) discovered that males frequently experience more conflict than females due to longer working hours and greater career concentration. Effective human resource management can help to avoid such conflicts, resulting in happier employees who improve the organization's image (Bashir & Ramay, 2010).

Job satisfaction reflects an individual's feelings regarding his or her workload, tasks, and overall well-being at work (Pratama & Setiadi, 2021; Saragih et al., 2020; Satriansyah, 2019). Job satisfaction has been extensively investigated, linking it to decreased turnover intentions and improved efficiency in the past (Halkos & Bousinakis, 2010; Wang et al., 2020; Alniacik et al., 2013; Tarigan & Ariani, 2015; Yukongdi & Shrestha, 2020). Understanding the causes of job happiness is critical for increasing employee satisfaction levels. Previous research has investigated WFC and emotional exhaustion as predictors of job satisfaction (JS) (Vickovic & Morrow, 2020; Koon & Pun, 2018). Despite the relevance of this relationship, Pakistan still needs to conduct a detailed investigation of the link between WFC and JS.

Pakistan's banking sector is integral to the country's economic growth, with personnel making significant contributions to bank expansion (Imran et al., 2022; Rabbani et al., 2023). Despite countless studies on various aspects of Pakistan's banking sector, scholars have yet to address the link between WFC and JS. This study investigates not just this link but also the consequences of time and strain-based conflicts, comparing the satisfaction levels of male and female employees affected by work-family conflict.

## Objectives

- To study the influence of work-family conflict on the job satisfaction of employees.
- To examine the effect of time-based conflict on the job satisfaction of employees.
- To study the impact of strain-based conflict on the job satisfaction of employees.
- To investigate how work-family conflict influences job satisfaction among female employees compared to male employees.

## Literature Review

The current study is based on role theory, spillover, range of effect, and gender roles. Kahn et al. (1964) elaborated that role theory provides the theoretical foundation for WFC literature. According to role theory, as an individual's roles increase, the individual experiences more stress and conflict. A role requires specific organizational actions (Hamilton et al., 2006). Role Theory proposes that some variables have a substantial impact on job satisfaction.

According to the spillover theory, commitments from one domain may transfer to or conflict with those of another. Work-family spillover refers to the positive or negative effects of the work and family domains on one another (Edwards & Rothbard, 2000). Job satisfaction refers to the level of satisfaction or contentment that an individual experiences in his or her job. Locke (1976) describes how the discrepancy between actual and desired requirements in a job leads to job satisfaction. According to gender role theory, women should value family roles more as a social identity than males. Conferring to the role, spillover, range of effect, and gender role theory, WFC, TBC, and SBC are negatively related to JS. WFC can have a more significant impact on employees than male employees. It focuses on gender roles and spillover effects between the work and family spheres.

## Work-Family Conflict

Work-family conflict has gained significant attention in recent decades (Gull et al., 2024; Kunkcu & Gurgun, 2024; Li & Lin, 2024). The difficulty of matching these domains has prompted researchers' attention to WFC (Jenkins et al., 2016; Karatepe & Karadas, 2016; Mumu et al., 2021). It arises from a clash between work obligations and family duties (Ribeiro et al., 2023). Extensive research studies on WFC have been conducted over the last few decades, and the results depict that it is associated with diverse health effects such as dissatisfaction with employment and psychological exhaustion (AlAzzam et al., 2017; Anafarta, 2011; Baeriswyl et al., 2016; Chau, 2019; Talukder, 2019; Galletta et al., 2019; Jensen & Knudsen, 2017; Rhee et al., 2020; Vickovic & Morrow, 2020; Zheng et al., 2021). Frone et al. (1992) defined two categories of work-family conflict (family interference with work and work interference with family). Greenhaus and Beutell (1985) suggested three aspects of work-family conflict (time-based WFC, strain-based WFC, and behavioral-based WFC). However, this model only considers time-based and strain-based conflicts, as previous research has focused on these two dimensions.

## Job Satisfaction

Spector (1985) explained that job satisfaction is how an individual enjoys employment. Some people view the job as a vital part of their lives, and they like it, while others see it as a collection of monotonous activities. Several studies have discovered a variety of characteristics that influence job satisfaction (Lambrou et al., 2010). Job satisfaction factors include total working hours, income, job security, work itself, working environment, supervisor, and colleague support. According to an in-depth assessment of the prior JS literature, personnel who are more satisfied with their occupations are more productive and have fewer intentions to leave (Halkos & Bousinakis, 2010; Wang et al., 2020; Tarigan & Ariani, 2015; Yukongdi & Shrestha, 2020). As a result, organizations looking to increase productivity and lessen employee turnover should prioritize measures that increase JS. Understanding the factors contributing to JS is critical for boosting employee satisfaction. Extant literature has revealed that WFC and emotional exhaustion significantly affect employee JS (Koon & Pun, 2018; Vickovic & Morrow, 2020).

## Work-Family Conflict and Job Satisfaction

High WFC has adverse health concerns for employees and is linked to lower output and higher employees turnover (Calisir et al., 2011; Firth et al., 2004; Halkos & Bousinakis, 2010; Kazaz et al., 2008; Djastuti, 2015; Hang-yue et al., 2005; Wang et al., 2020). As a result, the WFC has become one of the most noticeable concerns in organizational behavioral research. Job satisfaction (JS) has a substantial effect on construction professionals' efficiency and turnover (Djastuti, 2015; Wang et al., 2020). Considering the explanations for job satisfaction would assist businesses in solving this issue, as WFC is now recognized as an essential variable (Koon & Pun, 2018; Vickovic & Morrow, 2020).

According to the extant literature, higher levels of work-family conflict are associated with both increased and decreased job satisfaction (AlAzzam et al., 2017; Baeriswyl et al., 2016; Lingard & Francis, 2005; Vickovic & Morrow, 2020; Zheng et al., 2021). A study in Islamabad's banking sector revealed an association between WFC and employee performance (Ashfaq et al., 2013), while another study in Islamabad's private banks discovered a relationship between WFC and employees' job burnout (Laeque, 2014). Following a thorough assessment of the literature, the current study intends to investigate the effects of work-family conflict on job satisfaction among

employees in the banking sector of Lahore, Pakistan. Therefore, the following hypothesis can be proposed:

**H 1: Work-family conflict is negatively related to job satisfaction.**

### **Time-based Conflict and Job Satisfaction**

TBC happens when devoting more significant time to one domain produces issues in the other domain. It can lead to a lack of enjoyment in life and anger toward one's profession, resulting in decreased job satisfaction (Buonocore & Russo, 2012). Time-based conflict occurs when job schedules interfere with family life. Differing work schedules or excessive work might cause conflict (Netemeyer et al., 1996; Vickovic & Morrow, 2020). Participation in multiple roles inevitably creates time pressure and tension as different roles compete for an individual's limited time and energy.

According to gender role theory, women are expected to place a higher value on family roles as a social identity than males. Women's family role obligations and workplace responsibilities have increased over time. Women must allocate time to work and family (Hochschild, 1989). Conversely, men do not experience contradictory feelings because they are less preoccupied with social roles than women. Thus, the following hypotheses can be proposed:

**H 2: Time-based conflict has a negative relationship with job satisfaction.**

### **Strain-based Conflict and Job Satisfaction**

Strain-based conflict develops when work-related problems cause psychological strain for a staff member, which follows them home. This tension may cause disagreements with family and friends and fewer positive interactions at home (Netemeyer et al., 1996; Vickovic & Morrow, 2020). Similarly, SBC reduces employee job satisfaction (Buonocore & Russo, 2012).

Strain-based conflict is caused by role conflict and ambiguity (Kopelman et al., 1983). It includes time, workload pressure, and feelings of job insecurity. Stress at work might take the shape of demanding and challenging tasks and deadlines (Brief et al., 1981). Therefore, the following hypothesis can be proposed:

**H 3: Strain-based conflict has a negative relationship with job satisfaction.**

### **Work-family Conflict and Job Satisfaction of Female Employees vs. Male Employees**

A study of female employees in four Indonesian banks found that workplace-life conflict significantly impacted employment happiness and job performance for married women (Pranatasari, 2016). Furthermore, a study by Edwards and Rothbard (2003) found that increased family demands could diminish female employees' time at work. Similarly, a survey of Pakistani banks and hospitals found that full-time female employees with a strong career focus experience more work-family conflict (Sharjeel et al., 2016). Likewise, job satisfaction among women is more affected than that of males. Additionally, the association between WFC and JS is higher in women than males, consistent with gender role theory (Bruck et al., 2002).

According to gender role theory, women are expected to place a higher value on family roles as a social identity than males. In addition, women's expectations of family roles and career duties are increasing with time. Therefore, the following hypothesis can be proposed:

**H 4: Work-family conflict affects the job satisfaction of female employees more than the male employees.**

## Methodology

**Research Design:** The study aimed to investigate the link between WFC and JS using correlational research. Employees were asked to fill out the questionnaire. The investigation was conducted in a non-contrived environment.

**Population and Sampling Strategy:** The population for this study was gathered from the banking sector in Lahore, Punjab. A total of 350 questionnaires were self-administered; only 325 were returned. There were 227 men and 98 women. These questionnaires were structured using closed-ended questions. For this reason, convenience sampling was adopted as a sample method. Convenient sampling is employed when the researcher has simple access to the subjects in the target group (Given, 2008).

**Measures:** Questionnaires were modified slightly and administered as per a prior study by Gull et al. (2023) and Sultana & Sultana (2015). Each item was scored on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

**Work-family Conflict:** Kopelman et al. (1983) presented a scale for measuring work-family conflict. The scale consisted of 12 items representing two levels of work-family conflict: time-based conflict consisted of four items, whereas strain-based conflict comprised the eight items.

**Job Satisfaction:** Job satisfaction (JS) was measured through the Minnesota Satisfaction Questionnaire (MSQ) a mini-version developed by Weiss et al. (1967). The scale consisted of 18 items.

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**Figure 1: Conceptual model**

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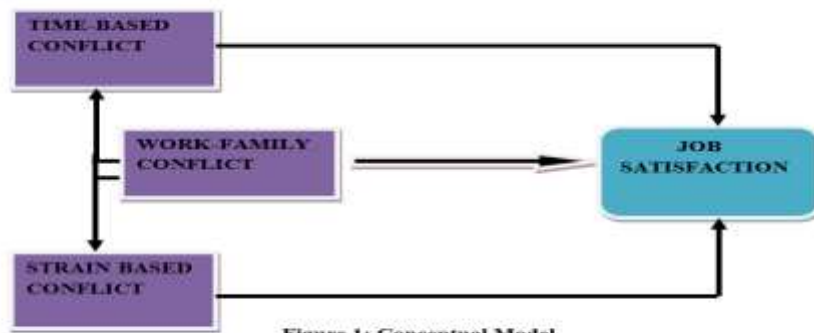


Figure 1: Conceptual Model

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## Data Analysis and Results

Individual responses were used to measure demographic characteristics as per the previous study of Gull et al. (2023). Demographic information contains responder demographics such as gender, marital status, education, experience, income level, designation, and working hours. Out of 325 responders, 227 were male, and 98 were female. The proportion of males was 69.8% higher than that of females (30.2%) because most girls prefer other occupations such as medicine, teaching, and so on over commerce. Most respondents (59.1%) were single, with 38.2% indicating marital

status as married. Banks require youthful and active personnel who can perform well while earning a decent salary.

Regarding educational qualifications, most bank personnel (51.4%) were graduates, with 39.1% being postgraduates. Only 9.5% of respondents identified as undergraduates. Most employees, 54.8%, had fewer than five years of work experience. Table 1 depicts the remaining data from the demographic analysis.

### Descriptive Statistics

The descriptive statistics show that the mean value for the job satisfaction was 34.16, and the standard deviation was 18.01. High standard deviation represents a broad stretch of scores from mean and high variance (table 2).

**Table 1: Descriptive statistics**

	Mean	Standard Deviation
JS	34.16	18.013
WFC	47.65	9.195
TBC	14.62	3.836
SBC	32.15	6.894

### Correlations

Correlation analysis was performed to determine the relationship between JS and WFC. The two-tailed (2-tailed) correlation coefficient at the 0.01 level indicates a significant negative association between WFC and JS ( $r = -0.730$ ,  $n = 325$ ,  $p\text{-value} < 0.01$ ). Likewise, the Pearson correlation coefficient ( $r$ ) for TBC indicates a statistically significant negative link ( $r = -.429$ ,  $n = 325$ ,  $p\text{-value} < 0.01$ ) between TBC and JS (See Table 3). The SBC Pearson correlation coefficient ( $r$ ) indicates a statistically significant negative link ( $p\text{-value} < 0.01$ ) between SBC and satisfaction ( $n = 325$ ,  $r = -0.691$ ).

**Table 2: Correlations**

	JS	WFC	TBC	SBC
JS	1			
WFC	-.730**	1		
TBC	-.429**	.645**	1	
SBC	-.691**	.925**	.387**	1

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

### Correlations Among Female Employees

The provided table indicates a negative association between JS and WFC. Additionally, JS and TBC have an adverse connection. Table (5) demonstrates a statistically significant negative correlation ( $r = -.759$ ,  $n = 98$ ,  $p\text{-value} < 0.01$ ) between the WFC and JS of female employees (See Table 3).

**Table 3: Correlations among Female Employees**

		JS	WFC
JS	Pearson Correlation	1	-.759**
	Sig. (2-tailed)		.000
	N	98	98
WFC	Pearson Correlation	-.759**	1
	Sig. (2-tailed)	.000	
	N	98	98

**Correlations among male employees**

The above table reveals a robust negative relationship between WFC and JS among female and male employees, respectively. Table 4 demonstrates a substantial negative association between WFC and male employee satisfaction ( $r = -.721$ ,  $n = 227$ ,  $p\text{-value} < 0.01$ ).

**Table 4: Correlations among male employees**

		JS	WFC
JS	Pearson Correlation	1	-.721**
	Sig. (2-tailed)		.000
	N	227	227
WFC	Pearson Correlation	-.721**	1
	Sig. (2-tailed)	.000	
	N	227	227

**Regression Analysis****Work-family conflict and job satisfaction**

In table 7, WFC substantially influenced JS ( $p\text{-value} = 0.000$ ,  $< 0.05$ ). A negative correlation ( $\text{Beta} = -.730$ ;  $p\text{-value} < 0.05$ ) exists between WFC and JS. As a result, first hypothesis accepts, which states that work-family conflict is adversely connected with job satisfaction. The value of R is between 0 and 1, indicating a significant association between WFC and JS. Durbin-Watson values between 0 and 4 suggest no autocorrelation and that the error factors are independent (Table 6). The regression equation is  $Y = 102.260 - 1.429 X$ .

**Table 5: Model summary of WFC and JS**

R Square	Adjusted R Square	Durbin-Watson
.532	.531	1.348

**Table 6: Coefficients of WFC and JS**

	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	102.260	3.616			28.276	.000
WFC	-1.429	.075	-.730		-19.178	.000

**Time-based Conflict (TBC) and Job Satisfaction (JS)**

TBC negatively significantly affects job satisfaction. As a result, second hypothesis is accepted: time-based conflict is negatively related to job satisfaction (See Tables 8 and 9). The regression equation is  $Y = 63.59 - 2.013X$ .

**Table 7: Model summary of TBC and JS**

R	R Square	Adjusted R Square	Durbin-Watson
.429 <sup>a</sup>	.184	.181	1.371

**Table 8: Coefficients of TBC and JS**

	Unstandardized Coefficients		Standardized Coefficients		T	Significance.
	B	Std. Error	Beta			
(Constant)	63.593	3.568			17.821	0.000
TBC	-2.013	.236	-.429		-8.527	0.000

**Strain-Based Conflict (SBC) and Job Satisfaction (JS)**

The SBC substantially affects JS (p-value = 0.000, i.e. <0.05). A negative correlation (Beta = -.691; p-value < 0.05) exists between SBC and JS. As a result, third hypothesis is accepted: SBC is negatively related to JS (tables 10 and 11).

According to the model mentioned above (R Square), 47.8% of the variance in the job satisfaction, is attributed to strain-based conflict, with the remaining 52.2% unexplained. The regression equation is  $Y = 92.24 - 1.81 X$ .

**Table 9: Model Summary of SBC and JS**

R	R Square	Adjusted R Square	Durbin-Watson
.691 <sup>a</sup>	.478	.477	1.364



**Table 10: Coefficients (SBC and JS)**

	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	92.244	3.453		26.714	.000
SBC	-1.807	.105	-.691	-17.204	.000

**Work-Family Conflict and Job Satisfaction of Females VS. Males**

The WFC significantly affects the JS of female employees, with a p-value of 0.000, less than 0.05. A negative correlation (Beta = -.759; p-value < 0.05) exists between WFC and JS (Tables 11 and 12). The regression equation is  $Y = 107.648 - 1.506 X$ .

**Table 11: Model Summary of female employees (WFC and JS)**

R	R Square	Adjusted R Square	Durbin-Watson
.759 <sup>a</sup>	.576	.572	1.758

**Table 12: Coefficients of female employees (WFC and JS)**

	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
(Constant)	107.648	6.514		16.525	.000
WFC	-1.506	.132	-.759	-11.420	.000

The WFC significantly affects the JS among male employees. Similarly, it demonstrates a negative association between WFC and JS. The fourth hypothesis is accepted: Work-family conflict has a more significant impact on job satisfaction among female employees than among male employees (Tables 13 and 14). The regression equation is  $Y = 100.548 - 1.408X$ .

**Table 13: Model Summary of male employees (WFC and JS)**

R	R Square	Adjusted Square	R Durbin-Watson
.721 <sup>a</sup>	.520	.517	1.369

**Table 14: Coefficients of male employees (WFC and JS)**

	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	
(Constant)	100.548	4.346		23.133	.000
WFC	-1.408	.090	-.721	-15.598	.000

## Discussions

This study aimed to investigate the impact of work-family conflict on JS among employees working in the banking sector in Lahore, Pakistan. Three hundred twenty-five questionnaires completed in Lahore's banking sector found a negative correlation between WFC and JS. In line with our predictions, the findings found that overload roles create conflict between work-family conflict (both time-based and strain-based conflict) and job satisfaction. Besides, Work-family conflict has a more significant impact on job satisfaction among female employees than male employees, as longer working hours create an imbalance between the work and family spheres, reducing job satisfaction, especially for females. The findings are congruent with those of Frone et al. (1997), Hwang et al. (2017), and Allen et al. (2001).

## Managerial Implications

The current study sheds light on how WFC affects JS, particularly in the banking sector. Human Resource Management must retain satisfied employees through reasonable and supportive policies (Nadeem & Abbas, 2009). Banks should create and implement policies that assist employees in resolving work-family problems, such as flexible work hours, telecommuting opportunities, and family support programs. These efforts have the potential to increase JS while also lowering turnover. Managers and staff might benefit from training and guidance on combining work and family responsibilities, including developing time management skills, prioritizing tasks, and fostering a positive work atmosphere.

Since WFC is more prevalent among female employees, banks should consider implementing gender-specific initiatives, including providing female employees parental leave, childcare assistance, or support groups. Employees and management can use regular communication and feedback sessions to identify and address work-family conflict issues. It can foster a more supportive work atmosphere. Banks can promote work-life balance as part of the culture, including promoting activities outside work and encouraging employees to use vacation time. These implications can assist banks in Lahore and elsewhere in reducing WFC and increasing JS among the workers.

## Conclusion

This study emphasizes the notable negative influence of WFC on employee JS, specifically within the banking sector. The findings suggest that WFC, encompassing TBC and SBC, decreases JS among bank employees. Significantly, female employees seem to experience more detrimental effects from WFC compared to their male colleagues, highlighting the necessity for gender-specific approaches to tackle this problem.

The results of this study have significant implications for the banking industry. Banks must recognize the growing conflicts between work and family life. It is essential to prioritize strategies to mitigate the impact between work and family and increase job satisfaction. It may involve implementing adaptive work schedules and offering employee assistance initiatives.

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