

IMPACT OF JOB STRESS ON WORK FAMILY CONFLICT: A CASE STUDY OF BANKERS OF PRIVATE SECTOR BANKS IN PESHAWAR, PAKISTAN

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Abstract

Work and family issues are becoming increasingly important for individuals as well as for organizations, because of its negative impacts. The basic purpose of this research study was to investigate that how occupational (Bankers) responsibilities affects the family responsibilities? Bankers of private banks were targeted as a population of research study. This study is “descriptive cum correlation” research in nature and it was carried out through a Perception survey method. Research was based on Quantitative approach. This study examines the relationship between job stress and work family conflict by using a sample of 200 Bankers including male and female, from nine private sector banks of Peshawar, KPK, Pakistan. The result showed that, job stress was significantly associated with work family conflict. Recommendations part of the study indicated that, Banks should need to support and keep relaxed to its staff, with no stress at the job.

Keywords: Job Stress, Work Family Conflict, Bankers.

1. Introduction

Handling work and family life have become strenuous in Pakistan too. Day by day, this issue is becoming serious for both individual as well as for organization (Posig & Kickul, 2003). Work family conflicts have a lot of negative consequences, which affects the family as well as work. An appreciable research work has been done on the issue of work-family and family-work conflicts because of the growing number of females in different working fields and their different roles & responsibilities at home and at work place (Geurts & Demerouti, 2003). Extreme stress can prompt diminished efficiency (Productivity) and a general negative influence on the organization itself. Individuals with a higher rate of work related stress may not be fulfilled by their work and accordingly they won't feel glad working in the Organization. Hence, it is imperative for manager and representatives to understand the stress and the stressor

that bring about all the negative impacts (Bhatti et al., 2011; Yasir et al., 2016). We need to minimize work family conflict as much as possible to survive easily. Work family conflict is associated with increased in Job stress, occupational burnout and decreased job performance and health related issues (Amstad et al., 2011). In adults' lives, Work and family are becoming two basic important domains. The reason behind this is that "increase of dual income earner families in Pakistan. The percentage of dual earner married couples rises from 35.9% to 59.5% between 1970's and 1998 (Jacob & Gerson, 1998). In 1998, men were the sole income earner in only 30% of married couples. According to Bond, Galinsky, Thompson, and Prottas (2003), more recent researches estimates that the commonness of dual income earner couples has raised to 79% of all marriages, which means only 21 % of households, are handled by a single income earner.

This shift in occupational design it has been noted that the growth in dual income earner couples has led to a breakdown of conventional gender responsibilities and roles in society. Where females have entered the work force and males have begun to take more responsibilities in the home activities (Duxbury, Higgins & Lee, 1994). Work and family are both directly linked with each other from different aspects. Work and family conflict plays a crucial role in our daily life. We know that, as women and men now each has responsibilities in both family and employee roles so research on the challenges of balancing family and work has flourished (Brotheridge & Lee, 2005; Hashim, 2013).

1.1 Research Objectives

This research work aims to examine the impact of job stress on Work-Family interface. The basic objectives of this research were;

1. To find out whether or not, Work Family Conflict is dependent on job stress.
2. To investigate whether or not, work to family domain differs for men and women.

2. Literature Review

2.1 Concept of Job Stress

Job stress can be defined as the harmful emotional and physical responses that occur when the requirement of the job do not match with the needs, resources or capabilities of the employee or worker. Some main job conditions that may lead to stress at work are as follows;

- **Design of Task** (Heavy work load, hectic tasks or targets, infrequent rest breaks, long Working hours)
- **Management Style** (Lack of participation in decision making, lack of family friendly policies, poor communication)
- **Concerns Regarding Career** (Lack of opportunity for growth, job insecurity, promotion issues)
- **Interpersonal Relationships** (Lack of support from friends, family and coworkers or supervisors, poor social environment)

2.2 Concept of Conflict

Conflict was first described in ancient Greek literature as "Agon". Biro (2012), explained in his research work that the simplest and best definition of conflict is "a state of disagreement between persons or ideas". While according to Nicholson (1992), "conflict is an activity which takes place when conscious beings (individuals or group) wish to carry out mutually inconsistent acts concerning their wants, needs or obligations". Basically conflict is classified into four types;

- **Man against man** (When a man stands against another man)
- **Man against society** (When a man stands against man made institutes)

- **Man against nature** (When a man stands against the forces of nature like storm, snow)
- **Man against self** (When a man stands against his own nature)

2.3 Work-Family Conflict

According to Greenhaus and Beutell (1985), work family conflict takes place when there are self-imposed demands exists between the family and work roles, and responsibilities of an individual. This type of conflict is important for individuals and organizations because these are interlinked with the negative outputs. Suryawanshi and Mali (2013) have found that the reason for increase in the stress level could be many like lack of clarity in their roles, overload of work, assignments, relationship conflict among the employee. The mismatched of equally demands of family and work led to work- family conflict or family work conflict. There are two basic concepts about this conflict; first concept is work to family conflicts, which means the effecting of work on family roles while the other concept is family to work conflicts, which means conflict occurs due to the effects of family on work roles. Work family conflict is associated with increased in Job stress, occupational burnout and decreased job performance and health related issues (Amstad et al., 2011). Family life is directly influenced by the work. Because of this effectiveness, the relationship must be demolished between the partners (Pearce et al., 1997). Work family conflict occurs when an individual cannot perform his/her roles at work place and role as a family member.

There are three main types of work family conflict have been identified; Time based, Strain based, Behavioral based (Greenhaus & Powell, 2006). According to Netemeyer (1996), if every individual start to perform his/her responsibilities related to work and family, then we can decrease the chances of conflict between work and family.

2.4 Job Stress and work family conflict

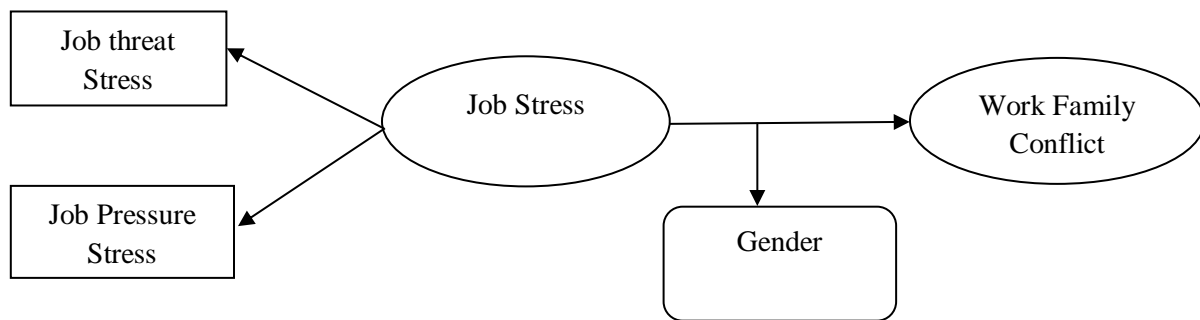
Several studies in the literature have been found in examining the association between work- family Conflict and Job stress. The research on work family Conflict and Job stress are rising because it is a growing problem. Masten and Obradovic, (2008) explained that the employees experienced the crossover effect when the employees faced a conflict at work as well as family that ultimately affecting their spouse and family life.

According to Panatik et al (2012), work family conflict is directly interlinked with stress. Working females' experiences more job stress compared to non-working females. Teachers being burdened with administrative and clerical work felt it was hard to focus on their core business which is teaching students. Individuals who saw that they were required to work in a position with requests more noteworthy than their own particular capacities had a tendency to be less fulfilled and direct more negative feelings towards their work (Netemeyer, 1996). Working women face more stress because she has to perform different roles and responsibilities at work place and at home. Sultana further explains that women also face poor relationship with their partner because of unfinished work and busy schedule. Work family conflict and stress become a major issue for all employees. Employees that try to fulfill the increasing work responsibilities and at the same time fulfilling the family roles and responsibilities are struggling with stress and work family conflict. Reducing job stress results in reducing work family conflict (Hashim& Hameed, 2012; Panatik et al., 2012).

2.5 Gender Differences and Work Family Conflict

According to Pleck (1997), men should experience more work family conflict due to strong work allegiance while women should experience more family work conflict due to strong allegiance to home life. Furthermore, the gender role theory explains that "women are still more likely to place a greater importance on their family roles where as men are still more likely to place a greater importance on their work roles (Cinamon & Rich, 2002). According to Byron (2005), men face more work family conflict than women, but Frone, Russell and Cooper (1992) and Eagle et al. (1997), have found no gender differences in work family conflict. On the other hand, some researchers complicate the situation and stated that women actually face more work family conflict than men.

2.6 Conceptual Framework



3. Research Methodology

3.1 Research Design

This study is “descriptive cum correlation” research in nature. Descriptive research is a fact finding study. This research study was carried out through a Perception survey method. The research is based on Quantitative approach. Because Quantitative approach is used to arrive at an understanding of facts from the outsider’s perspective, which is hypothetically free from all bias (Hashim, Khattak & Kee, 2017; Stainback&Stainback,1985).

3.2 Population

The population of the study is an entire banks working in private sector banks in Pakistan. To the precise, all the Pakistani commercial banks are the population. There are 23 commercial banks in Pakistan.

3.3 Sample

The random sampling procedure was adopted to collect data from individuals. All the banks of district Peshawar were subjected to lottery mechanism. Through lottery mechanism nine banks i-e ABL, MCB, MBL, FBL HBL, BAH, UBL, ABL, and Alfalah bank limited were selected. Total 200 questionnaires were distributed in selected private banks branches of Peshawar (mentioned above), from which we collected only 170 questionnaires as a response from banks. Out of 170, 23 questionnaires were rejected because of incomplete feedback. Remaining 147 responses were included for research analyzes.

3.4 Material for Questionnaire

The questionnaire of the current study was made from the following valid sources;

- **Job Stress Scale:** Stress in general scale (SIG) was adopted as a self-report measure, which measured job stress based on Lazarus and Folkman et al. (1984) concept and model of stress/burnout. This scale helps to find out cognitive aspects of job stress. SIG based on 15-item scale to measure the psychological feelings of job stress, like nerve wracked and feeling anxious etc. It is based on a three point rating scale i.e 0=No, 1.5=Not Sure, 3=Yes.SIG based on two factors such as job threat stress and job pressure stress. Job threat stress scale is consisted of eight-items (Cronbach’s alpha= .82) that gave a feeling of anxiety and the job pressure stress consisted of seven- items (Cronbach’s alpha= .85) that gave a feeling of pressure at job.
- **Work Family Conflict Scale:** Rupert and Stevanovic, (2009) used this scale for work family conflict in literature. Validation of this scale and information on the original development is provided by Netemeyer,

Boles and McMurrian (1996). This scale helps to find out the relationship between interfering of work responsibilities with family responsibilities. Work family conflict scale is consisting of six item scale. Participants rate from 1 (strongly agree) to 5 (strongly disagree). The reliably scale of Cronbach's Alpha for Work Family conflict scale was found, Cronbach's alpha = .89.

4. Result and Data Analysis

This present study was an attempt to find out the relationship between Job stress (Independent variable) and Work, Family Conflict (Dependent variable).

4.1 Descriptive Statistics

Descriptive statistics for the study is shown in table 2. It shows that, N is the number of total participants in a research survey, which is 147. All the participants were married as a marital status. Ages "between" 23 to 63.

Table 2: Descriptive statistic for the study

	N	Minimum	Maximum	Mode
Bank's name	147	1	9	2
Gender	147	1	2	1
Designation	147	1	3	1
Respondent's age	147	23	63	29
Marital Status	147	1	1	1
Valid N (listwise)	147			

Table 3: Gender Frequency

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	94	63.9	63.9	63.9
Valid Female	53	36.1	36.1	100.0
Total	147	100.0	100.0	

Table 3 indicates the total frequency of participated gender in a research study. Out of 150, total numbers of males were 94 (63.9%) and females were 53 (36.1%).

4.2 Validity and Confirmatory Factor Analysis

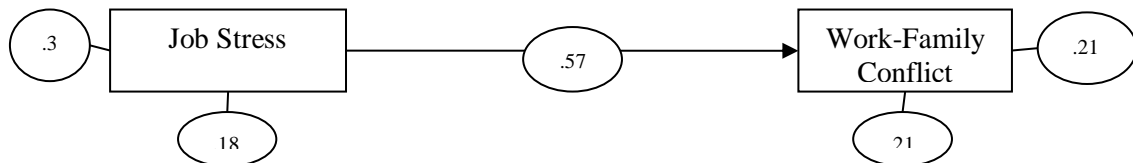
To find the face validity of the study, 20 questionnaires were distributed to seek whether the questions were logical, clear order and easily understandable in the above mentioned banks of Peshawar, kpk, Pakistan. Bank staff reported positive response regarding face validity in pilot study. Furthermore, for content validity, questions were critically evaluated by veteran staff members whether the questions were suitable for the context of study or need some changes regarding questions. Experts reported that the questions were logical, apparent and easily understandable and truly represent the study aim. For convergent validity, statistical technique was used that is questionnaire (based on 21 questions), which assess the relationship between job stress and work family conflict. In study, confirmatory factor analysis was incorporated for convergent analysis. Finding of CFA's through Structural Equation Model indicated the uniqueness of the both variables i.e job stress (job pressure stress and job threat stress)

and work family conflict. Seven fit (X^2/df , GFI, AGFI, NNFI, CFI, RMSR, RMSEA) indices were utilized for examining the model fitness of the study.

4.3 Structural Analysis

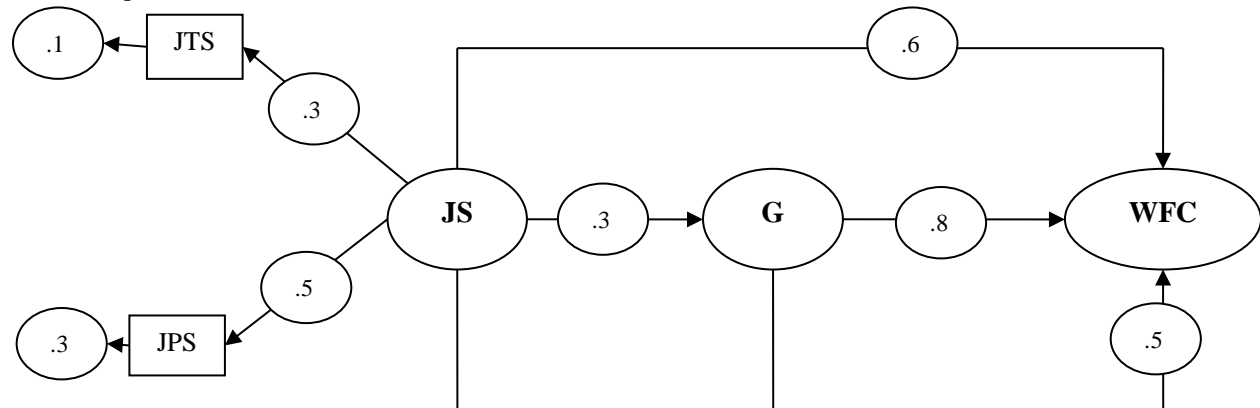
4.3.1 CFA for Model 1

Result of 2 factor model i.e. collective bargaining and employee relation is as follows



Chi-Square=2.46, df =1, P-value=.00, RMSEA=0.07

Result of 3 factor model i.e. (factors affecting employee relation, working condition and employer-employee relationship) is as follows.



Chi-Square=15.23, df =6, P-value=.018, RMSEA=0.074

Table 7: Goodness of fit for overall Model

Models	NFI	AGFI	RMSEA	GFI	RMR	CFI	X^2/df
Recommended Value	>.9	>.8	<.08	>.9	<.1	>.9	<.3
Model 1 (JS-WFC)	.98	.96	.07	1.0	.004	1.0	2.4
Model 5 (JS-G-WFC)	.92	.97	.07	.94	.01	.96	2.5

X^2 = chi-sqr, df = degree of freedom, GFI = goodness of fit index AGFI = RMR = root mean error of residuals RMSEA = root means sqr error of approximation, CFI = comparative fit index, NFI = Normed fit index

Seven fit aforementioned indices i.e. ($X^2/d.f$, GFI, AGFI, NNFI, CFI, RMSR, RMSEA) were used for checking the goodness of fit for all alternative models. The result of CFA's analysis exhibits the uniqueness of variables. The result of model-1 and 2 depicts that all values have their own significant loadings.

Hypotheses

H₀ = Job stress has no significant influence on Work Family Conflict.

H₁ = Job stress has a significant influence on Work Family Conflict.

Table 5: Regression between JS (Independent variable) & WFC (Dependent variable)

Model	Un-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	.632	.245		2.586	.011
JPS	.745	.074	.639	10.119	.000
JTS	.438	.196	.541	7.241	.001

Table 5 shows that “Job pressure stress is significantly associated with work family conflict”. Where B= .75, β= .64, t (148) =10.12 and p < .001 (p shows significance). Table also indicated that “Job threat stress is also significantly associated with work family conflict”. Where B= .44, β= .54, t (148) =7.24 and p ≤ .001 (p shows significance). It means when job pressure stress and job threat stress at work place increases, then work family conflict also increases. Both stresses has a positive relationship with WFC. On the basis of result we reject the null hypothesis and accept the alternative hypothesis that is “Job stress has a significant influence on work family conflict”.

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.739	.609	.605	.78636

Note: Predictor (constant), JPS & JTS

Table 6 indicates the model summary for the hypothesis (Job stress has a significant influence on work family conflict). In this table, R-Square is .609, it means 60.9% of the variance in work family conflict has been explained by job stress (job pressure stress and job threat stress) at work.

H₀: Men will have not a higher association than women with work-family conflict.

H₂: Men will have a higher association than women with work-family conflict.

Hypothesis 2, “Men will have higher mean scores than women on work-family conflict” was supposed to find out the result regarding gender affects on work family conflict. One way ANOVA (analysis of variance) was conducted to find out the significance between males and females.

Table 7: Analysis of variance of gender on Work Family Conflict

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.819	1	3.819	3.742	.055

Within Groups	151.010	148	1.020
Total	154.829	149	

Note: Work Family Conflict is dependent variable

Table 7, indicates that “there was no significant difference between men and women’s work family conflict”. Where $F(1,148) = 3.74$ with $p > .05$. It means, men and women both had the same scores related to work family conflict.

H₀: Women will have not a higher association than men with job stress.

H₃: Women will have a higher association than men with job stress.

According to hypothesis 3, it was expecting that “Women will have higher mean scores than men on job stress”, but one way ANNOVA rejected to this hypothesis.

Table 8: Analysis of variance of gender on Job Stress

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.069	1	.069	.090	.764
Within Groups	113.850	148	.769		
Total	113.919	149			

Note: Job Stress is a dependent variable

Table 8, illustrates that “there was no significant difference between women and men’s job stress scores”. Where $F(1,148) = .09$ with $p > .76$, which shows that women and men both had the same scores at job stress.

5. Discussion

This study examined Job Stress (job pressure stress and job threat stress) and Work Family Conflict among private banks of Peshawar, KPK, Pakistan. The finding of the current research study shows that job stress was positively related or associated with work family conflict. According to the results, when job stress increased at work place, then automatically work family conflict increased among banking employees. While on the other side, result were not supported the gender differences, in a model. There is no significant difference between male and female on the job stress and work family conflict & Men and women had almost same score on job stress and work family conflict.

As expected, job stress was associated with work family conflict. Banking staff shows positive, associated between job stress and work family conflict. As job stress at bank increased the work family conflict also increased. According to Greenhaus and Beutell(1985), O’laughlin and Bischoff (2005), increased level of work stress tends to increased level of work family conflict across the globe, among a variety of professions. Job stress is highly associated with high level of WFC (Rogers & May, 2003; Heller & Watson, 2005; Voydanoff, 2004). The result of this study also line with Suryawanshi and Mali (2013).

The second objective of the study was to examine the relationship of gender differences with job stress and work family conflict. However the result was against to supposed hypothesis, regarding to gender differences. Results of this study explored that men and female both have same mean or same impact on job stress and work family conflict. Men and women both have no significant differences, with hypothesized variable. This result is inconsistent with past researches Brotheridge and Lee, 2005; McElwain et al, 2005; Byron, 2005; Leiter and Durup, 1996; Wierda-Boer et al,

(2008). However the occupations of participants were different, in above mentioned researcher's work. These findings suggested that when men and women both are engaged in the same profession or work, then both are committed similarly to their work and family life (Hashim, 2014).

5.1 Conclusion

This study shows that increasing conflict in the professional life of bankers is due to their family responsibilities and increasing conflict in family life is due to their occupational demands of banks. It is concluded from the finding and discussion of this research that private sector banking staff are facing imbalance between family life and work life. It is proved that a relationship exists between job stress and work family conflict for banking staff of private banks.

It is said that "human are such assets for an organization which doesn't appear in the balance sheet, but organization exists solely depends on their ideas, creativity and their efforts towards their goal", (Usman, Ahmad & Akbar, 2011). Similarly, bankers are considered to be one the most important pillars on which banks stands.

5.2 Recommendations of the Study

The banks should need to support and keep relaxed to its staff, with no pressure and threat stress on the job. Bankers should get mentally and physically support from their family, to perform best at workplace without any conflict between job and family. The banks should need to make a clear job description for its employee, Instead of ambiguous job description. The banks should need to make employees friendly policies, which would not create any sort of conflict between their professional and home life. Bank's human resource department and managers may be in a best position to build resilience amongst employees. Bank should need to reduce job threat symptoms. Bank should need to focus on Employee Assistance Programs (EAPs) and person- centered stress management techniques to reduce individual problems.

5.3 Suggestions for Future Study:

The scope of research study is limited by sole use of quantitative data gathering techniques and analysis. According to McDonald & Friedman (2002), Qualitative techniques could gather more rich data or sources of information. A multi-method approach (combination of qualitative and quantitative) could be consider to avoid biases in methodology, in future studies (Dyer, 2006). Another research gap for the future study was inability to test accurate relationship between job stress and work family conflict problems due to single point data and co relational analysis. In the future study we would also investigate moderators and mediators between job stress and work family conflict.

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