

Work-family, family-work conflict and subjective well-being of commercial bank employees in Bangladesh: The moderating effects of organisational supports

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Abstract

The present study attempts to test the moderation effects of organisational supports in the relationships between Work Family Conflict (W to FC), Family Work Conflict (F to WC) and subjective well-being. Multi-group analysis using Structural Equation Modelling (SEM) was used to examine the moderating effects of organisational supports on the relationship between WFC/FWC on subjective well-being based on a sample of 277 respondents who were the employees of commercial banks in Bangladesh. The fundamental finding of this research is that organisational support does not moderate the relationship between W to FC / F to WC and subjective well-being. This study has added value to the HRM and organisational behaviour literature by determining the circumstances that affect the influences of work family conflict and family work conflict on subjective well-being. Nevertheless, attempts should be made in the future at addressing the effects of other potential moderators like family size, cultural practices, leadership style and personality traits on the relationship between Work Family Conflict (W to FC), Family Work Conflict (F to WC) and subjective well-being.

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Keywords: Commercial Banks, Employees, Family Work Conflict, Well-being, and Work Family Conflict.

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1. Introduction

The very beginning researches treated work and family as both physically and logically separate organs and functionally independent but the area of work and family research had emerged in the research literature in 1960s to 1970s and stated that it is an “Open-Systems Approach” (Katz & Kahn, 1978) [1]. According to the system theory (Robbins et al., 2014) [2], the organisation is an open system where professional activities and work life are not only influenced by organizational related factors but also external influences, which include social life, personal life and family life factors. However, for every working man and woman, family and work atmospheres are one of the primary concerns where they are supposed to perform a plenty of roles and responsibilities which emerge the essence of huge time with energy. Earlier studies showed that W-FC has two directions where the first direction (W to FC) is due to the intervention of work roles with family roles and second direction (F to WC) is due the interference of family roles with work roles (Beutell, 2010; Kinnunen et al., 2010) [3] [4]. In addition, (Minnotte et al. 2013, 2015; Nelson et al. 2012) [5] [6] [7] stated that W-FC indicates a communal association between work and family, where work can negatively affect family (W to FC) and family can negatively affect work (F to WC). However, the findings of the earlier studies (Kinnunen et al., 2010; Lu et al., 2010) [3] [8] confirmed that W-FC of each directions have some negative consequences for employees and organizations (dissatisfactions regarding job, life and family, increased turnover intention).

At present, based on the official page of Bangladesh Bank (Central Bank of Bangladesh), there are 58 scheduled banks (Following Bank Company Act, 1991) operating their banking activities in Bangladesh. Authoritatively, in a general working day, workforces in Bangladesh are compulsory to work six to eight hours and usually, for banking organization it is (10.00 am-6.00 pm) but bank employees are commonly instructed to continue the work even after the closing time of working hour. In terms of this situation, the former governor Bangladesh Bank (Dr. Atiur Rahman) stated in a meeting that “this is not humane” (<http://www.thedailystar.net>). Due to the excessive competitions among the banks, extreme workloads and career pressure force the banking employees to work extra time for the bank without considering their family lives properly. So, there might be a disparity between work life and family life which is the cause of W-FC. In order to mitigate W-FC, supports play a vital role because past studies have shown that organisational supports are negatively related to W-FC (Huffman, 2014) [9]. On the other hand, According to Achour, Grine, Nor & MohdYusoff (2015) [10], well-being has significant effect on work, life and productivity but still the concept of well-being is not clear and not commonly accepted to the researchers due to the diverse viewpoints of well-being. Simply, McGillivray (2007) [11] states that well-being is the reflection of the level of comfortability experienced by the employees. Consequently, well-being can be measured by subjective or objective manner. In this study, subjective well-being has been

considered including job, family and life satisfaction based on the literature of (Achour, Grine, Nor & MohdYusoff, 2015) [10]. However, the influences of W-FC on well-being and other outcome variables such as turnover intention, job, life and family satisfactions have been extensively researched in terms of the various occupational employees such as social workers, hotel employees, college professors, and software workers (Karatepe & Kilic, 2007; Namasivayam & Zhao, 2007) [12] [13] but less attention has been given in relation to the bank employees, especially in the context of a collectivist society like Bangladesh. And, nearly every research found the organisational support and rests are antecedents W-FC which are negatively related with W-FC (Huffman, 2014) [9]. Alongside, researchers consider one directions of W-FC (W to FC) but Maertz & Boyar (2011) [14] suggested that researchers should use both of the directions. W-FC because of the diverse effects of outcome variables. Accordingly, to fill up the gaps researchers used some principles of COR theory with suggestions Maertz & Boyar (2011) [14], and tried to find out the test the moderating effects of organizational supports within and out of both directions of W-FC and subjective well-being of bank employees in Bangladesh. In consistent with this specific objectives, the following objectives need to be addressed.

1. To explore the effect of W to FC on subjective well-being of commercial bank employees in Bangladesh.
2. To scrutinize the consequence of F to WC on subjective well-being of commercial bank employees in Bangladesh.
3. To test that organizational supports might be a moderator in the relationship between W to FC and subjective well-being of commercial bank employees in Bangladesh.
4. To test the moderation effect of organizational supports in the relationship between F to WC and subjective well-being of commercial bank employees in Bangladesh.

2. Literature Review, theories and hypotheses development

For better understanding the meaning of W-FC, two vital theories; a) Boundary theory, b) Border theory were used by the earlier researchers in this field. However, in comparison of these two theories, though the border is somewhere recent but it helps more to understand the relationship exist between work and family in recent civilizations (Chen et al., 2009) [15] similar with the boundary theory, border theory also explains that, work and family are two separate domains, furthermore, it focuses the effects of each domain on other domain (Chen et al., 2009) [15]. On the basis of the principles, the following framework can be formulated.

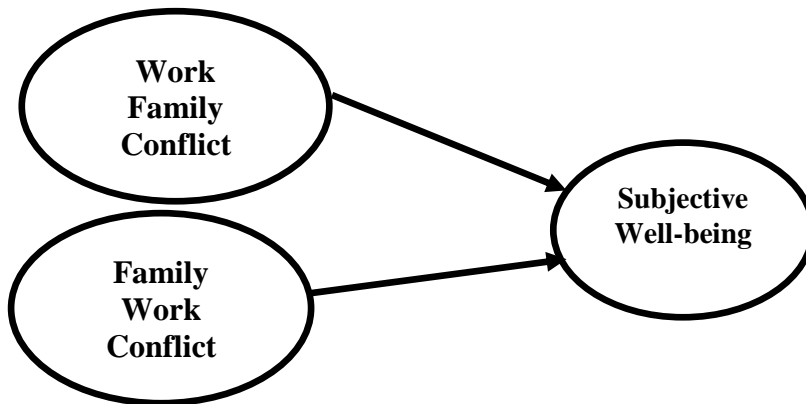


Figure 1: Framework using work family border theory

In order to investigate the intervening effect, Grandey and Cropanzano (1999) [16] suggested that Hobfoll's Conservation of Resources (COR) theory may be an effective theory. Notwithstanding, the fundamental principle of COR theory is that a worker dependably battles to assemble, secure and hold the resource (Hobfoll, 1989) [17]. In this paper, organizational supports consider as one of the resources and that can moderate the relationship between both directions of W-FC and well-being. Presently, in light of the extents these two theories the accompanying research framework is planned.

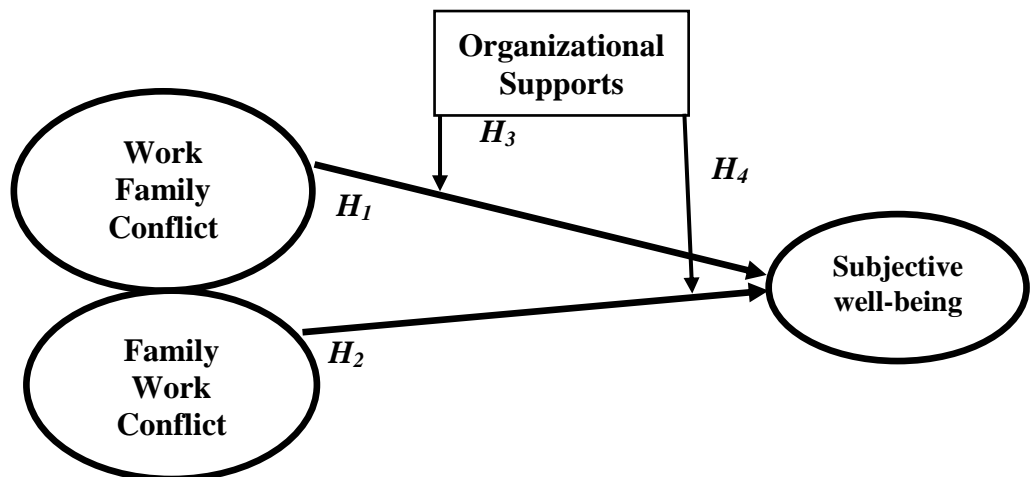


Figure 2: Research framework

2.1 W to FC and subjective well-being

With the consideration of diverse cultures and numerous professionals, the associations between W-FC and several outcome variables (job, family and life satisfactions) have been investigated and found a negative relation among them (Rahman et al., 2018, Kalliath & Kalliath, 2013; Anafarta, 2011; Namayandeh, Juhari, & Siti Nor, 2011; Tanaka, Maruyama, Ooshima, & Ito, 2011) [18] [19] [20] [21] [22]. To understand the relationships between W to FC and several outcome variables in a better way, few researchers have taken a decision to conduct Meta-analysis. For example, Allen et al. (2001) [23] in their Meta-analysis including 67 works of different group of employees resulted a negative relation between the W to FC and family satisfaction ($r = -.0.17$; $n = 2,053$). Recently, Amstad et al. (2011) [24] conducted another Meta-analysis based on 98 studies and reported a substantial negative connection between WFC and family satisfaction ($r = -.0.18$, $n = 6,820$). Apart from the relationships, few researchers also tried to examine the effects of W to FC on several outcome variables. For example, Rahman et al (2018) [25] have published a paper on the private university academicians of Bangladesh and found that there is a significant negative effect of only W to FC on job satisfaction. In addition, from the study of Cortese et al. (2010) [26] which consists of 351 professions in Italy and it was found that W to FC has a negative effect on well-being and the existence of W to FCs are the causes of reducing the well-being. So, according to the review of literature, the subsequent hypothesis can be formulated.

H₁: W to FC has negative effect on subjective well-being of employees of private commercial banks in Bangladesh.

2.2 F to WC and subjective well-being

As earlier stated in the introductory part that most of the earlier researchers only focused on the one dimension of W-FC, so, it is difficult to find out the relationships between F to WC and other outcome variables. However, with a view to understating the relationships between F to WC and several outcome variables in a better way, few Meta-analyses have been conducted. For example, the findings of meta-analysis of Amstad et al. (2011) [24] confirmed a negative relation between F to WC and family satisfaction ($r = -.0.21$, $n = 6,737$). Moreover, based on 124 nursing home employees Boyar and Mosely's (2007) [27] done a study to investigate the relationship between the F to WC and family satisfaction and found a negative relationship. Recently, Rahman et al, 2018; Uddin et al, 2017; Rathi and Barath 2013) [28] [29] [30] showed the relationships and effects of both directions of W-FC on various outcome variables (job, family and life satisfactions). From the studies of Rahman et al (2018) [28] and Uddin et al, (2017) [29], it was found though F to WC and job satisfaction are significantly correlated but F to WC has no significant effect on job satisfaction. Apart from

that, Rathi and Barath (2013) [30] found a major negative relation between the WFC, FWC and well-being on the 148 police staffs in India. So, from the assumption from the literature review, the following hypothesis can be formulated.

H₂: F to WC has negative effect on subjective well-being of employess of private comercial banks in Bangladesh.

Though, in the most of the earlier studies, organizational supports were considered only the antecedents of both directions of W-FC but recently it has been found that some of the scholars are trying to examine the moderating effect of perceived social supports in the relationship between both directions of W to FC and several outcome variables such as job, family, life satisfactions as well as well-being (Karatepe & Kilic, 2007; Lu et al., 2010) [12] [8]. In the following sub sections, two hypotheses are formulated in relation to the previous literature supports.

2.3 W to FC and subjective well-being moderated by organizational supports

Many of the previous researchers such as Matthews et al. (2010) [31], Seiger & Wiese (2009) [32] had given an effort to find out the moderating effect of social supports in between W-FC and job satisfaction (Michel et al. 2010) [33]. Later that, Ferguson et al. (2012) [34] additionally stepped through an activity to exam the moderation effect of apparent social support on the connection between WFC and job satisfaction. However, he also did not focus on F to WC in the model. Similarly, Greenhaus et al. (2011) [35] examined the impact of family-support in between work family balance and WFC. So, in relation to the above literatures the subsequent hypothesis can be suggested.

H₃: Organizational supports may moderate the relationship between W to FC and subjective well-being.

2.4 F to WC and subjective well-being moderated by organizational supports

O'Driscoll and colleagues (2004) [36] also carried out a longitudinal study which explained work supports moderate the relationship between W to FC and F to WC with family satisfaction. In addition, Ng & Sorensen (2008) [37] stated that the relationship between W-FC and job satisfaction significantly moderated by coworker support (work supports). However, with the consideration of above literatures, in this study, the following hypothesis may propose.

H₄: Organizational supports may moderate the relationship between F to WC and subjective well-being.

3. Methodology

3.1 Sample and procedure

With the end goal to gather the data, a structured questionnaire which consists of close-ended questions were sent it to the employees of private commercial banks in Bangladesh. Among all the variables used in the questionnaire and the study as well, W to FC and F to WC were treated as independent variables while subjective well-being was taken as dependent variable and organisational supports play as a role of moderating variable. The study used convenience sampling method with the distribution of 400 questionnaires for collecting data from the respondents. At the time of data collection, among all the respondents married employees sought more attention only because they have the experiences to take challenge for coping up with work and family roles. In encouragement of satisfying the conditions of respondents to assemble for completing the survey, researchers decided to translate the questionnaire from English to Bangla (native language). Accordingly, from all the distributed questionnaires, 294 fill up copies were returned but 17 questionnaires were discarded because of the respondents incompatible information where missing data (09) and outliers (08). At last, the study used 277 (sample size) employees of private commercial banks in Bangladesh.

3.2 Participants

Within the think about, among all the respondents 79% were male and rest of the respondents were female counterpart. It has been clearly stated before, this study has highly focused on married respondents so, 93% of respondents surrounded by married with the rest single. 59% of the respondents were 32 years or above of age limit and 57% of respondents have 1- 8 years long time job experience. Again, majority of the respondents (72%) live in a nuclear family on the other hand 38% of respondents remain with their parents.

3.3 Measures

Byron (2005) and Eby et al. (2005) [38] [39] suggested using the dual dimension of W-FC because many past empirical literatures revealed that, each of the conflict, either WFC or FWC, might have diverse circumstances. Therefore, in this study, both of the dimensions in W-FC (W to FC and F to WC) Carlson, Kacmar & Williams (2000) [40] was applied and considered independent variables. Both of the independent variable comprises 9 items i.e. “The time I devote to my job keeps me away from participating in household responsibilities”. “When I get to work from home, I am often too frazzled to participate in job responsibilities”. Whereas dependent variable (subjective well-being) measured by 18 items under three dimensions (job satisfaction, family satisfaction and life satisfaction) of Achour, Grine, Nor & MohdYusoff, 2015 [41] such as “I find real enjoyment in my job”. Nonetheless, moderating variable is considered as organizational support. In this study, a five-point Likert type scale was adopted

ranging from (1) “strongly disagree” to (5) “strongly agree” for getting respondents’ opinions.

3.4 Reliability, unidimensionality and validity

In order to get the data with acceptable reliability, the researchers translate the questionnaire from English to native language of the researchers (Bangla) and the results of the reliability test of the study confirms more than .80 as shown in Table 1.

Table 1: Measures of reliability and validity

	OI	α	UI	CR	AVE	RMSEA	GFI	AGFI	CFI	X^2/df
SWB	18	.832	10	.836	.511	.049	.981	.944	.987	1.35
W to FC	9	.831	4	.833	.512	.026	.977	.941	.956	1.26
F to WC	9	.822	4	.827	.521	.044	.944	.923	.941	1.28
OS	6	.779	4	.789	.49	.012	.924	.913	.911	0.59

Besides the reliability test, researchers test the unidimensionality of the study using Confirmatory Factor Analysis (CFA) of each individual variables (shown figure 3, 4, 5 and 6).

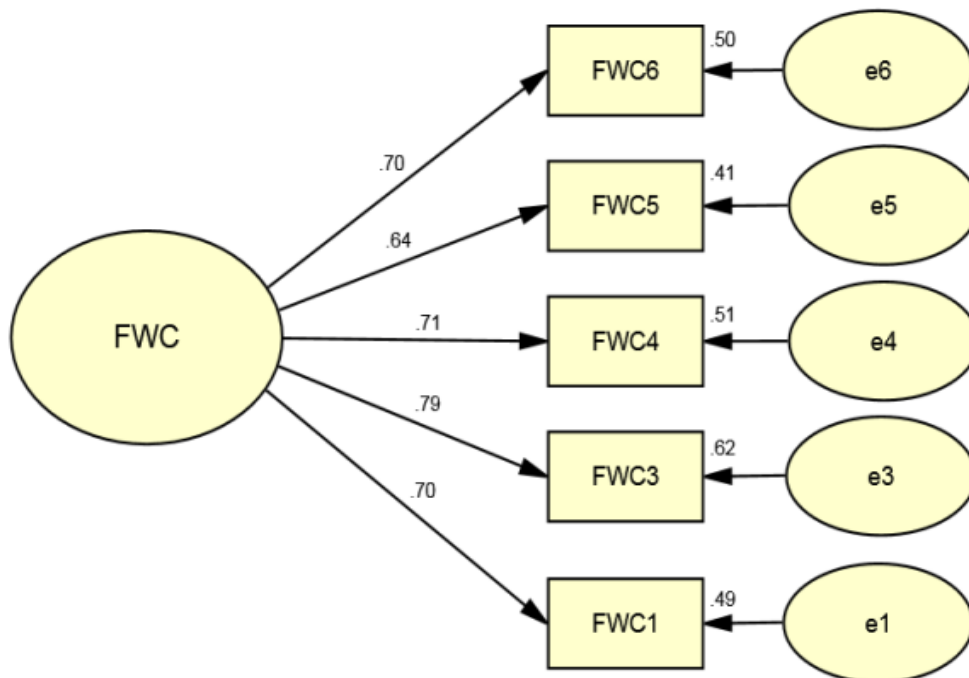


Figure 3 & 4: CFA for F to WC

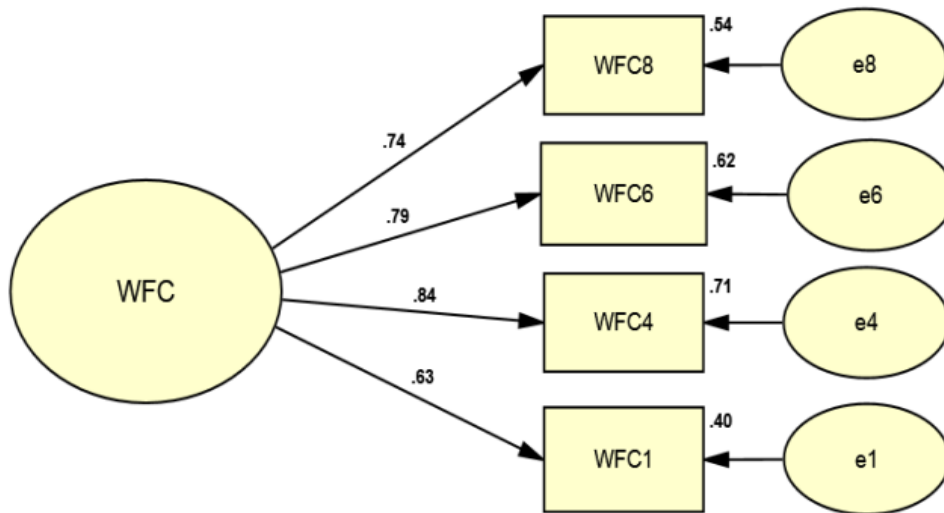


Figure 3 & 4: CFA for W to FC and F to WC

The results of the CFA for individual research variables confirmed an acceptable factor loading of above 0.6 (Awang, 2012) [42]. Thus, it can be said that the unidimensionality was achieved for this study. The factor loading of each item (0.6) were considered as best fit where convergent, construct and discriminant validity have been considered.

3.5 Plan for analysis

Data analysis of this study conducted with the usage of AMOS and SPSS software. First of all, the descriptive statistics and the correlation analysis were done using SPSS (Table 3). Additionally, researchers used multi-group analysis to test the moderation effects of organizational supports. Both the measurement and structural model used in this study organizational support acts as a moderator which was not included. Subsequently, researchers decided to test the model fit (measurement model) before all the analyses and hypothesis test because unless the model fit, the structural model will give the poor results. The model (Measurement Model, Figure 7) used this study is a good fit and the fit indices of model is showing below in a Table 2.

Table 2: Model Fit Indices (Measurement Model)

Name of the Category	Name of Index	Results for Model 2	Level of Acceptance
Absolute fit	RMSEA	.026	≤.08
Incremental fit	GFI	.998	>.90
	AGFI	.985	>.90
	CFI	.992	>.90
	NFI	.993	>.90
Parsimonious fit	Chisq/df	1.21	≤5

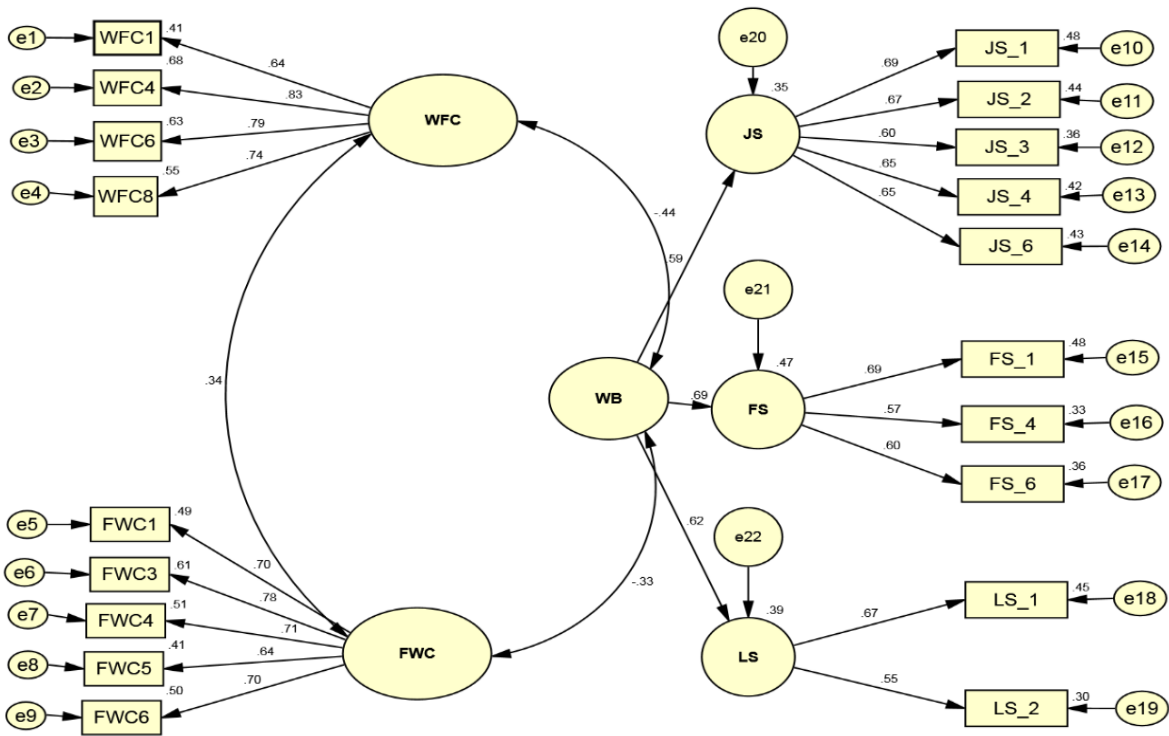


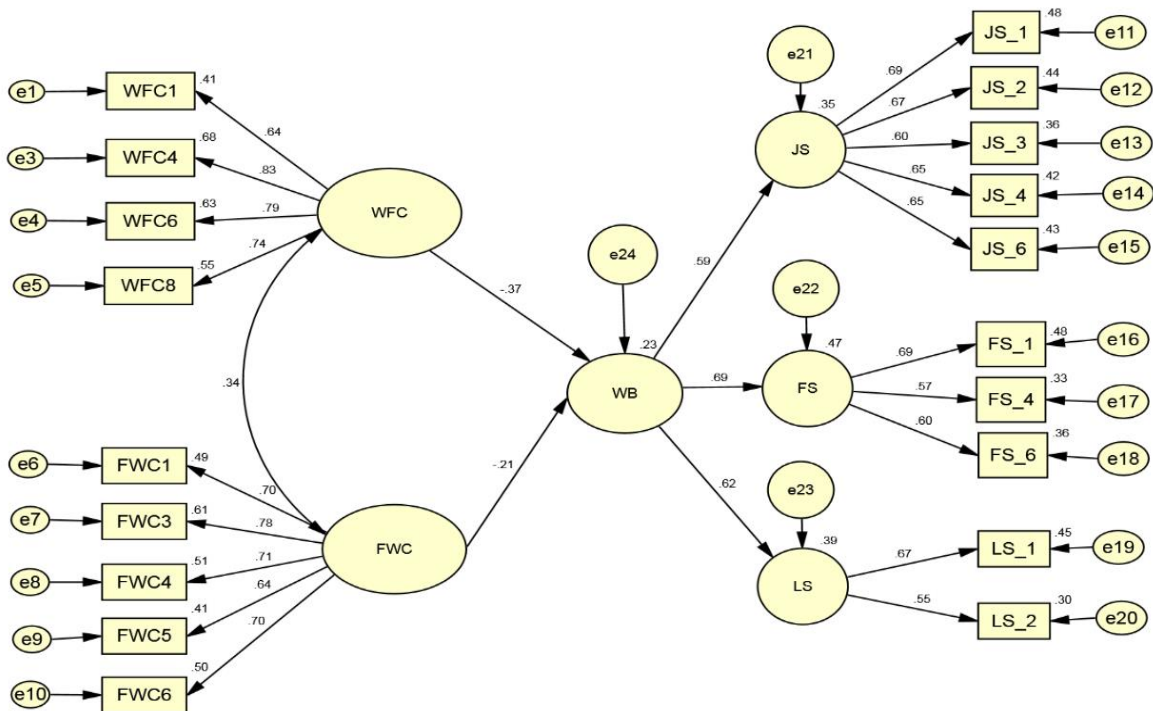
Figure 7: Measurement Model

4. Results and findings

Table 3: Descriptive and correlation analysis

	Mean	SD	1	2	3
Well-being	3.60	.50	1		
WFC	2.98	.56	-.44**	1	
FWC	2.59	.54	-.33**	.34**	1

Table 3 presents that the mean value of WB ($m=3.60$, $SD= \pm 0.50$) of the employees of commercial banks in Bangladesh is moderate level. However, in terms of W to FC and F to WC the mean values are ($m=2.98$, $SD=\pm 0.56$) and FWC ($m=2.59$, $SD=\pm 0.54$) respectively. In order to understand the strength of the relationships among the variables, correlation analysis was conducted and found that both W to FC ($r= -.44$, $p<0.00$) and F to WC ($r= -.33$, $p<0.00$) have a negative relationship with subjective well-being.



Structural Model

Figure 8: Structural Model

Table 4: Direct Effect Using Structural Model

			Estimate	S.E.	C.R.	P
W to FC	-----	WB	-.37	.044	-3.120	.002**
F to WC	-----	WB	-.21	.036	-2.706	.007**

R²=.23

Figure 8 and Table 4 indicate the direct effect of W to FC, F to WC and subjective well-being. Overall, W to FC and F to WC explained 23% variance in subjective well-being ($R^2=0.23$). Specifically, results indicated that both the directions of W-FC (W to FC and F to WC) have significant negative effect on subjective well-being. However, the β value for W to FC ($\beta = -.37$, $p < 0.002$) and β value for F to WC ($\beta = -.21$, $p < 0.007$). Therefore, H_1 and H_2 are supported.

Table 5: W to FC and subjective well-being moderated by organisational support

Models	W to FC		
	CMIN	P	CMIN/DF
Unconstrained	30.31	.666	.817
Measurement residuals	48.79	.569	.906
Saturated model	.000		
Independence model	764.85	.000	12.841

In order to determine the moderation effects of organisational supports, Multi group analysis (AMOS, 23 version) was used based on the steps given by Awang (2012) [42]. In the first step, we tested the moderation effect on the overall W to FC-subjective well-being model. In order to test the overall model, a comparison is shown between the unconstrained model and measurement residual model. If the both models are significant and the chi-square (X^2) value of the unconstrained model (UM) is smaller than measurement residual model (MRM) then it can be said that there is moderation effect. From the Table 5, it was found that (X^2) value (30.31) of UM is smaller than MRM (48.79) but statistically both models are not significant $P > .05$. So, it can be said, that organizational supports does not moderate the relationship between W to FC and subjective well-being. Thus, H_3 is rejected.

Table 6: F to WC and subjective well-being moderated by organisational support

Models	F to WC		
	CMIN	P	CMIN/DF
Unconstrained	55.47	.026	1.388
Measurement weights	68.86	.007	1.480
Structural weights	70.37	.006	1.487
Structural covariance	70.68	.008	1.460
Structural residuals	71.41	.010	1.442
Measurement residuals	81.65	.008	1.504
Saturated model	.000		
Independence model	710.23	.000	12.761

But, in terms of the moderation Table 6 (F to WC-subjective well-being), it was found that the value of chi-square (X^2) in relation to UM 55.47 is smaller than measurement residual model 81.65. In the next step, it was also found that both of the models are statistically significant $P \leq .05$. So, with a view to checking this chi-square (X^2) difference whether this difference is significant or not, the researchers used the model comparison Table.

Table 7: Chi-square (X^2) significance

Model	DF	CMIN	P	NFI Delta-1	IFI Delta-2	RFI rho-1	TLI rho2
Measurement weights	6	13.39	.037	.019	.020	.008	.009
Structural weights	7	14.89	.037	.021	.022	.008	.008
Structural covariance	8	15.21	.055	.021	.022	.006	.006
Structural residuals	9	15.94	.068	.022	.023	.004	.005
Measurement residuals	17	26.18	.071	.036	.038	.001	.001

Table 7 showed the difference between the chi-square (X^2) values of measurement residuals and unconstrained model to be $(81.65 - 55.47 = 26.18)$. But, this difference is not statistically significant. So, it can be said that, there is no moderation effects organizational supports on the relationships between F to WC and subjective well-being of employees. Thus, H_4 was also rejected.

5. Discussion of findings

With the supports of earlier literatures, in this study, W to FC and F to WC are considered the negative predictors of subjective well-being of employees of private commercial banks in Bangladesh. It is mentioned earlier, most of the respondents of this study were married or some of them have children even who hold all the responsibilities for managing the demands of family and organization

as well. Respondents of this current study might undergo with some conflicts in relation to make up the assigned duties from work and family such as; one may feel blemish while he/she is not able to spend quality time with their families because of spending time to manage the work demands and vice versa. Consequently, this can significantly affect the employees' subjective well-being. The employees of Bangladesh are bound to play different roles at workplace (employee) and at home (e.g. husband, wife, parent, son and daughter), but sometimes, they cannot balance these roles properly thus the conflict arises and this situation directly or indirectly affect employee's subjective well-being.

However, based on the statistical findings, H_1 and H_2 of this study are accepted that indicates in terms of the employees of commercial banks in Bangladesh, both directions of W-FC (W to FC and F to WC) have significant negative effect on subjective well-being. The findings of this study are consistent with the findings of (Uddin et al., 2017; Kalliath & Kalliath, 2013; Anafarta, 2011; Namayandeh, Juhari, & Siti Nor, 2011) [29] [30] [20] [21]. In addition to this, the findings are predictable with the quintessence of work family border theory and COR theory which could be utilized as the reason for clarifying the impact of both directions of W-FC and their antecedents on subjective well-being (job satisfaction, family satisfaction and life satisfaction). As indicated COR theory, utilization of resources in a single domain (work) is probably going to encounter elevated amounts of contention in the family domain (WFC), likewise, resources consumed at family domain encountering high level of conflict at work. From this finding, now, it is clear that employees' subjective well-being will must reduce when the level of W-FC will increase. If the higher authorities of banking organizations in Bangladesh cannot manage the situations relating to W-FC properly, it will adversely affect the employees' subjective well-being.

However, it was also assumed that organizational supports may act as a moderator between both directions of W-FC and subjective well-being. But, the finding of the present study showed that organisational supports do not play as moderator between W-FC and subjective well-being. Nevertheless, these outcomes do not show the consistency with the findings of earlier studies (Rahman et al., 2018, Salami, 2007; Lingard & Francis, 2006) [43] [44] [45], it is consistent with the findings of (Parasuraman et al., 2002; Frone et al., 1991) [46] [47]. However, in this research paper, respondents reported positive experience regarding organisational supports which can ensure the employees' subjective well-being.

6. Contributions of this research

From the findings of this study, it has found that both directions of W-FC have significant negative effect on employees' subjective well-being which supports the assumptions of work family border theory. Moreover, the prediction was in relation to COR theory that organizational supports may moderate the relationships. But, in terms of this study, it is found that organizational supports do

not moderate the relationships. So, it can be said that partially this study is theoretically supported.

In terms of practical contributions, both employees and banking industries will be benefited from the findings of this study. Earlier studies have already proved that both the directions of W-FC have damaging consequences for employees which are the causes of reducing employees' well-being that is also harmful for the organizations (Beutell, 2010 Kinnunen et al., 2010) [3] [4]. So, the higher authorities of banking organizations of Bangladesh should give more attention and try to adopt measures that can reduce W-FC and ensures the subjective well-being of banking employees in Bangladesh.

7. Limitations and further research

Limited application of the findings is the first limitation of this study because only the employees of private commercial banks are included which makes the difficulties to generalize across the other industries. Secondly, the constructs investigated in the research model e.g., W to FC, F to WC, subjective well-being and organizational supports, were measured using the self-report method which may be the cause of common method variance and consistency bias. However, future research, alternative methods of data collection, such as focus group or direct interview can be applied. Finally, the study focused the cross-sectional design which creates the barriers to find out the causal relationships among the variables. So, in future researchers may focus on longitudinal study.

8. Conclusion

As earlier mentioned in the introductory part that employees in banking organisations have to perform their jobs under continuous pressures. Moreover, due to the high job demands and the mismatch natures of work and the family responsibilities, they often experience W-FC. From the earlier findings of the previous studies, W-FC has damaging effects on both employees and their organizations, so, it is very essential for researchers and employers to understand the natures and impacts of W-FC on subjective well-being. The management authority in Bangladesh usually adopted cynical approach in dealing with job satisfaction and family satisfaction and a more affirmative approach to work-family issues such as, W to FC, F to WC and work family balance. However, if management desires to achieve business goals and seek employees' well-being, there is no other better option than looking after the work and family lives of their workforce. Similarly, management policy formulation should concentrate more on human issues such as, time flexibility, allow work at home during family crisis, family-friendly work environment to combat against work-family issues and increase employee well-being. As per result, work-family conflict mostly depends on organizational policies and practices developed and enforce by management.

Management support in work-family conflict is seemed to be more imperative because management develops rule and system within the organization. Management support found more effective in reducing WFC than that of the organization itself or supervisory support in particular. Thus, management policy and decision are more important in reducing work-family conflict. Management or policy maker in Bangladeshi organizations should come forward with more constructive approaches to work-family issues.

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