

Antecedents of Work-Family Conflict among Frontline Bank Employees

Abha Bhalla

Senior Research Scholar,
Guru Nanak Dev University,
Amritsar

Abstract

In today's global and competitive work environment, service industries strive hard to create and retain a pool of satisfied customers. To accomplish this, role of frontline employees is regarded crucial as they are the first and only representation of a service firm or brand. Research evidence that frontline employee's work beyond scheduled working hours and inflexible schedules to serve relentless horde of customers, which adversely affects their wellbeing and family life. Considering this, the present study attempts to understand the negative spillover of increased work demands on the family life of frontline employees. The study has two major goals- (i) to assess the prevailing status of work-family conflict, and (ii) to examine the factors affecting work-family conflict perceived by frontline bank employees in the Indian context. To fulfil stated goals, data were collected with the help of personally administered survey instrument consisting 44 items whose response options ranged from 1 to 5. On the basis of convenience sampling, 200 frontline employees were contacted personally from 17 private bank branches of Amritsar city, of which 146 usable questionnaires were received back. Data were analysed using appropriate statistical techniques like Exploratory Factor Analysis, Correlation and Regression analysis. Results revealed that prevailing status of work-family conflict is high for frontline employees as they experience it significantly more than 'sometimes'. Significant differences with regard to gender and parental status were observed such that women and parent employees experience greater work-family conflict than their counterparts. Further, results revealed increased job time demands, role overload, non-supportive work culture, lack of family social support and aggrieved customer behaviour as the major factor affecting work-family conflict of frontline employees. The findings have an important implications for banks and other service organizations.

Keywords: Work-Family Conflict, Frontline Employees, Banks, Service Industry, India

Introduction

In the present competitive work environment, frontline bank employees play a critical role in providing high quality services and creating a pool of loyal customers (LeBlanc and Nguyen, 1988; Yavas et al., 2003). This is because frontline employees serve as the most critical link between customers' service excellence demands and management's productivity and performance requirements (Yavas et

al., 2013). Despite this recognition, research has shown that frontline bank employees experience more work related stress that gets spilled over to their family domain (Karatepe et al., 2006) and there is a lack of family-friendly policies or there are problems associated with the implementation of these policies in the retail banking environment (Hyman and Summers, 2004; Aycan and Eskin, 2005). As a consequence, frontline bank employees experience a high level of work-to-family conflict.

Work-family conflict is a psychological concept based on the scarcity hypothesis that states 'individual has scarce resources (time, energy and skills) to allocate to life's multiple roles, and participation in work role depletes most of his resources and leave him with a few resources that affects the performance of family role'. Specifically, it refers to 'a form of inter-role conflict in which the general demands of, time devoted to, and strain created by the job interferes with performance of family-related responsibilities' (Netemeyer et al., 1996). Previous research has shown that work-to-family conflict has an adverse effect on the job outcomes of frontline employees like job satisfaction, turnover intentions and affective organizational commitment (Babakus et al., 1999; Boles et al., 1997; Netemeyer et al., 2004), therefore it should be kept to the minimum.

The present level of understanding about work-family conflict has been most contributed to the studies conducted in the western or affluent countries bestowing individualistic culture. However, work-family conflict being a cultural specific phenomena (Powell et al., 2009), therefore, conducting studies in a collectivist society like India may portray different results. Furthermore, the Indian Banking Industry which was operating in a bureaucratic style prior to 1991 had undergone large scale transformation with the opening up of the economy. At the same time, development in technology has advanced marketing concepts like plastic money, automatic teller machines (ATMs) and internet banking, which has increased the scale of banking operations. As a result, frontline employees, who represent their bank, interact more with demanding customers and have to work long hours to handle needs of the customers. Unexpectedly, frontline bank employees deal with dysfunctional customer reactions, work beyond schedule working hours and thus get prone to elevated job stress. Moreover, some of the recent Indian government initiatives like Jan-Dhan Yojana, Demonetization Drive and Sukanya Samridhi Yojana exacerbated frontline bank employees' job stress level as customers' footfall increased manifold. Considering this, the study has two major goals to fulfil. Firstly, to investigate the prevailing status of work-family conflict among frontline bank employees in the Indian context and secondly, to examine the factors affecting frontline employees' perception of work-family conflict.

Review of Literature

Previous research has well documented the crucial role of frontline employees in the service marketing and management literatures (Bowen and Schneider, 1988; Rust et al., 1996) as they play a pivotal role in delivering high service quality to the customers (Babakus et al., 2003). However, research also showed that though frontline employees are 'the first and only representation of a service firm' (Hartline, Maxham, and McKee, 2000), still they are susceptible to high job stress (Weatherly and Tansik, 1993), work-family conflict (Boles and Babin, 1996; Netemeyer, Brashear-Alejandro and Boles, 2004), turnover intentions and low affective commitment and job satisfaction (Karatepe and Baddar, 2006).

Brown and Peterson (1993) and Babin and Boles (1996) explored work role variables, such as role conflict and role ambiguity as the major predictors of job related stress of retail sales personnel. Role conflict occurs 'when an individual receives incompatible demands from different parties such as managers, colleagues, and customers', while role ambiguity occurs 'when an individual does not possess adequate information in order to perform job related tasks in the workplace, or is unaware of how his ultimate performance will be evaluated' (Rizzo et al., 1970). Later, Harris and Reynolds (2003) observed that frontline employees are subjected to incivility and aggressive customer behaviours as their working involves a high degree of face-to-face interaction with aggrieved customers. Karatepe and Kilic (2007) asserted frontline employees often work long hours, inflexible schedules, have limited weekends, time-offs and carry heavy workload. As a consequence, they experience elevated levels of job stress and negative attitudinal outcomes like work-family conflict.

Yavas and Babakus (2010) observed low organizational support and low customer orientation as important reasons for attitudinal negative outcomes (like job strain, job dissatisfaction, work-family conflict) among frontline bank employees. They included six dimensions to the organizational support such as supervisory support, training, servant leadership, rewards, empowerment and service technology support. In addition, they defined customer orientation as an employee's tendency or predisposition to meet customer needs in job or on-the-job context. Recently, Karatepe and Aga (2013) found lack of job resourcefulness and lack of co-worker support as the other reasons for job stress and work-to family negative spillover. According to them 'job resourcefulness is a critical personal resource in frontline service jobs, because job resourceful frontline employees in various service settings can carry out transactions using technology that facilitates the quality and quantity of their work'. In

addition, support from co-workers in the form of knowledge and expertise sharing that help them to carry challenging tasks in service encounters may reduce job related stress.

Although there are several other studies in the existing literature that investigated antecedents of employees' attitudinal and behavioural outcomes in different service settings (Yavas et al., 2003; Boshoff and Allen, 2000), yet the important outcome i.e. perception of work-family conflict has been found largely ignored in the marketing literature. Therefore, the present study aims to fill the above mentioned gap in the literature by investigating the antecedents of work-family conflict among frontline employees and that too of the banking sector, which is regarded as crucial for the financial stability and crisis prevention of emerging economies such as India (FICCI, 2010).

Research Methodology

Sample

Data were collected from frontline employees working in the Private Banks (Axis Bank, HDFC Bank, ICICI Bank, Yes Bank, Kotak Mahindra Bank, IndusInd Bank, and Ing Vyasa Bank) of Amritsar city, Punjab. On the basis of convenience sampling, 200 frontline employees were contacted personally from 17 bank branches to fill the survey based questionnaire. The objectives of the study were explained to the bank managers and assurance regarding confidentiality was given to the participants. Of 200 respondents, 146 usable questionnaires were received

back to the researcher.

Measures

Work-family conflict

Grzywacz and Marks (2000) 4-item scale representing each dimension of work-to-family negative spillover was used for the purpose of this study. Respondents were asked to indicate the frequency with which they felt in a particular way during the past one year using a 5-point response scale where options ranged from 1 (Not at all) to 5 (All the time). Cronbach alpha was reported as 0.85.

On the basis of review of previous literature related to antecedents of work-family conflict (Michel et al., 2011) and discussion with the bank employees, a list of 44 statements associated with the job profiling of frontline bank employees were prepared. Their response options were on the five-point Likert scale ranged from 1 (Strongly Disagree) to 5 (Strongly Agree). A pilot survey among a sample of 35 frontline employees was conducted to examine the reliability and validity of the statements. As 8 statements were found ambiguous so they were rephrased for final data collection. Other variables like gender, marital status, parental status and status of spouse employment were controlled for statistical analysis.

Analysis

A summary of the respondent's demographic details is presented in Table 1.

Table 1: Demographic Profile of Frontline Bank Employees

Particulars	Category	Frequency	Percentage
Gender	Male	70	47.9%
	Female	76	52.1%
Marital Status	Married	108	73.9%
	Unmarried	38	26.1%
Spouse employment	Employed	93	63.6%
	Unemployed	15	10.2%
	Not Applicable (Unmarried)	38	26.1%
Parental status	Parent	95	65.0%
	Non Parent	13	8.9%
	Not Applicable (Unmarried)	38	26.1%

Source: Author's own calculations

Using SPSS 18, one sample t test was performed to evaluate the level of perceived work-family conflict by the frontline employees. Specifically, the test mean value was taken as 3 i.e. 'sometimes' and mean score of work-family conflict ($M=3.1789$, $S.D = 0.686$) was found significantly different from 3 ($t= 3.753$, $p<0.01$). Thus, suggest that frontline bank employees experience work-family conflict more than sometimes.

Further, Principal Component Factor Analysis was applied to determine the factors affecting Work-family conflict among Frontline bank employees. Factor analysis is the data reduction technique which takes a large set of variables and convert it into small number of factors by looking among the

inter-correlations among the variables.

Steps Involved in the Factor Analysis

Step 1: Assessment of the Suitability of Factor Analysis through Bartlett's Test and KMO

Barlett test of Sphericity (BTS) value indicates sufficient moderate inter-correlations among all the set statements and it should be significant at $p < 0.05$. Our results show BTS value significant at $p < 0.01$. Kaiser-Meyer-Olkin (KMO) value tells about the adequacy of sample size and it should be more than 0.50. For the present analysis, KMO value is 0.585, which suggests sample size is adequate to proceed further with step 2 of factor analysis.

Table 2: Results of KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.585
Bartlett's Test of Sphericity	Approx. Chi-Square	1022.396
	df	210
	Sig.	0.000

Source: Author's own calculations

Step 2: Factor Extraction: Using techniques like Kaiser's criterion and Scree plot

Using Kaiser Criterion, only factors with Eigen value (latent root) of 1.0 or more are to be retained and using scree plot,

only factors above the elbow or break in the plot i.e. the point of inflexion on the curve are considered to be extracted as factors. Our results using both criteria suggests to extract eight factors as they cumulatively explained variance of 84.11% (refer table 3)

Table 3: Factors with Eigen Value greater than 1 and their Percentage of Variance

Factors	Eigen Value	% of Variance	Cumulative %
F1	6.843	22.584	32.584
F2	4.040	16.537	39.121
F3	3.998	14.990	54.111
F4	3.148	12.777	66.888
F5	2.683	5.422	72.311
F6	1.716	4.065	76.375
F7	1.213	3.786	80.161
F8	1.091	3.956	84.117

Source: Author's own calculations

Step 3: Factor rotation and Interpretation

To achieve at simplified and more meaningful solution, factors are rotated using orthogonal-varimax method which produces uncorrelated factors by simplifying columns in a new matrix i.e. rotated factor matrix. This matrix contains factor loadings for each statement load onto at least on one factor. Factor loadings are the degree of correspondence or

correlation between the statement and the factor. Then statement that load onto the one factor, generally with high factor loading are considered. Looking at the common themes among such statements, labelling was done. Table 4 present eight factor structure solution based on 31 statements. Of total 44 statements, 13 were excluded because of major cross loadings and low factor loadings.

Table 4: Results of Exploratory Factor Analysis

Factors	Variables	Factor Loadings
Factor 1: Job Time Demands	I am required to work fast at job as I have much to do.	0.939
	It is difficult for me to have family time or pursue personal interests because of job.	0.930
	Personal health is making it difficult for me to accommodate different job roles	0.918
	I have adequate time for my family issues (R)	0.857
	I am called for work on most of the weekends/ holidays.	0.757
	I turn down work activities and opportunities because of my family responsibilities (R)	0.607
Factor 2: Role Overload	I am often imposed additional job demands.	0.868
	I feel I have more to do than I can comfortably handle	0.856
	Generally, I work beyond scheduled working hours.	0.839
Factor 3: Role Conflict	I do similar things at job every day. (R)	0.725
	There are clear, planned goals and objectives for my job. (R)	0.725
	I receive incompatible requests from my seniors at job.	0.639
Factor 4: Non-Supportive Work Culture	If my duties become very demanding, my coworkers take my extra work responsibilities. (R)	0.921
	My work mates hesitate to share my job if I have any emergency.	0.680
	It is difficult for me to take time off for critical events at family (like sudden death, marriage of near one, religious function, etc.).	0.662
	Family-friendly policies are duly adhered in my Bank (R)	0.653

Factor 5: Lack of Managerial Support	My seniors show resentment for my personal needs.	0.944
	Management treats employees with equal fairness.(R)	0.894
	I am often denied due leaves and schedule flexibility.	0.77
	Management takes pride in my accomplishments at work. (R)	0.68
	In my organization, it is not acceptable to say 'No' to any work.	0.61
Factor 6: Lack of Family Social Support	Someone in my family helps me feel better when I feel upset about my job.(R)	0.793
	Members of my family always seem to make time for me if I need to discuss my work. (R)	0.757
	My family members do not understand the nature of my job.	0.558
Factor 7: Aggrieved Customer Behavior	Verbal aggression by customers affect my mood state.	0.76
	I rarely indulge in inter-personal conflicts at workplace.(R)	0.59
	I know how to regulate my emotions while working with aggrieved customers.(R)	0.58
	My goal of work is to do service with a smile.(R)	0.53
Factor 8: Family Demands	I often feel stressed with my household chores.	0.87
	I can easily pursue my hobbies.(R)	0.76
	I regularly visit school of my children and help them in their homework.	0.59

Source: Author's own calculations ; Note: (R) denotes reverse statements

Multiple hierarchal regression analysis was further employed to investigate the impact of these eight factors on the frontline bank employees' perceived work-family conflict. For this, work-family conflict was taken as dependent variable and control variables were entered in

step 1 and eight factors were input as independent variables in step 2. The correlation coefficients among these study variables and the reliability of factors represented by Cronbach alpha are reported in Table 5.

Table 5: Inter-Correlations among Study Variables

S.N	Variables	Mean	S.D	1	2	3	4	5	6	7	8	9
1	Work-Family Conflict	3.18	0.68	(0.83)								
2	Job Time Demands	3.54	0.64	.367**	(0.79)							
3	Role Overload	3.68	0.67	.310**	.364**	(0.71)						
4	Role Conflict	3.28	0.73	.325**	-.164*	.215**	(0.77)					
5	Non Supportive Work Culture	3.66	0.73	.403**	.112	.121	.133	(0.81)				
6	Lack of Managerial Support	3.19	0.80	.291**	-.128**	-.111	.049	.278**	(0.76)			
7	Lack of Family Social Support	3.58	0.83	.382**	-.109	-.134	.197*	.134	.197*	(0.80)		
8	Aggrieved Customer Behaviour	4.01	0.71	.328**	.098	.030	.180*	.150	.104	.098	(0.76)	
9	Family Demands	2.34	1.03	.164	-.156*	.093	.126	.118	.082	.281**	.069	(0.77)

Significant at: ** $p < 0.01$, * $p < 0.05$; Figures in parenthesis denote Cronbach alpha values

Source: Author's own calculations

Table 6 presents the results of regression analysis that a statistically significant model emerged ($F = 16.48$, $p < 0.001$), which explained 37 per cent of the total variance. Among all the independent variables, control variables –gender ($\beta = 0.168$, $p < 0.05$), parental status ($\beta = 0.262$, $p < 0.01$) and main variables- job time demands ($\beta = 0.384$,

$p < 0.01$), role overload ($\beta = 0.321$, $p < 0.01$), non-supportive work culture ($\beta = 0.219$, $p < 0.01$), lack of family social support ($\beta = 0.236$, $p < 0.01$) and aggrieved customer behaviour ($\beta = 0.396$, $p < 0.01$) emerged as the significant predictors of frontline bank employees' perceived work-family conflict.

Table 6: Results of Regression Analysis

Variables	Work-Family Conflict		
	β coefficient	ΔR^2	Adjusted R^2
Step 1			0.145
Gender	0.168*		
Marital Status	0.044		
Parental Status	0.262**		
Status of Spouse Employment	-0.041		

Step 2		0.226	0.371
Job time demands	0.384**		
Role overload	0.321**		
Role conflict	0.122		
Non supportive work culture	0.219**		
Lack of managerial support	0.117		
Lack of family social support	0.236**		
Aggrieved customer behaviour	0.396**		
Family demands	0.166		
F statistic for full model	16.48**		

Significant at: ** $p < 0.01$, * $p < 0.05$; Note: Values in table are standardized beta coefficients (β); Gender: Men=0, Women=1; Marital status: Single/ Unmarried=0, Married=1; Parental status: Non Parent=0, Parent=1; Status of Spouse Employment: Spouse not employed=0, spouse employed=1.

Source: Author's own calculations

Discussion

The aim of the present study was to investigate the factors affecting work-family conflict experienced by frontline employees working for the private banks. Initial analysis revealed that frontline bank employees experience work-family conflict significantly more than 'sometimes'. Thus, showed that frontline bank employees perceive their professional work demands interfere with the functioning of the familylife quite often. This corroborates with earlier findings of research studies that states frontline bank employees are susceptible to high level of work-family conflict (Babin and Boles, 1998; Boles, Wood and Johnson, 2003; Netemeyer et al., 2004).

The results further showed that men and women experience work-family conflict differently such that women perceive it significantly greater than men. This may be possibly because of gender role expectations in the Indian society. Although women are increasingly participating in the public sphere of employment, however the traditional gender roles are still dominant (Chandra, 2012). Irrespective of the paid work status, professional women in Indian culture are still primarily responsible for family roles. In addition, results evidenced that employees with parental status experience work-family conflict greater than employees with no parental status. Previous research studies have very well shown that children typically require more time, care and thus more resources from their parents, and their presence at home generally brings pressure on the parents to devote adequate time to the family. As a result, frontlineparent employees perceive more work-family conflict than frontline non-parent employees.

Concerning the factors affecting work-family conflict, the findings found that increased job time demands, role overload, non-supportive work culture, lack of family social support and aggrieved customer behaviour are the major influencers. Previous research studies proved that job time demands draws resources away from the family domain. This finding is based on the Conservation of resource theory

Hobfoll (1989) that states people are motivated to preserve, protect and expand their resource base to reduce their stress level. Resources can be in the form of objects, conditions, personal characteristics, energies and social support that buffer stress. When applied to the dynamics of work and family, it refers to time, energy, skills and mood state that gets mainly drained by work related excessive demands, thus affects performance of the family domain, leading to work-family conflict.

Similarly, the additional imposed demands on frontline employees increase the extent of work-family conflict. Role overload refers to having too many incompatible demands or expectations on the employee from various roles (Bolino and Turnley, 2005). Frontline employees experience role overload as they serve a relentless horde of customers with different demands. However, frontline employees feel that resources available are not sufficient to deal with these demands. This create a sense of role overload and stress in employees (Kahn, Wolfe, Quinn, & Snoek, 1964). Previous research studies also found minimizing role overload can reduce the level of work-family conflict (Frone, Yardley and Markel, 1997; Elloy and Smith, 2004). This points to the effective management on the part of organization so that employees feel satisfied and thus, can change a potentially disastrous service encounter to one that creates high customer satisfaction.

Lack of supportive work culture was found to rise work-family conflict among frontline employees. Supportive work culture can be in the form of set of enduring policies and practices, physical or psychological help at the organizational level, task level or fairness during interpersonal interactions (Yavas and Babukas, 2010). Dimensions like performance feedback, skill variety, job security, control, equality, empowerment, team climate, rewards, advancement opportunities and technology assistance mainly constitute supportive work culture (Demerouti et al., 2001; Babakus et al., 2003; Bakker et al., 2003; Wilk and Moynihan, 2005) and shown to have positive impact on the employees' affective outcomes.

Further results evidence that frontline bank employees who perceive 'lack of supportiveness from family members' experience more work-family conflict. This supports Hofstede (2015) finding that Indians bestow collectivist culture and family is of primary importance to them. Moreover, India's low score on gender egalitarianism (McKinsey and Co. Report, 2015) showed that family support helps men as well as women to tolerate work's stress. The last factor 'aggrieved customer behaviour' was found to increase work-family conflict significantly. Previously Grandey et al., (2004) found that aggressive customers are more likely to have negative consequences for the employees like emotional exhaustion, burnout and absenteeism. However, this study being the first one, pointed towards the effectiveness of coping strategies to be adopted by the frontline employees to deal with aggressive customers. This is a novel finding and calls for further research attention.

Implications and Conclusion

This study contributes significantly to the existing scant literature as it attempts to identify factors affecting work-family conflict of frontline bank employees in the Indian context. The world of work is changing. To achieve success in a service industry, performance of frontline employees plays a major role and their satisfaction is likely to have a positive impact on performance of business. Management of frontline employees' work-family conflict is regarded as one of the most important factors for their satisfaction and service quality. However, due to intense pressure for survival, cost control and profitability, service organizations lack work-family balancing initiatives. This study points to the importance of supportive work environment that reflects a concern for employees' lives outside of work. To achieve this, banks need to design and implement policies, benefits and services that help their employees to minimize work role interference to family domain. In addition, the present study examined job time demands, role overload and aggrieved customer behaviour as important factors influencing work-family conflict of frontline bank employees. This reflects the need for training programs to inculcate personality traits and coping behaviors among the employees to handle dysfunctional customers and job excessive demands. Another policy implication of this study derives from the finding that family support plays a key role in reducing work-family conflict. Loscocco (1997) stated that despite the changes at the workplace, the primary role is of family where gender norms are socialized and therefore it is a site of potential change. Therefore, families of frontline employees are to be given due importance by the organizations so that facilitation from family to work takes place. This is particularly important for countries like India with high collectivist culture.

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