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## Article

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## **Work Family Conflict, Perceived Work Overload and Work Exhaustion in Employees of Banking Sector**

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### **Abstract**

Banking as a profession in Pakistan entails long work hours and pressures to perform the task in time and with accuracy. These professional responsibilities coupled with pressures from home responsibilities can be a precursor to mental and physical enervation and most importantly work exhaustion. The present cross-sectional study aimed to investigate the role of work family conflict, and perceived work overload in development of work exhaustion among banking professionals. Sample comprised of 125 banking professionals (74 males and 51 females). Results support the independent role of work family conflict and perceived work overload as positive predictors of work exhaustion. The study has important implications in strategic human resource planning and involved better understanding of work exhaustion for maintaining effective organizational performance mainly highlighting the balance between work home contagion and tasks at work.

**Keywords:** work family conflict, perceived work overload, work exhaustion, banking professionals.

### **1. Introduction and Literature Review**

The concept of employee well-being and issues related with it are now the sources of concern for organizations, targeting successive accomplishment of deliberate objectives (Ahuja et al., 2006). These issues are concerned with employee well-being but, in long run, can have a direct effect on organizational competitiveness, growth prospects and performance (Sondhi et al., 2008).

Accordingly, work family conflicts, perceived work overload are the main antecedents of work exhaustion that shape the behavior of an employee towards the job whether positive or negative and influence the loyalty towards organization and in turn influence decision to stay with the organization (Jamal, 2010; Noor & Maad, 2008). These antecedents

increase possibility of work stress which has effects on the major domains of employee behavior (Aslam et al., 2011). Moreover, work exhaustion is also known as a syndrome exhibiting emotional exhaustion, pessimism and decreased efficacy professionally. This indicates that individuals experiencing burnout have more tiredness feelings and a negative attitude involving escape from work, a tendency to evaluate situations negatively and become dissatisfied (Maslach et al., 1996) because of an activity or job that demands a continuous involvement in the shape of mental and physical stress or burnout.

However, on a demanding work place one might feel valued and appreciated and others may feel exhaustion. Stress confrontation is dependent on employees' approach towards the environment (Moore, 2000b). Stoner and Kim (2008) suggested that exhaustion arises when there are too many pressures and conflicts in the work environment. The pressures are the on the job work stressors that contribute to work exhaustion. Although, off the job stressors are also very important while studying work exhaustion but on the job stressors shape the behaviors of the employee towards work (Ahuja et al., 2006). The presence of these factors influences the degree of work exhaustion. The milestone studies on work exhaustion considered, job autonomy (Jackson et al., 1986); role clashes & uncertainty (Burke & Greenglass, 1995); perceived work overload (Jamal, 2010; Moore 2000a; Qureshi et al., 2012), work family conflict (Ahuja et al., 2006; Sondhi et al., 2008) and fairness of rewards (Sondhi et al., 2008) as the most important precursors of work exhaustion. These studies highlight the importance of these factors in measuring the probability of work exhaustion and concluded the vital influence of work family conflict and perceived work overload on increasing work exhaustion.

#### *1.1 Work Family Conflict and Work Exhaustion*

The increase in couples having dual career from traditional single earner families change the gender roles, that the housework responsibilities are related to women and men are considered to be an earning hand. The earning responsibilities are now being associated with women also and men are supposed to take part in household affairs too. This shift in roles has led to work family conflict. Balancing work and family domains is the most challenging aspect of an adult life. Work family conflict is the deadlock that arises between the job demand and family duties. Work and family interference is a kind of inter role conflict which arises from the unsuited role stress of work and family issues. Work can interfere in the suitable accomplishment of family matters as well as family can interfere with work prospects (Yildirim & Aycan, 2008). In other words, work and family affect the individual when the expectations from one role clash with the requirements of other, provoking the efficient delivery of that role (Greenhaus et al., 2006).

Work family conflict is an important factor in inducing the behavioral shifts of individuals. Work family conflict drastically affects individual's wellbeing and health. It deviates them from their personal and organizational goals and effect their mental abilities and sense of accomplishment (Warner & Hausdorf, 2009). Employees across all the hierarchical levels are facing work family contradiction. (Frone et al., 1997). Work family conflict is a predictor of many organizational related outcomes; dissatisfaction with job, low performance, organizational commitment, irregular attendance at work, sluggishness (Allen et al., 2000), and high rate of turnover intention (Ahuja et al., 2006; Moore, 2000a; Sondhi et al., 2008) Personal outcomes of these conflicts are equally important (Frone et al., 1992; Gupta & Jenkins, 1985; Oshio et al., 2017) Employers need

to understand that job related outcomes of work family conflict may be explained through the personal outcomes of these conflicts, work exhaustion being one of them.

Mete et al. (2014) concluded from their study that work-family conflict and family-work conflict have significant and positive impact on burnout of accounting professionals. Ling et al. (2014) revealed that work-leisure conflict positively affected job burnout and negatively affected leisure participation and well-being. Rubio, et al. (2015) observed spiral process in relationship of work family conflict and emotional exhaustion both affecting each other.

Studies conducted in Pakistan also reported the relational exposures of the work family conflict and work exhaustion. Noor and Maad (2008) observed in their study that work life conflict played major role in turnover intentions of marketing personnel. Aslam et al. (2011) also in a comparative study of private and public sector highlighted the positive impact of work-family conflict and family work conflict on stress and exhaustion of employees that leads to turnover intentions.

These studies lead to the hypothesis that work family conflict would be an important precursor of work exhaustion among bank employees.

### *1.2 Perceived Work overload and Work Exhaustion*

Perceived work overload is the extent to which the employees are required to do more work than can responsibly be expected in a given period (Caplan, 1999). The employee in organizations are constantly asked to take on unachievable workloads and deadlines, In fact, work overload condition and less time to complete the work have been reported as most common demands in the working environments of employees (Moore, 2000a). The employee perception about his work also shapes the behavior about work assignments. If the employees thinks that the work assigned to them and the deadlines are compatible then the output generated always create a difference. The perception of overload drastically damages the efficiency of the employee at work place. Perceived workload causes the work exhaustion among employees. If employees are overloaded with work then the element of effectiveness and efficiency will be diminished and increase the probability of tedium or work exhaustion (Ahuja et al., 2006). Anițe et al. (2015) observed a positive relationship between workload and burnout. A Karasek's Job Demands-Control theory of job strain was tested by Wong and Laschinger (2015). They investigated job strain effects on cynicism and emotional exhaustion. It was found that job strain had a positive relationship with burnout which contributed to higher turnover intention. More recently Zuberi and NoorDin (2016) found dissatisfaction with the work load as one of the major factors for burnout among professionals. Furthermore, Jamal (2010) in a comparative study of four countries (Pakistan, China, Malaysia, Canada) concluded that overall job stress, conflict, ambiguity, resource inadequacy were significantly related to exhaustion.

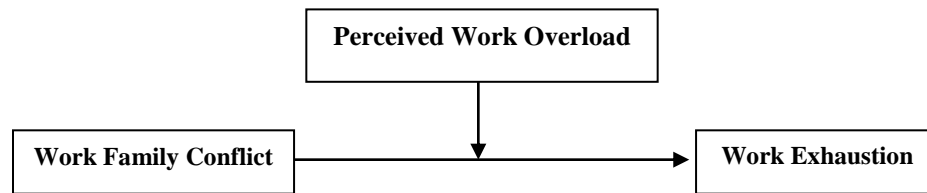
Moore (2000a) observed that work over-load is the strongest contributing factor towards exhaustion. A cross-sectional study of work stress among mental health care revealed that major variance in depression and burnout were explained by organizational factors in particular, work overload and poor staffing (Prosser et al., 1997).It has been observed that even among high performers perceived work overload leads to exhaustion (Bentzen et al., 2016).

Therefore, it can be deduced from the above arguments that perceived overload is a significant predictor of work exhaustion.

Overall, there is consensus that work family conflict and work overload are pertinent antecedents of work exhaustion; however, no study is available so far to suggest if the two negative factors together worsen exhaustion. It has been observed that in general when more than one negative factors get together they have more devastating effect than alone (Bickford, 2005) Testing the moderation effect of work overload in relationship between work family conflict and work exhaustion will help to understand if the work overload adds to the work exhaustion if it is coupled with work family conflict.

Following is the hypothetical model and hypotheses.

### 1.3 Hypothetical Model



**Figure 1: Theoretical Frame Work**

Following hypothesis summarizes the arguments discussed in literature

- **H<sub>1</sub>:** Work family conflict will have positive relationship work exhaustion
- **H<sub>2</sub>:** perceived overload will have positive relationship with work exhaustion.
- **H<sub>3</sub>:** Work family conflict will be positive predictor of work exhaustion.
- **H<sub>4</sub>:** Perceived work overload will be a positive predictor of work exhaustion.
- **H<sub>5</sub>:** Perceived work overload will interact with work family conflict to aggravate the level of work exhaustion.

## 2. Methodology

### 2.1 Sample

A sample comprised of 125 banking professionals (N = 125) (M age= 29.76, SD= 3.101), men (n = 74) and women (n = 51). Multi-stage sampling technique was used to collect data. At stage 1 two banks were randomly selected as clusters. The selected banks were large in size in terms of their number of branches and employees. At stage two Officers of grade II and III were approached on convenience basis in 3 branches of each bank. Officers of grade 2 and 3 of 23 to 50 years age, having 1- 10 years of work were included. Sample size of 119 was decided through G power, setting the effect size of medium for hierarchical regression with 10 total predictors including 3 tested predictors

### 2.2 Assessment Measures

#### 2.2.1 Demographics Information Questionnaire

Demographics information questionnaire included participant's age, gender, education, designation, job experience, working hours and personal income.

### 2.2.2 Work Family Conflict Scale

The 5-items work family conflict scale by Adams et al. (1996) designed to measure the severity of work and family clashes and its consequences in respondents. The scale was further modified by Sondhi et al. (2008) which is used in the existing study. The modified 8- items scale caters the responses on 8-point likert scale ranging (1: strongly disagree to 8: not applicable), the extent to which statement best describe the situation roles of family and work. The items show the clash between work and family roles and strain created by these clashes (Sondhi et al., 2008). The confirmatory factor analysis confirmed the validity of scale. Moreover convergent and discriminant validity were also high for both Work Family Conflict Scale and Perceived Work Overload Scale (Ahuja et al., 2006; Sondhi et al., 2008). The Cronbach alpha value of work-family conflict for the present study was 0.77.

### 2.2.3 Perceived Work Overload Scale

The perceived work overload 4-items scale by Moore (2000a) is a self-reported scale developed to identify the effects of perceived work overload on the organizational commitment, mental and physical health of the employees. The scale was further modified by Sondhi et al. (2008) which is used in the existing study. The modified 7- items scale takes care the diversified responses on 7-point likert scale ranging (1: once a year or less to 7: daily the extent to which statement best describe their situation of the mental and physical ill-health and organizational commitment. The six items shows the physical aspects and 7<sup>th</sup> item shows the psychological aspect of perceived work overload (Sondhi et al., 2008).The Cronbach alpha value of perceived work overload for the present study was .76.

### 2.2.4 Work Exhaustion Scale

The 4-item scale developed by Moore (2000a) was used to measure the intensity of respondents work exhaustion due to the factors associated with it (perceived work overload, work family conflict). The scale was further modified by Sondhi et al. (2008) which utilized by existing study. This measure is further modified by (Sondhi et al., 2008). The modified 7- items scale caters the responses on 8-point Likert scale ranging (1: strongly disagree to 8: not applicable), the extent to which statement best describe the extent of work exhaustion resulted from the job stressors (Sondhi et al., 2008). The construct and content validity have been established (Moore, 2000a; Sondhi et al., 2008). The Cronbach alpha value for present study was 0.84.

### 2.3 Procedure

Prior approval was solicited from the respective banks before data collection, and after the approval was granted, a total of 200 questionnaires were personally delivered to the banks. A cover letter explaining the purpose of the study along with the questionnaire was facsimiled to the respondents to solicit their approval and cooperation in study, as a beginning of the data gathering process. The participants were informed about the nature of the research, and after that their consent was included in the research. Privacy of the participants' information was ensured through a written commitment that their information would not be used for any purpose other than the research. They were also informed about their right to withdrawal from the study. Participants were given instructions to fill the questionnaires and approximately half an hour was required to complete all the questionnaires. The response rate of the participants was 62.5%.

### 3. Results

Descriptive statistics of demographic variables, work family conflict, perceived work overload and work exhaustion are given in Table 1.

**Table 1: Descriptive Statistics**

<b>Variables</b>	<b>f</b>	<b>%</b>	<b>M</b>	<b>SD</b>
<b>Gender</b>				
<b>Male</b>	74	59.2		
<b>Female</b>	51	40.8		
<b>Designation</b>				
<b>OGII</b>	63	50.4		
<b>OGIII</b>	62	49.6		
<b>Age (in years)</b>			29.76	3.10
<b>Education (in years)</b>			15.4	.94
<b>Job experience (in years)</b>			5.18	2.30
<b>Office hours</b>			9.33	1.36
<b>Personal income (PKR)</b>			29600	6288.23
<b>Work family conflict</b>			41.8	7.86
<b>Perceived work overload</b>			30.4	7.41
<b>Work exhaustion</b>			31.5	8.07

In order to conduct the analysis linearity assumption was tested. The scatter plot of the independent variables (work-family conflict and perceived work overload) and dependent variable (work exhaustion) indicates that assumption of linearity is reasonable. The display of points (random) had a value near an absolute value 2, a scatter plot of unstandardized errors against values of independent variables further supported the linearity.

To check the assumption of normality unstandardized errors were examined. Review of the S-W test for normality for work-family conflict was assessed ( $SW = .98$ ,  $df = 100$ ,  $p = .07$ ) and skewness (-.29) and kurtosis (-.37); for perceived work overload ( $SW = .98$ ,  $df = 100$ ,  $p = .17$ ) and skewness (-.30) and kurtosis (-.35); and for work exhaustion ( $SW = .98$ ,  $df = 100$ ,  $p = .02$ ) and skewness (-.32) and kurtosis (-.63) suggested the reasonability of assumption of normality. The box plot for all variables suggested a relatively normal distributional shape (with one outlier for work family conflict and no outliers for the other two variables) of the residuals. Testing the assumption of homoscedasticity, the Q-Q plot and histogram suggested normality was acceptable (Lomax & Hahs-Vaughn, 2012).

Pearson product moment correlations were calculated to see the relationship of demographic variables, work family conflict, perceived work overload and work exhaustion among bank employees.

**Table 2: Correlations among Demographics and Study Variables**

	Variables	2	3	4	5	6	7	8	9	10
1	Age	-.16	.08	-.64**	-.04	.64**	.78**	.00	.09	.02
2	Gender		-.04	.02	.25**	-.14	-.03	.09	-.00	-.05
3	Education (in Years)			-.04	-.02	.19*	.13	.00	-.00	-.13
4	Officer's Grades				-.07	-.62**	-.67**	.07	-.03	.10
5	Office Hours a Day					-.25**	.03	.36**	.15	.19*
6	Income (/Month)						.56**	-.22*	.02	-.07
7	Job Experience (in Years)							.07	.02	-.10
8	Work Family Conflict								.39**	.34**
9	Perceived Work Overload									.41**
10	Work Exhaustion									

Note: For gender; 1 = Male and 2 = Female; for officer's grades; 1 = OG II and 2 = OG III, \*  $p < .05$ , \*\*  $p < .01$ .

It can be observed from results in Table 2 that work family conflict, perceived work overload showed a positive relationship with work exhaustion, i.e. higher level of work family conflict and perceived work overload were associated with increase in work exhaustion. Furthermore, perceived work overload also revealed positive relationship with work family conflict. So, the hypothesis 1 and 2 were supported by the results.

Moreover, considering the relationship of demographics with study variables; office hours showed a positive relationship with work exhaustion. Yet, office hours depicted a positive whereas personal income showed a negative relationship with work family conflict.

A hierarchical regression analysis was conducted with age, gender, education (in years), designation, office hours (per day), personal income (per month), and job experience (in years) as covariates in block 1; work family conflict, perceived work overload as predictors in block 2 and 3 and interaction term of work family conflict and work overload in block 4 with work exhaustion as criterion variable.

To test the assumption of independence of errors, The Durbin-Watson statistic was computed and the value of 1.51 supported the assumption. A relatively random display of points where the spread of errors appears approximately similar over the values of independent variables provided the support for homogeneity of variance. For testing the assumption of multicollinearity, Tolerance values were assessed which should be  $<10$  and  $>0.1$ , for the present study the values were in the specified range for all variables. Hence, no multicollinearity was observed in the data (Lomax & Hahs-Vaughn, 2012).



**Table 3: Hierarchical Regression Analysis for Variables predicting Work Exhaustion**

Predictors	Block1			Block 2			Block 3			Block 4		
	B	SE	β	B	SE	β	B	SE	β	B	SE	β
Constant	16.07			24.07			28.43			28.70		
Age	.81*	.40	.31	.62	.37	.24	.60	.36	.23	.62	.37	.24
Gender	-.319	1.90	-.19	-2.74	1.77	-.17	-2.80	1.74	-.17	-2.94	1.76	-.18
Education (In Years)	-.115	.76	-.13	-1.09	.70	-.13	-1.15	.69	-.13	-1.19	.70	-.13
Officer's Grades	3.59	2.15	.22	3.12	2.00	.19	2.61	1.97	.16	2.63	1.98	.16
Office Hours (Per Day)	1.54*	.60	.24	1.13*	.56	.18	.80	.57	.12	.79	.57	.12
Personal Income (Per Month)	6.77	.00	.05	3.84	.00	.03	.00	.00	.08	.00	.00	.08
Job Experience (In Years)	-.78	.50	-.23	-.62	.47	-.18	-.82	.47	-.24	-.83	.47	-.24
Perceived Work Overload				.39***	.09	.36	.31**	.09	.28	.31**	.09	.28
Work Family Conflict							.22*	.09	.21	.22*	.09	.21
Work Family Conflict X Perceived Work Overload										.00	.01	.04
ΔR <sup>2</sup>		.14*			.12***			.03*			.00	

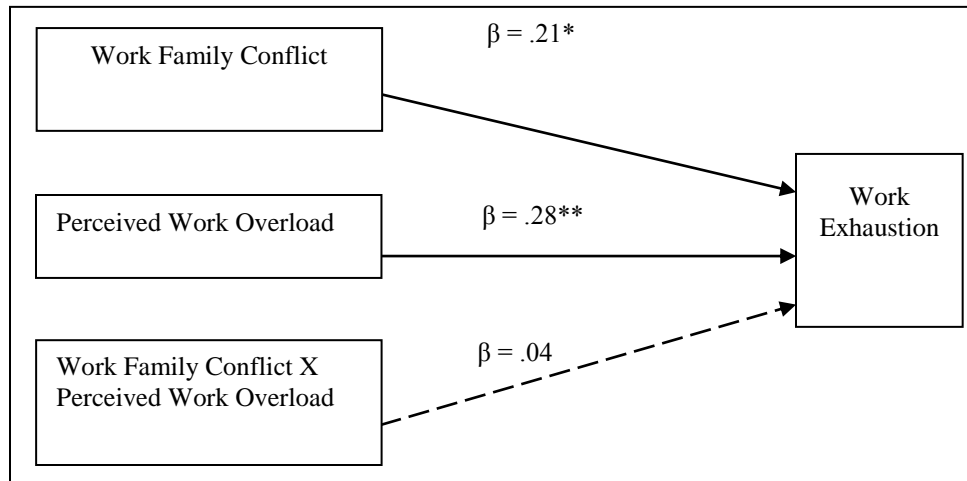
Note. For gender; 1 = Male and 2 = Female; for Officer's Grades; 1 = OG II and 2 = OG III, \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$ .

Table 3 presents the results of hierarchical regression analysis for banker's work exhaustion as criterion variable. The model including demographics as covariates and main variables of the study explained 29% variance in work exhaustion,  $F(11, 113) = 4.29, p < .001$ . Demographics in block 1 explained 13.7 % variance in work exhaustion,  $F(8, 116) = 2.30, p = .02$ . In this block all demographics were added but age and office hours predicted work exhaustion. When perceived work overload was added in block 2, regression explained 12 % variation in work exhaustion,  $F$  change  $(1, 116) = 19.3, p < .001$ . When work family conflict was added into model in block 3, regression explained 3.2% variation in work exhaustion,  $F$  change  $(1, 114) = 5.08, p < .02$ . In this block work

family conflict and perceived work overload positively predicted work exhaustion. Thus, confirming the hypotheses 3 and 4.

When interaction term was included in block 4, the model further explained 0.2% variation in work exhaustion,  $F$  change (1, 113) = .30,  $p = .58$ . The interaction term work family conflict X perceived work overload was non-significant. Thus, the results indicated that perceived work overload did not strengthen the positive relationship between work family conflict and work exhaustion unlike stated in hypothesis 5.

Overall it is observed that work family conflict and perceived work overload were direct predictors of work exhaustion. The employee facing more of work family conflict and high perceived work overload experienced high level of work exhaustion. The interaction between work family conflict and work overload was not found. Figure 2 represents the results.



**Figure 2: Results**

*Note:* The Straight lines represent significant relationship and the dotted line represent non-significant relationship.

#### 4. Discussion

The present study aimed to investigate role of work family conflict, and perceived work overload in development of exhaustion among employees of banking sectors. The study also aimed to explore if work family conflict has more devastating effect in terms of higher level of exhaustion when combined with high work overload. In general independent role of two variables in work exhaustion was observed with 29 percent of explained variance with no role of interaction of two variables in the model.

First hypothesis of the study was that there would be positive relationship between work family conflict and work to work exhaustion. It was also expected that work family conflict would predict exhaustion in employees of banking sector. Results revealed that with higher level of work family conflict bank employees went through higher level of work exhaustion. Work family conflict also predicted work exhaustion positively. Previous studies also support these findings which describe the role of work family conflict in burnout and exhaustion (Ahuja et al., 2006; Dragano et al., 2008; Frone et al.,

1992; Gupta & Jenkins, 1985; Kopelman, Greenhaus & Connolly, 1983; Moore, 2000a; Oshio, et al., 2017; Sondhi et al., 2008; Yardley & Markel, 1997). It is understandable that person who is not able to keep the balance between work and family and who's personal and work life keep on interfering with each other drains his or her energies in managing these conflicts. Person with so many conflicts in life has to make extra effort to deal with them and is thus exhausted both physically and mentally.

It was also anticipated that with higher level of work overload bank employees would go through more work exhaustion. Further that work overload would predict work exhaustion. These hypotheses were also supported. Findings are also in line with earlier studies which support this relationship (Anițe et al., 2015; Bentzen, et al., 2016; Jamal, 2010; Moore, 2000; Prosser et al., 1997; Qureshi et al., 2012; Wong & Laschinger, 2015). A person who has to work more than one's capacity gets tired more quickly and is not able to produce quality work which leads to negative feedback from the employer that further aggravates the frustration. Even if the person manages to produce quality work he or she finds no time for relaxation and enjoyment further leading to negative emotions regarding one's ability and job.

Finally, it was expected that work family conflict when moderated by perceived work overload would aggravate work exhaustion. However, the results of the present study revealed that the two variables did not interact with each other. It seems that both factors work independently and have their unique contribution in work exhaustion. Since no study has been conducted so far to study moderating role of workload in strengthening the relationship between work family conflict and work exhaustion further studies are required to support and explain the current finding

## **5. Conclusion**

It was concluded that work family conflict and perceived work overload are important precursors of work exhaustion in bank employees. The aforementioned relationship was present even after controlling for number of demographic and job related variables in line with earlier studies. It is also important that perceived work overload did not strengthen the relationship between work family conflict and work exhaustion. Role of the two factors was independent in work exhaustion. This work will be advantageous to set reforms in order to control these factors for better well-being of employees working in banks, which is likely to contribute in overall organizational success.

### *5.1 Limitations and Suggestions*

The results of the study need to be generalized with caution as data was collected from only two banks thus sample may not be representative of bankers in Pakistan in general. Future researches should incorporate a larger number of banks. Also, self report measures were used in this study that might have resulted in inconsistencies in what the employees intended to report and reported otherwise. Along with the objective measures, qualitative ways (e.g observations or open ended questions from supervisors) should be used in future studies to assess study variables and to avoid self report bias from the participants.

### *5.2 Implications*

The concern of employees for workload, work family conflict, work exhaustion and the level up to which they require balance is very important for organization to consider while lining up the strategies for them. So the present study has focused on all these

aspects. This study has entailed that better understanding of work exhaustion and factors associated with it would guide organizations in Pakistan to manage their human resources effectively and to understand how probability of work exhaustion increases while, facing organizational stressors by employees.

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