

# **INFLUENCE OF WORK SECTIONS ON COMMERCIAL BANK EMPLOYEES' WORK-FAMILY STRAIN EXPERIENCE IN ENUGU STATE**

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## **Abstract**

*The study was aimed at examining the influence of work sections on commercial bank employees' work-family strain experience in Enugu State. Four hundred and seventy-seven employees of the commercial banks were drawn by means of random sampling technique to participate in the study (204 from operation, 49 from info-tech, 123 marketing and 101 internal controls). Two instruments were used to generate information for the study. The first instrument was the Work-family Strain Inventory questionnaire that taped information on employees' work-family strain experience. The second instrument was the Key Informant Interview Schedule (KIIS) used to generate qualitative data for the study. It was hypothesized that employees' work sections would not influence their levels of work-family strain experience. Data collected were analysed using Mean scores, Standard Deviation, One-Way Analysis of Variance (ANOVA) and Scheffe test. The finding revealed that employees of the info-tech and internal control sections reported moderate levels of strain experience while those in the marketing and operation sections reported low level strain experience. The result of the ANOVA further revealed significantly higher levels of strain experience among employees in the info-tech and marketing sections than their counterparts in operation and internal control sections of the bank. Following from this finding, the researcher recommended among others that management of the banking industry should try to adopt appropriate work-family friendly intervention strategies that will be suitable for employees in various sections of the bank in balancing their work and family demands.*

**Keywords:** Work-family conflict, stress, strain.

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## **Introduction**

Work and family are two constructs that cannot be separated in terms of their contributions to individual's life satisfaction. Studies have revealed that families would suffer if men and women stopped going out to work. However, in recent decades, changes in the work place and family structures in African setting such as, the increase in female representation in the work force and the increasing employees' commitment to organisational roles brought about imbalance between the work and family realms. Ugwu (2008) observed that when women joined the labour force, men adjusted their work role and incorporated more family responsibilities while women assumed more seemingly active role in the work place. This situation according to Ugwu, brings about complexity in gender roles, where everyone occupies more than one role, a situation that gives rise to employees experiencing of inter-role conflict, stress and strain. Poppleton, Briner and Kiefer (2008) posited that this inter-role conflict centre on a cluster of linking mechanisms, in which work and family are in disagreement, spilling-over from one arena to the other.

Kanter (1977) defined work as a set of prescribed activities that an individual performs while occupying a position in an organization. This implies that any physical, mental or social activity performed by the

commercial bank employees in the banking organization is referred to as work. Family on the other hand, is described by Parasuraman and Greenhaus (2002) as the realm of affectivity and intimacy where two or more people interact in significantly ascribed relations. The above definition suggests that when the employees live and interact with other people, respond to, or have the capacity to influence one another for the purpose of accomplishing some goals and with sense of shared identity; they operate within the family setting.

Work and family appear to have similar dimensions; in the sense that the way people orient themselves to one another in their employing organization can be highly congruent with the ways they orient and express themselves in the intimate realm, of the family although employees' absorption and understanding of the meaning of work in both spheres may look different (Greenhaus & Powell, 2006). For instance, Ali (2007) contends that employees who experience their family roles as far more psychologically significant than their paid work roles are bound to pay more attention to the family roles than organizational roles. On the other hand, employees who view work roles as the central role in life may neglect family roles. These situations according to Ali create an imbalance between work roles and family roles giving rise to the employees'

experiencing of work-family conflict, stress, and strain.

Research (Malek, 2007; Okonkwo, 2008) observed that when employees perceive a threat to their needs and interest to balance work and family roles, they experience work-family conflict which gives rise to stress experience. Santrock (2000) defined stress as the response of individuals to the circumstances and events called stressors that threaten them and task their coping abilities. Santrock posited that individual's reaction or response to stressors can take a form of affective or physiological response in which case, negative affective or negative physiological state results to strain experience. This means that strain is a term used for a severe stress experience.

Studies (Howard, 1992; Fub, Nubling, Hasselhorn, Schwappach and Rieger, 2008) have shown that when employees juggle between two roles, it gives rise to conflict, stress and strain experience. Zum (2008) conducted a survey research using 230 German physicians. The finding indicated that 82% of the total sample reported incompatibility of family and work obligations and 70% reported over-work as part of the reasons for the problem among other findings. The result generally indicated that work demands affected or gave rise to family or outside life dissatisfaction while family demands affected performance in the work

realm creating stress and strain among employees. Similarly, O'Dirscoll, Illgen and Hildreth (1998) had earlier developed a role conflict scale that was bi-directional (work interfering with family and family interfering with work) with scale items tapping both time and strain demands. They suggested that the more time an employee spent in the work domain, the more likely he/she would experience work-interfering with family conflict and strain. Conversely, employees who spent more time in family activities would experience family interfering with work conflict and strain.

Many theoretical frameworks equally have been advanced to explain the relationship between work and family and how an individual's involvement in work and family roles create conflict and strain. One of such theories was the Conservation of Resources theory (COR). The COR theory by Hobfall (1989) posited that inter-role involvement leads to stress because resources (time, energy, finance) are lost in the process of trying to balance the pressure coming from both role demands. This therefore suggests that when employees perform work and family demands, they are likely to experience conflict and strain since the two demands compete over the available resources making it more difficult to perform role in either domain successfully.

However, studies (Lewis, Smiths and Brennan, 2002; Dibels, 2007) had observed that work-family conflict and strain can be controlled when the organisation makes effort to become more family-friendly such as providing dependent care services, child-care centres, adult-day-care centres, policy measures and so on. Niolon (2006) had earlier observed general intervention strategies that should be adopted for both career men and women who are involved in family roles. He emphasized some important measures needed for workers to balance work and family demands. These include sacrifices from spouse, work shift, social support measures and respite. Following from this, when employees are able to adopt appropriate measures to mitigate their work and family demands, they are likely to experience work and family life satisfaction.

Commercial bank is referred to as a deposit money bank; a type of financial intermediary and a type of business banking that provides checking accounts saving accounts and money market accounts and that accepts time deposits (Sheffrin, 2003). Every commercial bank according to Philip (2007), is divided into four sections namely operation, marketing, internal control and info-tech. Employees in the operation section take responsibilities of attending to customers, paying and receiving money from customers. Employees in the marketing section canvass

for customers as well as trying to maintain the available customers. Furthermore, employees in the internal control oversees every transaction that goes on in the bank such as, crosschecking the banks daily mandates to be sure that signatures tally with what is obtained in the system, while employees in the info-tech take care of logistics. They are specialists who cover bank branches in all the regions, making sure that uniform service is attained in all the branches (Philip, 2007).

The present study focused on examining the influence of these four sections of the bank on bank employees' work-family strain experience since employees in the various sections, perform jobs that are different and are interdependent. Consequently, they experience varied conflicting roles from the work and family demands. Similarly, Leiter and Durup (1996) had identified bank employees as one of the groups who do people-oriented job and had called for study on health-related problems associated with these groups, groups they considered to be more vulnerable to stress. Philip (2007) equally described banking job as hectic job that is psychologically demanding because of its associated high work pressure and time demanding and had found that commercial bank employees encounter work-family strain in the cause of performing work and family demands.

Furthermore, majority of the studies on work family construct were conducted in the Western Countries, only very few studies were conducted using Nigerian samples and none of these studies have looked into the influence of work section on bank employees' work-family strain experience. Consequently, there is dearth of literature in this area. This obviously creates impetus for the need to carry out study in this area using Nigeria sample and commercial bank employees in particular.

### **Methods**

The study adopted the cross-sectional survey research design aimed at enhancing simultaneous study of different categories of subjects in a setting. The population for the study comprised of 2021 commercial bank employees in Enugu State. A sample of 477 commercial bank employees was used for the study. The sample was drawn by means of stratifying the banks into four sections namely operation, info-tech, marketing and internal control. Simple random sampling technique was used to draw sample from the four sections (204 operation, 49 info-tech, 123 marketing and 101 internal control) of the bank.

### **Instruments**

Two instruments were used for data collection in the study. These were one questionnaire and a Key Informant Interview

Schedule (KIIS). The first instrument which was the Work-Family Strain Inventory (WFSI) consisted of two sections. Section A of the questionnaire contained demographic information on employees work section while section B consisted of the 6 items adopted Strain Inventory (SI) by Carlson, Kacmar and Williams (2000). The response format for this (SI) was a 4-point scale, which was a modification from the original 5-point scale used by the researchers. The choice of a 4-point scale over the 5-point scale was in line with the recommendation by Kerlinger (1992), which states that it is easier to manage the 4-point scale during interpretation than 5-point scale. Consequently, the response category ranged from Strongly Agree (4), Agree (3) and Disagree (2) to Strongly Disagree (1).

The second instrument was the KIIS, which consisted of 10 items used to obtain first-hand information from the job incumbents on how they experienced work-family strain. The information generated from the KIIS was used to complement the information obtained from the WFSI questionnaire.

Draft copies of the WFSI questionnaire and the KIIS with the objectives of the study and instrument evaluation guide were sent to five experts who critically examined them and ascertained whether the content covered the objective of the study. The face validity was determined through the judgement of these

five experts, which included three lecturers in the Department of Health and Physical Education and two lecturers from the Department of Psychology, University of Nigeria, Nsukka. A split-half reliability coefficient alpha of 0.77 was obtained using the WFSI on 53 employees of Union Bank and Diamond Bank in Abakaliki, Ebonyi State. This met the standard of 0.67 as recommended by Udegbe (2007).

### **Procedure**

In order to facilitate the distribution of the questionnaire, the researcher wrote a letter to the branch managers. The researcher also solicited the cooperation of the operation managers, who served as the anchor persons that distributed the questionnaire to the four sectional Heads in each of the banks. A total number of 550 copies of the questionnaire were distributed to commercial bank employees in Enugu State. Out of this number, 477 valid copies of the questionnaire were collected. This yielded a return rate of 86.73 percent. After the researcher had collected the questionnaire, she conducted Key Informant Interview Schedule (KIIS) with five managers and five sectional supervisors of the various banks under study.

### **Statistics**

Mean, Standard Deviation, One-Way Analysis of Variance (ANOVA) and Scheffe test were used to analyse the influence of work-section on commercial bank employees' work-family strain experience. The research question was answered using mean and standard deviation. Following from this, the mean score that was within the limit of 1.00 – 1.49 was adjudged as very low level, 1.50 – 2.49 was adjudged as low level, 2.50 – 3.49 was considered moderate level while 3.50 – 3.49 was considered high level work-family strain experience among the bank employees. The hypothesis was verified using ANOVA and Scheffe test.

### **Result and Discussion**

This section presents the summary of the analysed data.

#### **Research Question One**

What is the influence of work-section on commercial bank employees' work-family strain experience? Data answering this research question are contained in Table I.

**Table I**

**Work-family Strain Experienced by Commercial Bank Employees based on Work section.**

S/No	Work-Family Strain experience	Operation (n <sub>1</sub> =204)		Internal control (n <sub>2</sub> =101)		Info tech (n <sub>3</sub> =49)		Marketing (n <sub>4</sub> =123)	
		$\bar{X}$ 1	SD1	$\bar{X}$ 2	SD2	$\bar{X}$ 3	SD3	$\bar{X}$ 4	SD4
10.	When I get home from work I am often feeling too tired and anxious to participate in family activities/responsibilities.	2.98	.876	3.14	.917	3.14	.791	2.94	.861
11.	I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.	2.42	.829	2.62	.881	2.69	.822	2.56	.968
12.	Due to all the pressures at work, sometimes when I come home I am too stressed, to do the things I enjoy.	2.79	.908	2.83	.849	2.98	.750	2.76	.793
13.	Due to stress at home, I am often preoccupied with family matters at work.	2.08	.959	2.25	.942	2.43	.791	2.24	.879
14.	Because I am often stressed from family responsibility I have a hard time concentrating on my work.	1.83	.878	2.40	.906	2.39	1.017	2.06	.986
15.	Tension and anxiety from my family life weakens my ability to do my job.	1.88	.907	2.30	1.118	2.33	.966	2.09	.992
	<b>Overall mean</b>	<b>2.33</b>		<b>2.59</b>		<b>2.66</b>		<b>2.44</b>	

Data on Table 1 above revealed an overall mean of 2.66 for employees in the info-tech; followed by employees of internal control with overall mean of 2.59. The above mean scores were within the limit of 2.50 – 3.49 indicating that bank employees who worked in info-tech and those who worked in internal control were moderately strained. However, employees in the marketing section reported overall mean score of 2.44 which was within the limit of 1.50 – 2.49 indicating that employees in the marketing section were lowly strained just as their counterparts in operation section who equally reported an overall mean score of 2.33 indicating low strain experience.

### Hypothesis I

There is no significant difference in the bank employees' work-family experience strain based on their work section ( $P < .05$ ). Data on hypothesis I are verified in Table 2 and 3.

**Table 2**

Summary of One-Way Analysis of Variance (ANOVA) testing Differences in Employees Work-Family Strain Experience based on Work Section

S/N	Work-Family Strain Experience	Source of Variation	Df	Sum of Squares	Mean Squares	F. Cal	P. value	Decision
10.	When I get home from work I am often feeling too tired and anxious to participate in family activities/responsibilities.	Between groups	3	3.208	1.069	1.387	.246	NS
		Within groups	473	364.583	.771			
11.	I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.	Between groups	3	4.935	1.645	2.138	.095	NS
		Within groups	473	363.987	.770			
12.	Due to all the pressures at work, sometimes when I come home I am too stressed, to do the things I enjoy.	Between groups	3	1.865	.662	.857	.463	NS
		Within groups	473	343.154	.725			
13.	Due to stress at home, I am often preoccupied with family matters at work.	Between groups	3	5.920	1.973	2.335	.073	NS
		Within groups	473	399.720	.845			
14.	Because I am often stressed from family responsibility I have a hard time concentrating on my work.	Between groups	3	27.127	9.042	10.516	.000	S
		Within groups	473	406.720	.860			
15.	Tension and anxiety from my family life weakens my ability to do my job.	Between groups	3	15.660	5.220	5.402	.001	S
		Within groups	473	457.057	.966			
Overall ANOVA		Between groups	3	253.953	84.651	5.892	.001	S
		Within groups	473	6795.246	14.366			



NS = Not significant and S = Significant

Table 2 shows that generally, ANOVA (F-cal = 5.892; P-value = .001) with its P-values is less than .05 level of significance at 3 and 473 degrees-of-freedom. The null hypothesis of no significance difference in the bank employees' level of work-family strain experience based on their work-section was therefore rejected. Specifically, responses showed significant difference only on two of the questionnaire items tested. There was a significant difference (F-cal = 10.516; P-value = 000) on "Because I am often stressed from family responsibility, I have a hard time concentrating on my work". There was also a significant difference (F-cal = 5.402; P-value = .001) on "Tension and anxiety from my family life weakens my ability to do my job".

**Table 3**

Summary of Scheffe test of Group Mean Scores based on the Work Section on Level of Work-family Strain Experience

(J) Section	(J) Section	Mean Difference (I - J)	Std. Error	P. Value	Decision
Operations	Internal control	-1.212	.461	.076	NS
	Info-tch	-2.123*	.603	.007	S
	Marketing	-1.209*	.433	.052	S
Internal control	Operation	1.212	.461	.076	NS
	Info-tech	-.911	.660	.592	NS
	Marketing	.003	.509	.1.000	NS
Info-tech	Operation	2.123*	.603	.007S.	S
	Internal control	.911	.660	.592	NS
	Marketing	.915	.640	.564	NS
Marketing	Operation	1.209*	.433	.052	S
	Internal control	-0.003	.509	1.000	NS
	Info-tech	-0.915	.640	.564	NS

\*The mean difference is significant at .05 level of significance

Table 13 revealed the mean difference from the paired mean comparison of four work sections (operations, internal control, info-tech and marketing) with their corresponding P-

values in their level of work-family strain experience. From the Scheffe Table, the paired mean differences for operations and info-tech (-2.123 and P-value = 0.007) and for operation and marketing (-1.209 and P-value = .052); with their corresponding P-value was less than .05 level of significance. This implies that the level of work-family strain experienced by commercial bank employees' in operation and info-tech, operation and marketing differ significantly. The table further revealed that commercial bank employees in internal control, info-tech and marketing sections did not differ significantly.

### **Discussion**

Result showed in table 1 that employees in internal control and info-tech reported moderate levels of strain experience while employees in the operation and marketing sections reported low levels of strain experience. This finding contradicted Leiter and Durup (1996) and Philip (2007) findings which reported that irrespective of the section where the work was performed, employees encounter high job demands and low control, and time pressure, which lead them to experience work-family strain at the same level. The result implies that commercial bank employees who worked in both internal control and info-tech experienced more work-family pressure than their counterparts in the

operation and marketing sections of the bank. This helps the management in the deployment of employees in different sections of the bank and in the adoption of appropriate intervention strategies that will be suitable for employees in various sections of the bank.

Further result of the ANOVA indicated significant differences in the bank employees' level of work-family strain experience based on work section. The result pointed to the fact that employees of the info-tech and marketing sections differed significantly from their counterparts in the operation and internal control sections of the bank. The significant difference found between employees of info-tech and that of operation sections could be explained on the premise that employees in info-tech are "Supper on-site supervisor" to various branches of the bank. Their jobs entail travelling to various branches of the bank in order to ensure that the bank's prescribed financial regulations and traditional mode of banking policy are strictly followed. They serve as supervisors to all supervisors in all the branches of the bank. This role takes them away very regularly from their family home setting and as a result they find it difficult to balance work-family demands.

The finding was in line with the qualitative data generated from the study. When one of the employees in info-tech was interviewed regarding the nature of their work and how they have struck a balance between

work and family demands, the informant had this to say, "I know that those of us in info-tech are paid more allowances than other employees in our category in either marketing or operation, but I would prefer to have my salary cut by half than to continue to work in info-tech. I travel a lot and rarely give attention to my family – in effect, balancing work and family roles are like a mirage to me". The above excerpt suggested that employees in info-tech are loaded with work demands in total disregard to what happens in the family fronts. This lop-sidedness in meeting one's obligations has more deleterious effects in one's health since the info-tech employees hardly perform their family demands. Furthermore, employees that are physically removed from the family setting and who do not contribute in performing family roles may feel more guilt and become emotionally and psychologically depleted than their counterparts who feel that they make inadequate contribution in meeting family demands. This then may explain the high work-family strain experience reported by the employees in info-tech whose work roles make it difficult for them to juggle work-family demands.

The significant difference found by employees in the marketing section than those in the operation section could be explained on the premise that employees in the marketing section are usually assigned

unrealistic targets by the management. When the employees fail to meet the targets, they are faced with sanction (reprimand), which may earn them a sack. In addition, even when they meet the targets and subsequently fail to maintain the target level or fail to increase the level, they still face reprimand. Consequently, their job does not stop at chasing and attracting huge depositors but also involves maintaining their customers so that their customers will not make "uncompromising" withdrawal. Furthermore, promotions are tied to their performance, that is, the ability to attract viable depositors. To aggravate their problem, employees of the marketing are involved in canvassing for customers, which requires that they fake positive emotion in order to present themselves in good light before their prospective customers and consequently attract them so that they patronize the bank. The faking of emotion is a source of stress on its own and leads to employees of marketing section experiencing more work and family strain than their counterparts in operation section.

### **Conclusion**

The study examined the influence of four work sections of the bank on commercial bank employees in Enugu State. The finding revealed that employees in the info-tech and internal control sections showed moderate level of strain experience while their

counterparts in the marketing and operation sections showed low level of strain experience. The finding revealed statistically significant higher level of strain among employees in the info-tech and marketing sections than their counterparts in the operation and internal control sections of the bank. Following from the above findings, it was observed that work section has influence in the bank employees' work-family strain experience.

### **Recommendations**

In view of the findings of this study, the following recommendations were made:

1. Management of the banking industry should try to adopt appropriate work-family friendly intervention strategies that will be suitable for employees in the various sections of the bank in balancing their work and family demands. This should include group counselling, training and re-training, conferences, policy dynamics, work-shift, proper scheduling and respite.
2. Proper orientation should always be given to new employees on issues of the antecedents and implications of work-family role involvement.
3. There is need for regular sectional transfer of bank employees. This will enable those in stress laden sections to be able to ease of tension in the sections that are not stress laden before they are posted back again to the high stress sections.

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