

Impact of Work-Life Conflict and Work over Load on Employee Performance in Banking Sector of Pakistan

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Abstract: This study focuses on finding out the impact of work-life conflict and work overload on employee performance in banking sector of Pakistan. The data was gathered through questioners from 300 employees working in banks of Pakistan. The results showed that employee performance is affected by work-life conflict and work overload because in banking sector working hours are prolong, it becomes tough for the employees to manage time for their families and personal life. Employee performance can be improved by implementing strategies (like job sharing and dividing a task). By dividing a job employees will feel relax will be able to perform better in the organization.

Key words: Work-life conflict • Work overload • Employees performance • Job stress and satisfaction

INTRODUCTION

The layman definition of work life conflict is a form of interface of work and family demands, in which the role pressures from the work and family domains are mutually incompatible in some respect. Work overload is happened when job demand exceeds human limits people have to do too much task into too limited time with the few one resources.

Work life relationship with two approaches of time one is experience and management of work time and second approach is evaluating the factors of time based with work overload and demand of work [1]. Individual behavior is affected by the quality of work life but such behavioral outcomes are looking not affected by quality of personal life which is spent outside the organizations [2]. Work life conflict means that long working hours demanded in the organizations the high level of energy also required for that work. For that purpose an employee must do work hard and fast. It's the long working hours and pressure work so the employee has too much work to do. By the help of perceived control on the schedule of the work and demands of the jobs can create a better relationship between, work life conflicts and job characteristics [3].

Work life conflict can be eliminated by making adjustments for this purpose [4]. Work family conflict is greater if the employee has less than six years chilled because relationship between having a youngest child

and the work family conflict is very strong [5]. Employees who have no assistances at their work place and they are also very caring for their children. They face a challenging work life conflict [6]. Women face more stress and pressure then men because they give more time to their families and work from their total time. So in their lives, life cycle stages are bearing a high level of overload. The women, who have older children, are practicing more family to work conflicts [7]. Performance of employees and the work life programs depend on the employees who are hired by an organization. If a firm hires the high percentage of professionals it is able to get more benefit from work life benefits, such firms are found to have a strong relationship between performance and work life benefits. If the organization hires more percentage of non professional employees than the productivity of the organization will be negligible [8]. Work to family facilitation can be increased by the help of perceived control and flexibility. Work life facilitation is positively associated with work family organizational support and time based family support policies but negatively associated with work life conflict [9]. Work life conflict is not relevant only societal circumstance but it's also dependent on individual's daily life and other family factors [10].

There is a substantial amount of research conducted on the work life conflict and work overload in the developed countries. There is some work done in developing countries on these variables but it's not

enough because employees' performance is associated with these variables (work life conflict and job overload). Developing countries have paid less attention on these issues.

Pakistan stands in developing countries and in banking sector there is prolong working hours that's why employees are facing work life conflict. Work life conflict and work overload is affecting employees' performance. After reviewing some literature about these variables it is found that there is not enough work done on this topic. In Pakistan work life conflict is mostly ignoring by many organizations because there is not enough research done on this variable. In Pakistan mostly organizations are associated the employees performance with other determinants like salary, compensations, incentives and training. They are bitterly ignoring these variables which are associated with the employees' efficiency and productivity. Banking sector of Pakistan is facing a higher rate of work life conflicts and work overload which is affecting employee's performance and family life simultaneously. Through this research we can improve the employees' performance by finding out the way of handling work life conflicts and work over load.

Literature Review

Work-life Conflict: There are many men and the women facing the work life conflict in their lives. In this category females are facing greater trouble than the male because male have less responsibility than the male. Here the gender differences role also counted [11]. Work life conflict, work overload and stress are the major life quality outcomes. These outcomes are affected by the working hours of the both spouses. When both spouses work long working hours (39-45) then quality of life will be better [12].

Working hours of the father matter to the likelihood of the children when mothers are also working. But if the children are pre-school age then this effect will be opposite [13]. The workers who take their work at home are less satisfied as compare to site workers. The male home workers have fewer problems than female home-workers. At home male role is less than the female role [14]. Work overload is also affecting the work-life balance but this relationship is positive. It means work overload or role overload positively affect the satisfaction in the life [15]. Both men and women follow down the defined policies than they reduce the work-life conflict in their lives. In this case organizations can help out the employees by encouraging the work life balances. Organizations can speak out on this problems and aware

their employees that how to reduce the work-life conflict in their lives in highly vibrating and ever changing economic environment by discussing the challenges [16]. Parents have the children's responsibility and there is the strong relationship between the parents' responsibilities and the work-life conflict. Work life conflict is higher in the females' lives than the males. There is a strong relationship between the work-life conflict and work-family conflict but this relationship is negative. There is no strong relationship between the work-life conflict and family-work conflict [17].

There is a relationship between the experiences and expertise and work-life balance. If a person will be expert and has experience of the work than he or she will has less work-life conflict. These types of employees have balance between work and their lives. Helping the workers during the work is not the popper solution of the work-life conflict because it a one sided solution [18]. Work-life conflict is very surfing. Work-life conflict varies from male to female. Females are facing greater work-life conflict than the males. Work place culture matters to reduce the work-life conflict and the stress in the life. Work place culture can promote the ways to reduce this stress and work-life conflict and the stress, which vary gender to gender and by the qualities of work [19].

Potential family stress can reduce by flexibility in family process. So flexibility is a factor through which stress of employees can reduce and it's an important factor to reduce the work-life conflict of the employees. They will perform better by reducing the stress and the conflict [20]. Every employee set some core values to perform a job. By the implication of these values may increase or decrease the work-life conflict. Differences between the husband and wife or other family members may also cause the work-life conflict [21]. Women employment is the western trend but now this is trend is spreading because females are also supporting their families. Which has many consequences and work-life conflict is the major cause of this trend [22].

Work-life conflict is the major problem for the managers and the companies. Work-life conflict has then negative impact on the employees and organizations' performance, if the managers of the organizations do not solve this problem then this problem will not resolve [23]. Work-life conflict has a significant but negative effect on the outcome of the employees. By the work-life conflict employees can't perform betterly because they have the conflict with their families so they can't perform betterly. So employees' performance effect negatively [24]. There are two ways to resolve the work-life conflict.

First is the friendly environment with the family. Second is to inform everything about the conflict or problems to their supportive supervisor [25].

Parents have the responsibilities of their children so they are facing work-life conflict more than the non-parents family because they are free from all the formal responsibilities. Work-life conflict is varying gender to gender. Organizational culture is also a factor which affects the work-life conflict [26]. Work-life conflict is also has the independent and significant relationship with the health. If the female and the male have the better health then they have less work-life conflicts [27]. Work-life conflict is very risky for the mental health because it causes the mental illness [28]. Fixed-term contract based jobs are the reason of the work life conflict. Employees of these types of contract have not given the time to their families and the other activities of the life [29]. Major reason of the work-life conflict is the long working hours and the role conflict. Families' role disturbed by the long working hours and by the working pressure. So the employees feel pressure of the work and family role also, then work life conflict arise [30]. Social support can resolve the work-life conflict because it a moderator between the stress of work and demand of life. So it's a key factor to maintain a balanced life and remove the work-life conflict [31].

Work-life conflict varies with gender. In females it's greater than the male workers. That's why in the female mental and the physical illness is also greater than the male, they have the much home responsibilities than the men. Children are the strongly associate with work-life conflict with women than the men [32]. Work-life balances depend on the demographic trends. Work force shaped differently by demographic trends. Demographic affect the family roles and the work [33]. Time based Work-life conflict is high in lives of those employees who have high family support than those who have less domestic support [34].

Work-life conflict can be reducing by the organizations' policies, flexibility and by the good and friendly relationship of the employees and the employer. If the employees use some direct actions and policies at home then the work-life conflict [35]. Married women have a burden of work and the family role so they have high work-life conflict. Married women have intense life because of high family role demands and work demands also. They have limited time for the work and demand of family life [36]. In couples every individual think that the second partner is facing the same level of work-life conflict rather than differently. Females have the strong

impact of her work-life conflict on her attitude in the organizations [37].

Corporation of the managers and the professionals of the human resources can reduce the problem of the work-life conflict by the help of flexibility in the environment of the organizations. By dissolving this problem employees and employer can improve the outcome of the organization [38]. Mental and the physical health have a positive relationship with the work-life conflict. When the work life conflict will be high then the mental and the physical health problem will be increase. By sharing the jobs and the experiences women can reduce the work-life conflict [39]. Perceive Work domain and the family domain affect the work-life conflict [40].

Work Overload: Work overload affect the employees' performance and the associates of the work overload also affect the outcomes of the employees [41]. Lack of sharing the roles and the work is the reason of the role overload. Overload and the role conflict vary by the change in the gender. Role overload affects the men's emotions as compare to women's emotions [42]. Stress is caused by the role ambiguity, role conflict and the role overload. And role overload is created by the rotation on the jobs. When an employee has the task about which he or she has no experience then he or she will has a high work overload and stress [43].

Work overload is created by the work role. Role overload has negative impact on the females because of external locus of control [44].

Fathers accept fewer responsibilities of the children because they perceive high work overload. Those fathers who have role conflict perceive high work overload [45]. Organizational commitment is effected by the role overload. The managers who reduce the role stress not only increase the employee performance but they also increase the organizations outcome [46].

Association of the Judicial style with work approach than it will be effective for reducing the work over load and incompatible standards of evaluation [47]. Employees who have no idea to manage the role conflict, role ambiguity and the role overload have the lower work adjustment [48].

Employee Performance: Employee performance can be improved by the flexibility in the organizational environment. Training of new skills can also improve the employees' performance [49]. Information technology is very important to enhance the quality of work [50]. Job ambiguities have the strong impact on the job

outcome rather than job satisfaction and employee performance. There is a relationship between the employee performances but this a linear relationship [51]. Those variables which have relationship with the substantive conflicts are associated with negative performance (poor performance) on these tasks. So the substantive conflicts affect (reduce) the performance of the behavioral tasks [52]. When a discount occurs between the performance of the employees acceptable in the negotiated ordered institutions and in the changing expectation environment than a conflict will occur [53].

Supervisor can play an important role in the employee performance by monitoring them and guiding them efficiently [54]. Stressful jobs have the negative relationship with employee performance. Employees' performance has little or not affected by the job satisfaction. Positive emotions affect the employee performance. When the shift will occur in the employee performance than it will effect strongly job attitude [55]. In balance score card the weights of the subjectivity is ignoring the employees' performance measures but the bonuses depend on the employee performance [56].

Employee performance can be improved by the human resource investment. Cost minimization is also a factor of the weaker performance. There is no relationship between the traditional social welfare and employees' performance [57]. High work related organizations have conflicts and the employees of these organizations have high physical strains; but these employees have given the high performance because to earn a reasonable income [58]. Employees' attitude and the interest affect the organizational outcome [59].

Hypothesis

H1: Work-life conflict negatively associated with employee performance.

H2: Work overload is negatively associated with employee performance.

MATERIALS AND METHODS

Questionnaire contained 21 items and 4 sections. The population for data collection was employees working in baking sector of Pakistan. The sample was collected from various cities of Pakistan and the sample size was 200 employees. The questionnaire was personally administered through HR department of the concerned banks. Total 200 hundred questionnaires were distributed out of 109 questionnaires were received back by making response rate 55%.

Characteristics of Sample: Females are mostly banking sector in the Pakistan because they can get respect from the private sector organization and also from baking sectors. So in the questionnaire's response female are also in the reasonable amount. Mostly in the banking qualified people are hired so in qualification no one response is given in the Metric section.

Sr	Items	Items	Frequency	Percentage of frequency
4	Gender	Female	44	40%
		Male	65	6%
3	Age	15-25	15	13.7%
		25-35	52	47.7%
		35-45	26	23.9%
		45-55	11	20.1%
		>55	5	4.6%
2	Qualification	Metric	0	0%
		FA/FSC	5	4.6%
		BA/BSC	37	33.9%
		MA/MSc	65	59.6%
		MS/PHD	2	1.9%
1	Tenure	0-5	37	33.9%
		5-10	27	24.9%
		10-15	19	17.4%
		15-20	18	16.5%
		>20	8	7.3%

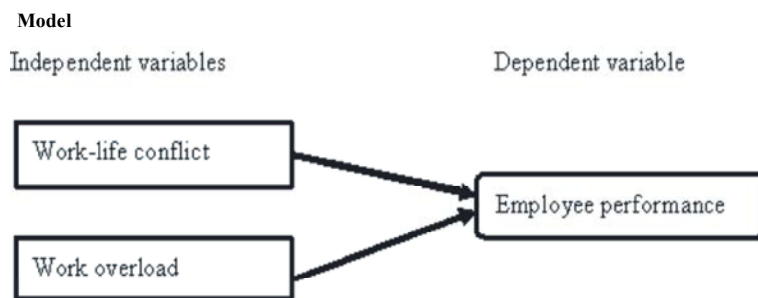


Table 1: Correlation Analysis

	Work-life conflict	Work overload	Employee performance
Work-life conflict	1		
Work overload	0.449	1	
Employee performance	0.123	0.277	1

Table 2: Regression Analysis

	Beta	t	Significant
Employee performance		10.148	.000
Work-life conflict	-.001	-.011	.991
Work overload	.048	2.654	.009

N=109 Dependent variable= Employee Performance

R square=.142 Adjusted R square=.127 F= 4.392 Significance=.000g5

RESULTS

Correlation analysis indicates that there is weak relationship between work-life conflict and employee performance (0.123). Values of the work overload and employees performance also do not show very significant relationship (0.277). Both independent variables also have no strong relationship (0.449).

The regression analysis indicates that the value of R Square is .142 which indicates that there is 14% variation in employee performance is covered by work-life conflict and work overload while 86% remain unexplored. The value of F=4.392 which is significant square=.077 and it is insignificant. Employee performance is not influenced by work-life conflict and work overload.

DISCUSSION

An organization's performance and outcome depends on the employees' performance. In Pakistan working hours are not prolong but in banking sector working hours are long as compare to the other sectors. 200 questionnaires are distributed in banking sector's employees. From this sample only 109 useful surveys are returned which indicates the relationship between the respective variable. The result of the surveys shows that there is a weak relationship between dependent and independent relationship.

Work-life conflict and work overload have very weak relationship with the employees' performance in banking sector of Pakistan. Performance of the banks depends on the purely employees performance because they provide the more services then the products. So if the staffs' performance will be high then the employees' performance

will be also high. This study measure the dependency of the employees' performance on two variables which are the work life conflict and the work overload.

There is weak relationship between the work-life conflict and employees' performance and also the weak relationship between the employees' performance. Both dependent variables also have the weak relationship between them. Employees' performance depends on the many other factors like salary, motivation, organizational environment, career development, job satisfaction and incentives also.

Pakistan is developing country so poverty level is also significant here and one other thing is the large family size. That is why salary is the major indicator for the employees' performance in the Pakistan. Many employees ignore work over load in front of a reasonable salary because they are handling the large families. Work life conflict is not the big issue in this country because of joint family system. Family members share the burden of the other members so employees feel relax at work place and they perform better.

Work-life conflict is not the issue in all the joint family systems and mostly population of the Pakistan is living according this system. So employees are not feeling burden from the family works so their performances are not effecting by the families lives. Less career opportunities also effect the employees performance. Employee performance also depends on the satisfaction of the employees with his or her job. If the employee will be perform better if they will feel satisfaction with their job. According the literature review of the study married working women face more work life conflict then the men but in Pakistan mostly married women are not working so they are save from this type of tension. The work life conflict and work overload has very weak relationship with employees' performance. There are many other factors which effect the employees performance.

There is a need to focus on those factors that effects employee's performance. And we must control those factors respectively. By the control of the employees can also increase the employees' performance. For example evaluation of the performance of the employees and complete check on the employees will also enhance the employees' performance in the asking sector of Pakistan. Career development is also a factor for the enhancement of the employees' performance. Limitations of this study are the small size of focus group and fewer numbers of variables.

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