

THE ROLE OF OFFICE LOCATION ON BANK WORKERS' LEVELS OF WORK-FAMILY CONFLICT STRAIN EXPERIENCE

BY

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Abstract

The study examined the role of office location on bank workers' levels of work-family conflict strain experienced in Enugu state, Nigeria. One null hypothesis which was tested at 0.05 level of significance and two research questions were postulated for the study. The population for the study comprised 2012 bank workers. The sample for the study was 550 workers selected by means of stratified and random sampling techniques. Two sets of instruments were used for data collection. Mean scores and student t-test were used for data analysis. Results revealed that bank workers experienced moderate levels of work-family conflict strain. Finding also showed that workers who worked in the head Offices experiences significantly higher work-family conflict strain than those who worked in the branch offices. It was recommended, among others, that the managements should try and show strong and true commitment to the adoption of appropriate mitigating measures to support workers in coping with their job stress and in balancing their work-family demands.

Keywords: Work, Family, Conflict, Strain, Bank Workers

Introduction

Work and family form the hallmark of human existence. These are the institutions that have supported human kind across centuries as they serve fundamental human needs. Work and family have served and still serve different functions and as such, it is reasonable to expect them to fulfill different sets of needs, values or desires. For instance, Jackson, Tal and Sullivan (2003) had noted that it is the resources from work that sustains the family and that the family, on the other hand, brings about the creation of new species, love and belonging. However, in recent decades, the rapid increase of married and single men and women entering the workforce while continuing to maintain the majority of the family and household responsibilities (Ammons, 2013), has brought about changes in work and family structures.

Today, most workers, irrespective of gender, have family responsibilities, and most married men and women workers have their spouse employed in various organisations. Yet, jobs are still designed as if workers have no family

responsibilities (Hoppmann & Klumb, 2012). Paid labour forces composes today, a large percentage of most individual's activities and constitutes a fundamentally important aspect of most people's lives (Lawson, Davis, Crouter & O'Neill, 2013). As individuals contribute more hours to the paid labour force, their ability to balance their work and family demands decreases (Ammons, 2013) bringing broad recognition that steps are needed to adjust to the changed realities of the present day work and family structures (Bailyn, Drago & Kochan, 2002). This present day work and family structures have debunked the earlier concept of asymmetrical permeable by Pleck (1977). Pleck's concept of asymmetrical permeable assumed that work and family are separate domains and that the pressure and demands that originate in one domain have very little impact on the other domain. Studies have proved that the pressure and demands from work or family may greatly interfere with one another, causing work-family conflict to workers who juggle between work and family demands (Edward

and Rothband, 2000; Greenhouse and Betell, 1985; Frone, 2000).

Work family conflict is a special form of inter role conflict in which the role pressure from work and family domains are mutually incompatible in some respect (Greenhaus and Bentell, 1985). According to these researchers, such conflict may arise because the performance of one role absorbs time, creates strain or is behaviourally incompatible with the performance of the other role. Frone (2000) had suggested a bidirectional relation between work life and family life in which the source of conflict could come from work (work-to-family conflict). It could come from family (family-to-work conflict). These terms, as put up by Frone are used to describe conflict that is perceived to originate from other work of family domain. Findings from various studies on work-family construct have however, reported that both work-to-work conflict and family-to-work conflict are related to stress (Panatik, Rojab, Shah and Yusaff, 2012; Kong, 2013; Ammona, 2013; Cinamon and Rich, 2014).

Stress is the response of individuals to the circumstances and events called stressors that threaten them and task their coping abilities (Santrock, 2000). Santrock observed that individual's reaction to stressors can take a form of affective response in which case, negative affective state results to strain. When workers experience work-family strain, it manifest in their having intention to quit the job (Watanabe and Falci, 2014); feeling of tiredness and anxious to participate in family activities, feeling of emotionally drained at home, lack of concentration at work, and inability to do work (Kong, 2013); headache, mood change, backache, and aggressive response to customers and coworkers (Shaffer, Harrison, Gilley and Luk, 2001). The above conditions further expose workers to immune decrement (reduced immunity) (Zedeck, 1992) which leads to increased risk of disease conditions such as high blood pressure (Adder, Felten and Cohen, 1991), high blood

cholesterol and high blood sugar (Cinamon and Prich, 2014).

The Conservation of Resources (COR) theory of Hopfall (1989) had also provided a basis for explaining the relationship between work and family and how individual's involvement in work and family demands could generate stress and strain. The COR theory proposed that inter role conflict leads to stress because resources are lost in the process of trying to balance the pressure coming from work and family domains. According to the COR Model, people strive to retain, protect and build resources and that what is threatening to them is the potential or actual loss of these valued resources. The resources include conditions, personal characteristics, energy, time and money. This study is anchored to this theory because it is the inability of Nigerian bank workers to manage their resources in performing work and family demands that subject them to work-family stress and strain experience. Studies had observed that workers in Nigerian banking sector are exposed to undue stress resulting from high workload as defined by high job demands and little control over time. Philips (2007) described banking job as hectic job that is mentally and psychologically demanding because of the pressures and time demands of banking job. Leiter and Dump (1996) had also observed bank workers as among the group of workers who perform "people-oriented job" and had called for studies on health-related problems associated with these groups, groups they considered to be more vulnerable to stress. Hoppmann and Klumb (2012) had equally found empirically that individuals with longer working hours reported more work-family conflict strain experienced than those who spent much time performing family demands.

In this study, the researcher investigated bank workers who worked in the Head Offices and those who worked in the branch offices. This clarified the levels of work-family strain experienced by bank workers in the various office designations. All the existing banks in

Nigeria have their Head Offices and their branch offices that take directives from their Head offices. These Head Offices ensure the maintenance of uniform cultures and responsibilities among all their branches (Philips, 2007). It is important to note that studies on work-family construct have not gained explicit focus on the work-family conflict and its related health problems among workers working in different office designations. However, Bleer (1992) had observed that the negative impacts of work and family involvement are very pervasive, affecting workers in different settings irrespective of their office designations.

Following from this dearth of literature on workers' level of work-family strain experience in different office designations and bearing in mind that the available studies on work-family constructs have been related to United States and other Western countries, it became necessary that this study was carried

Hypothesis

There is no significant difference in the levels of work-family conflict strain experienced by bank workers who worked in Head Offices and those who worked in the branch offices ($P < .05$).

Methodology

Research Design: The study adopted the descriptive survey design.

Area of the Study: The study was carried out in Enugu State Nigeria, which comprised three senatorial zones, namely Enugu North, Enugu East and Enugu West. Enugu state is the capital of old Eastern region with very high concentration of banks in urban and semi-urban locations of the state. The residents of urban and semi-urban locations of the state are predominantly civil servants and traders who embarked on banking transactions regularly. In view of this, Enugu State was adjudged one of the most suitable areas for this study.

Population for the Study: The population for the study comprised all the 2021 bank workers in Enugu State (Central Bank of Nigeria (CBN), 2008) report. This consisted of male

out, using Nigerian sample. This will help revalidate the findings made by researchers from other countries.

Purpose of the Study

The purpose of the study was to determine the role of office location on Bank workers' levels of work-family conflict strain experienced. Specifically, the study:

1. Determined the level of work-family conflict strain experienced by bank workers
2. Determined the levels of work-family conflict strain experienced by bank workers who worked in Head offices and those who worked in branch offices

Research Questions

1. What is the level of work-family conflict strain experienced by bank workers?
2. What are the levels of work-family conflict strain experienced by bank workers who worked in Head offices and those who worked in branch offices?

and female bank workers who worked in the Head Offices and those who worked in the branch offices of banks located in Enugu State, Nigeria.

Sample and Sampling Techniques: The sample for the study comprised 550 workers of banks located in Enugu State, selected by means of simple random sampling. Multi-stage sampling procedure was adopted in drawing the sample for the study. The first stage involved the selection of banks used for the study. In this case, a total number of 54 banks were randomly selected from all the 112 banks located in Enugu State. The second stage involved categorisation of the selected banks according to office designation (Head Offices and Branch Offices). Among the 54 banks selected, Head Offices had a total number of 324 workers while 704 numbers of workers worked in the branch offices. The third stage involved random selection of workers from the Head Offices and branch offices of the various banks used for the study. Following this, a total number of 112 workers was selected from the Head Offices while a total number of 438 was

selected from the branch offices, bringing the number to 550 workers that participated in the study. Out of the 550 workers that participated in the study, a total number of 10 workers (5 managers and 5 sectional supervisors) were randomly selected from the various banks under study for the Key Informant Interview Schedule (KIIS).

Instrument for Data Collection: Questionnaire and Key Informant Interview Schedule were used for data collection. These were developed based on objectives of the study and literature review. They were validated by five lecturers of Health and Physical Education, University of Nigeria, Nsukka. Split-half technique was used to establish reliability of the questionnaire, using Product Moment Correlation coefficient, which determined the split-half reliability of the instrument. The split-half reliability of .77 was obtained. This was corrected with Spearman-Brown formula, $r = .80$ to estimate the reliability of the questionnaire.

Results

This section is concerned with the presentation of the summary of the analysed data.

Research Question One

What is the level of work-family conflict strain experienced by bank workers?

Table 1

Bank Workers' Level of Work-family Conflict Strain Experience (N =477)

S/NO	Work-family Strain experience	Mean ($\bar{x}$)	Standard deviation (SD)	Decision
1	When I get home from work I am often feeling too tired and anxious to participate in family activities/responsibilities.	3.02	.879	Moderate
2.	I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.	2.53	.880	Moderate
3.	Due to all the pressures at work, sometimes when I come home I am too stressed, to do the things I enjoy.	2.81	.851	Moderate
4.	Due to stress at home, I am often preoccupied with family matters at work.	2.11	Ugwu D.I.	
5.	Because I am often stressed from family responsibility I have a hard time concentrating on my work.	2.07	.955	Low

Data Collection Techniques: A total number of 550 copies of the questionnaire were distributed by hand to bank workers in Enugu State. Only 477 valid copies of the questionnaire were collected. This yielded a return rate of 86.73 per cent. Key Informant Interview schedule was thereafter, conducted with five managers and five sectional supervisors of the various banks under study.

Data Analysis Technique: Mean, standard deviation and student t-test were used to analyse data. The research questions were answered using mean and standard deviation, while the HO was tested using student t-test. A criterion mean of 2.50 was adopted. All the mean scores that were within the limit of 1.00-1.49 were adjudged very low level, 1.50-2.49 were adjudged low level while 2.50-3.49 were considered moderate level and 3.50 – 4.00 were considered high level depression.

6.	Tension and anxiety from my family life weakens my ability to do my job.	2.07	.997	Low
Overall mean		2.45	Moderate	

Data in Table 1 shows an overall mean ($\bar{x}$ =2.45) which was within the limit of 2.50-3.49 indicating that the bank workers were moderately strained. The Table specifically shows that “when I get home from work I am often feeling too tired and anxious to participate in family activities/responsibilities” ($\bar{x}$ =3.02) “I am often emotionally drained when I get home from work that it prevents me from contributing to my family” ($\bar{x}$ =2.53) and “Due to all the pressures at work, sometimes when I come home I am too stressed, to do the things

I enjoy” ($\bar{x}$ = 2.81) had mean scores which were within the limits of 2.50-3.49 showing that the bank workers were moderately strained. Furthermore, “Due to stress at home, I am often preoccupied with family matters at work” ($\bar{x}$ = 2.19), “Because I am often stressed from family responsibility I have a hard time concentrating on my work” ($\bar{x}$ = 2.07) and “Tension and anxiety from my family life weakens my ability to do my job” ($\bar{x}$ = 2.07) had mean scores within the limits of 1.50-2.49, indicating that the bank workers were lowly strained.

Research Question Two

What are the levels of work-family conflict strain experienced by bank workers who worked in Head Offices and those who worked in branch offices?

Table 2

Bank workers’ Levels of Work-family Conflict Strain Experience based on Office Location

S/N	Work-Family Conflict Strain experience	Head office (n ₁ =90)	Branch office (n ₁ =210)
		$\bar{X}_1$	$\bar{X}_2$
		SD1	SD2
1.	When I get home from work I am often feeling too tired and anxious to participate in family activities/responsibilities	3.12 .832	3.00 .889
2.	I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.	2.72 .927	2.48 .853
3.	Due to all the pressures at work, sometimes when I come home I am too stressed, to do the things I enjoy.	2.98 .848	2.77 .849
4.	Due to stress at home, I am often preoccupied with family matters at work.	2.30 .942	2.17 .918
5.	Because I am often stressed from family responsibility I have a hard time concentrating on my work.	2.20 .902	2.04 .965
6.	Tension and anxiety from my family life weakness my ability to do my job.	2.24 1.063	2.03 .977
Overall mean		2.59	2.42

Result on office location shows that workers who worked in the Head offices had an overall mean of 2.59 indicating that workers who worked in the Head offices were moderately strained whereas their counterparts in the branch offices had an overall mean score of 2.42 indicating low work-family conflict strain experience.

Hypothesis

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There is no significant difference in the levels of work-family conflict strain experienced by bank workers who worked in Head Offices and those who worked in the branch offices ($P < .05$).

Table 3

Summary of t-test of Workers' Level of Work-Family Strain Experience based on Office Location

Work-Family Conflict Strain experience	Head office (n ₁ =90)		Branch office (n ₁ =210)		t-cal	Df	P.value	Decision
	$\bar{X}_1$	SD ₁	$\bar{X}$	SD ₂				
When I get home from work I am often feeling too tired and anxious to participate in family activities/responsibilities.	3.12	.832	3.00	.889	1.214	475	.225	NS
I am often so emotionally drained when I get home from work that it prevents me from contributing to my family.	2.72	.972	2.48	.853	2.356	475	.019	S
Due to all the pressures at work, sometimes when I come home I am too stressed, to do the things I enjoy.	2.98	.848	2.77	.849	2.066	475	0.39	S
Due to stress at home, I am often preoccupied with family matters at work.	2.30	.942	2.71	.918	1.247	475	.213	NS
Because I am often stressed from family responsibility I have a hard time concentrating on my work.	2.20	.902	2.01	.965	1.468	475	.143	NS
Tension and anxiety from my family life weakness my ability to do my job.	2.24	1.063	2.03	.977	1.857	475	.064	NS
Overall t-test	15.86	3.867	14.41	3.797	3.240	475	.001	S

NS = Not significant and S = Significant

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Table 3 above revealed that generally, workers in the Head Offices reported significantly higher level of work-family conflict strain experience than their counterparts in the branch offices ($t=475, 3.240, p < .05$); The above result

goes contrary with the null hypothesis. Consequently, this hypothesis was rejected. Specifically, responses did not show significant difference in most the questionnaire items tested but showed significant difference on

two. There was a significant difference ($t = 475, 2.356, p < .05$) on “Due to all the pressure at

work, sometimes when I come home I am too stressed to do the things I enjoy”.

Table 4

Percentage Responses for Key Informant Interview Schedule (KIIS) on Work Family Conflict Strain Arranged in Order of Magnitude (N = 10)

Question Items	Proportions of Respondents %	Responses
Question 1		
Ways work interferes with family roles	100%	Work intrudes in social relationship and taking care of family members
	80%	Work interferes with marital obligations and religious activities
	70%	Time interferes with taking children to school
Question 2		
How demands from work and family interfere with each other	100%	Work activities occupy their time making it difficult for them to attend to family demands
	90%	The interference makes them physically present at work and mentally and psychologically attending to matters at home.
	70%	Attending to family roles make them go to work late
Question 3		
What workers feel when work and family roles interfere with one another	100%	Irritable, mood change, tiredness, inability to do work and lack of concentration at work
	90%	Anxious
	80%	Guilt
	60%	Confused
	50%	Worried
Question 4		
How conflicts arising from work and family roles affect workers mood	100%	Anger, unhappiness, dull mood
	60%	Desire to leave the job aggressive to customers
Question 5		
Health-related problems encountered by workers as a result of work-family interference	100%	Body weakness Ugwu D.I.
	80%	Chest pain, backache
	60%	Headache
	50%	Loss of appetite

Responding to the ways work interferes with family roles, 100% of the respondents reported

that work activities intruded into their family role such that it was difficult for them to care

for their family members and to participate in social relationship. Majority (80%) of them stated that work interfered with their marital obligations and religious participation. The respondents (70%) reported that their work did not allow them time to take their children to school because they were supposed to report to work before 7:00am in the morning every workday, and in most cases, they dismissed from work around 6: 00pm or beyond.

On how demands from work and family interfered with each other, all the respondents (100%) reported that work activities occupied their time, making it difficult for them to attend to family demands. Majority of the respondents (90%) stated that the interference was such that they used to be physically present at work while mentally and psychologically attending to matters at home. More than half of the respondents (70%) reported that attending to family roles such as early morning cooking and preparing children for school made them to go to work late.

Regarding the feelings of workers when work and family roles interfered with one another, the respondents reported the following feelings: 100% irritable, mood change, tiredness, inability to do work and lack of concentration at work; 90% being anxious; 80% feeling of guilt; 60% confusion and 50% feeling worried.

The narratives also reported on how conflicts arising from work and family roles affected their mood. All the respondents (100%) reported anger, unhappiness and dull mood; 60% reported desire to leave banking job had there been any opportunity for another job; 50% indicated being aggressive to customers.

When the workers were asked question on the health-related problems they encountered as a result of work-family interference, all the respondents (100%) reported body weakness; 80% chest pain and backaches, 60% headaches and 50% less of appetite.

Discussion

Result in Table 1 showed an overall moderate level of work-family strain experienced by bank workers in Enugu State. This result conforms to earlier findings by Paatik, Rojab, Shah and Yusoff (2012), Kong (2013), Ammons (2013) and Cinamon and Rich (2014). These researchers found from their various studies that involvement in work and family demands give rise to conflict, stress and strain experience among workers. The result also supports the theory of anchor, the Conservation of Resources (COR) theory which posits that inter role conflict leads to stress and strain because resources are lost in the process of trying to balance the pressure coming from work and family domains. The Key Informant Interview Schedule equally yielded similar result. The workers reported that banking job does not allow them time to attend to most of their marital obligations (spouse, child and older parent cares) that banking job intrudes in their family, social and even religious life because work takes all their time. As such, they feel stressed, feel confused and sometimes experience severe headache, become weak and emotionally disturbed. It is therefore not surprising that the bankers reported moderate level of work-family strain in this study. The hectic nature of banking job which spills over to the family causing conflict between the two realms could have led to the workers experiencing of work-family strain. The finding has also vindicated the result by Happmann and Klumb (2012) who found that individuals with longer working hours showed higher levels of work-family conflict strain than those who engaged more in family demands.

Finding in Table 2 on workers' levels of work-family conflict strain experienced among workers in the Head Offices and those in the branch offices showed an overall moderate level for workers who worked in the Head Offices and low level for those who worked in the branch offices. Similarly, the result of the overall t-test in table 3 revealed that workers in the Head Offices experienced significantly

higher level of work-family strain than their counterparts in the branch offices. This finding contradicts Bechr (1992) observation that workplace stressors are pervasive affecting workers in the result supported Philips (2007) finding which showed that workers in the Head Offices co-ordinated the activities of all branches of their banks and as well served as the melting point of activities of their various banks. In view of this, it could be reasoned that workers in the Head offices, while still attending to customers are more likely to encounter pressure from the role demands arising from the coordination of the activities of the workers from the branch offices who make returns in terms of their weekly transactions. Leiter and Dump (1996) had earlier pointed out that banking job was stress laden and that bank workers suffer stress and strain in the course of performing their job. This could be more felt among workers in the Head Offices as had earlier been explained. As such, the high work load interferes with their ability to perform family demands, hence, their experiencing of more work-to-family conflict and strain than their counterparts in the branch offices.

Furthermore, workers in the Head Offices work under higher schedule than those in the branch offices where work schedule may be flexible. Workers in the branch offices lend support to each other more during the times of crisis as they swap positions and cover co-workers' schedule when in need. This situation is lacking in the Head Offices where workers are loaded with specified roles and are under close supervision and monitoring also, workers in branch offices tend to maintain stronger informal ties in their relationship with one another while workers in Head Offices stick more to specified formal organisational relationship. The informal ties in human relationships have the potency of mitigating the effect of work pressure on workers. These perhaps explain why workers in the Head Offices experienced more work-family strain than those working in the branch offices.

Conclusions

The finding showed moderate level of work-family conflict strain experienced among bank workers. The study also revealed that workers who worked in the Head Offices reported significantly higher level of work-family conflict strain than those who worked in the branch offices $t(475, 3-240, p<.05)$. This implies that though workers in both head offices and branch offices are experiencing work-family strain, workers in the Head Offices experienced more pressure in the course of performing work and family demands and are finding it more difficult balancing their work and family demands than those in the branch offices.

Recommendations

It is therefore, recommended that:

1. The managements should try and show strong and true commitment to the adopting of appropriate mitigating measures. This they can effect by providing adequate resources such as finance, manpower and logistics to support workers in coping with their job stress and balancing their work-family demands.
2. There is need for regular transfer of workers from one office designation to the other. This will help workers who worked in the stress laden office to ease o tension before being posted to such office again.
3. More workers should be posted to the Head Offices as that will afford the workers opportunity for job sharing, job shift and respite.
4. Proper orientation on the antecedents and consequences of work-family conflict should be given to new workers, especially those who are to be posted to the Head Offices. This will help them in showing time commitment in adoption of measures available for mitigating work-family conflict.

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