

## **Influence of work life conflict on performance of the banking industry in Kenya.**

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### **Abstract**

The government has encouraged private organizations and social services to deliberately introduce family friendly policies in the workplace to help employees to balance their work and family life. International labor organizations global report on work life conflict of 2010 rates Kenya among those with the highest prevalence of long working hours more than 48 hours per week. The objective of the study was to determine the influence of work life conflict on organizational performance in the banking industry in Kenya. The null hypothesis was that there is no significance influence of work life conflict on performance of the banking industry in Kenya. This study adopted survey research design using both quantitative and qualitative approaches. The study covered all the 43 banks registered by Central Bank of Kenya focusing on branches in Nairobi with the target population of 36,212 employees. Primary data was collected using questionnaires that had both structured and unstructured questions. The researcher used descriptive statistics including frequency distribution tables, percentages and measures of central tendency such as mean. In addition to this advance statistical techniques were also considered particularly measures of variations such as standard deviation and others like regression analysis to establish relationships among variable. The study results indicated that this relationship was negative which means it was not significant in influencing performance. This implies that work life conflict is in contrast with the implications of performance hence did not have a linear relationship with performance which was measured in terms of customer satisfaction, target standards and employee satisfaction. Based on the findings of this study, it can therefore be concluded that majority of the banks sampled in this study, work life conflict did not influence their performance. In qualitative responses, respondents indicated that they were able to balance their schedules and time between work and other aspects may it be family, personal and social aspects. The study recommends that banking institutions need to address issues of too much work, long working hours, work and family balance of its employees because respondents reported to having inadequate time to spend on personal, leisure and family, although work life conflict was not significant in influencing performance.

**Keywords:** *Influence, Work Life Conflict, Performance, Banking Industry*

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## Introduction

Kenyan employers have in the recent past put in place regulatory organizational policies and programs in cognizance of the central importance of work life conflict. The government has encouraged private organizations and social services to deliberately introduce family friendly policies in the workplace to help employees to balance their work and family life. The Kenyan government has smoothly implemented the five day work week within most of its ranks and also within the private sector where it plays a watchdog role of employer in Kenya. (Clutter Buck, 2003). During the period 2002-2011, the country experienced a major growth of most of sectors particularly in the banking sector. Most firms in the banking sector adopted work styles and organizational practices from developed countries requiring employees to work for longer hours reminiscent of all hours within the 365 days a calendar year.

To mitigate the effect of such work styles from affecting workers health, productivity, turnover and commitment, the organizations decided to offer services traditionally associated with the family and non-work domain within their premises such as gymnasiums, daycare facilities, laundry facilities and canteen facilities (Devi, 2002). The banking institutions further accommodated telecommuting and working flexible hours within their systems to emancipate employees from effects of high pressure of work (Clutterbuck, 2003). Contrastingly, in reality banks give very little room for family and therefore have tended to live up to expectations of their employees.

This further is complicated by the fact that most of their work life conflict measures are an imitation of the western organizational practices rather than match to genuine concern to enable workers handle work and family responsibilities (Duxbury & Higgins, 2001). Moreover, employees in the banking sector in Kenya have to put in more work characterized by high level commitments, deadlines and unpredictable peaks and troughs during the course of the working time (Yeandle, Bennet, Buckner, Shipton & Suokas, 2006). The foregoing makes work hectic and strenuous thereby creating enormous stress due to work life conflict and hampering employee's commitment to the organization which may affect performance in the long run.

### Statement of the Problem

The fast pace of economic development in the 20th century across the globe has created new endeavors for the organizations. Globalization has changed the world

into a global village where this change has pushed the organizations like the banking sector to strive hard to gain and sustain their competitive advantage. Customer satisfaction and customer service being the prime work in the banking sector has evoked changes which consequently have brought changes in work setups (Korir, 2015). For example employees in the banking sector in Kenya are more involved in their jobs, working longer hours more than 48 hours (ILO, 2010) hence making it difficult for employees to keep a balance between job, family and other personal issues (Muhammadi *et al.*, 2009). Hence this has resulted in work life conflict which has been found to be associated with mental health issues like stress and depression (Beck & Davis, 2004) which in the long run affects performance of the organization.

International labour organizations global report on work life conflict of 2010 rates Kenya among those with the highest prevalence of long working hours more than 48 hours per week (ILO, 2010). Moreover the banking sector in Kenya is said to be the most affected by work life imbalances ranking 3 in a list of 24 industries (ILO, 2010) raising concerns from key stakeholders in the country because of work life conflict and life work conflicts. Research has shown that WLB is associated with reduced levels of stress and somatic complains, increased job satisfaction and reduced labor turnover as well as organizational performance (Rathi & Barath, 2013).

The direct relationship between work life conflict and organizational performance particularly in the other banks remains relatively insufficient in the Kenyan context leading to insufficient empirical literature. Therefore it is imperative that there are more rigorous studies examining the efficacy of work life conflict practices and organizational performance within the other commercial banks in Kenya. This study therefore sought to investigate the influence of work life conflict on performance of the banking sector.

### Objectives of the Study

To determine the influence of work life conflict on performance of the banking industry in Kenya.

### Research Hypothesis

There is no significance influence of work life conflict on performance of the banking industry in Kenya.

## Scope of the Study

The study sought to investigate the influence of work life conflict on performance of the banking sector. The study covered all the 43 banks registered by Central Bank of Kenya focusing on branches in Nairobi.

## Literature review

### Spill Over Theory

The spill over theory suggests that there is a similarity between what occurs in the work environment and what occurs in the family environment (Sidin, Sambasivan & Ismail, 2010). The theory emphasizes on the tendency of the worker to carry their emotions, attitudes, skills and behaviors that they establish at work into their family life and vice-versa (Sidin *et al.*, 2010). The spillover process can be either positive or negative. The negative spill over induces stress in individuals and the positive spillover can lead to high levels of satisfaction and performance. Extensive research into the field of work life balance has indicated that employees who continuously work long hours have greater degree of work life conflict (Dex & Bond, 2005). The boundary between work and home are relatively weak and tend to spill over positive or negative spills into the home or work environment (Lewis, 2003).

From an organizational point of view, positive spill over theory can have a direct influence on the financial well-being of the organization. A satisfied employee will have spillover effect to their customer as well, hence increased performance of an organization and vice versa. More over satisfied customers are more likely to remain loyal to that specific company and loyalty enhances higher productivity of an organization.

The experiences resulting from spillover in the organization can manifest themselves as either positive or negative (Morris & Maden, 2007). Positive spillover

refers to the extent to which positive experiences in one domain (affect, development and capital are transferred to another domain (affect, development and capital) are transferred to another domain (Carlson, Kalmar, Wayne & Grzywacz, 2006). Greenhaus and Powell (2006) described work-family enrichment a concept similar to positive spillover as the extent to which fulfillment of one role enhances the quality of the other role. They proposed that enrichment occurs either through instrumental (e.g. skills and perspectives gained) or affective mechanisms.

Through the instrumental link, performance is enhanced in the other domain whereas through the affective link, enthusiasm, alertness, energy and positive mood states from one role spillover to the other role. Majority of research in the area of work-family frameworks have been done using spillover theory (Grzywacz & Marks, 2000). Spillover theory reflects two distinct sets of concepts. One set represents the existence of negative spillover between work and family and it is mostly frequently characterized by various types of work and family conflict or interference. Co-occurring negative events such as stressors, on the same day in multiple domains or from one person to another (Carlson *et al.*, 2006) also have been viewed as a form of negative spillover. Another set of concept represents positive spillover between work and family, such as resource enhancement and work-family success or balance (Xu, 2009).

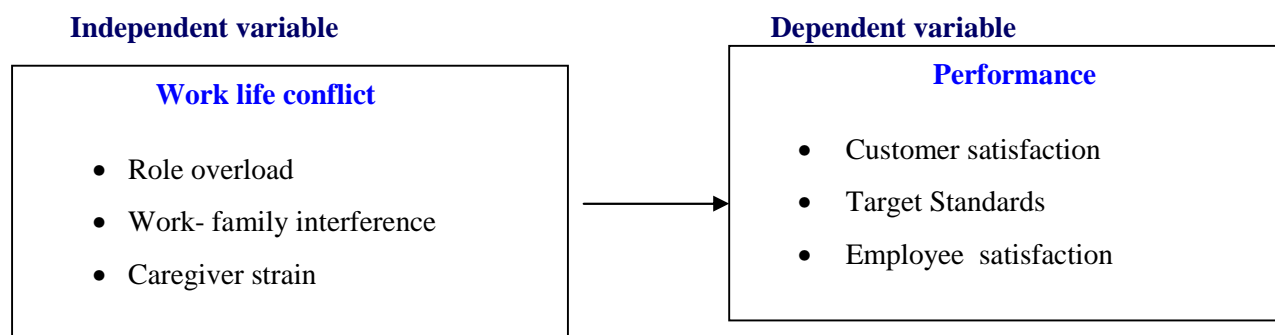


Figure 1.1 Conceptual framework

## Research methodology

The study adopted a descriptive survey research design using both qualitative and quantitative approaches. Quantitative approach because it places emphasis on methodology, procedure and statistical measures to test hypothesis and make predictions. (Mugenda, 2003, Saunders, 2009). Qualitative approach was also used because it provides greater depth to response and understanding which forms a link with respondents (Berg, 2001). This research design has been used in previous studies by Baughman, DiNardi & Holtz (2003); Mukanzi, Gachunga, Karanja & Kihoro (2014).

The target population consisted of 43 registered banks by the central bank of Kenya (CBK, 2015). These consisted of banks located in Nairobi because major banks have their busiest and main branches in Nairobi and most of their headquarters are in Nairobi with a target population of 36,212 employees Bank Supervision Annual Report, 2015).

The sample size was determined by use of the following formula;

$$n = \frac{Z^2 pq}{e^2}$$

$$n_{adjusted} = \frac{Nn}{N + n}$$

Where

n = number of samples, N=Total population and e= precision level 0.05.

z=Standard normal distribution set at 1.96 corresponding to a confidence level of 95%

p=probability of success (0.5)

q=probability of failure

In this case the target population being 36,212 at 0.05 level of significance, the sample size was:

$$\frac{0.96 \times 36,212}{0.05^2 (36,212) + 0.96}$$

$$\frac{34,7632.52}{91.4875}$$

379.9

= ~380 Respondents

But to cater for discrepancies such as uncollected or incomplete questionnaire and for accuracy of the study more than 400 questionnaires were distributed in the field and precisely 450 questionnaires. Salant and Dillman (1994) noted that the sample size should be increased when using stratified samples to maintain

necessary precision .A study by Kabue (2016) on relationship between customer relationship management process and marketing effectiveness of commercial banks in Kenya had a sample of

385 respondents but the researcher distributed 530 questionnaire out of which 390 were completed and returned. This is an evidence from the study to show that more questionnaires above the sample size can be distributed for accuracy.

The multiple regression model for this study was:

$$Y = \beta_0 + \beta_1 X_1 + e$$

Y Performance

X1 Work life conflict

$\beta_0$  Constant

e Stochastic term (error )

## Research findings and discussion

The results of the study on work life conflict in table 1 below indicates that 84.4 % of the respondents agreed that they desire reduction of working hours due to pressure of work and home. However 50.9 % disagreed that in the past three months their families and personal life have kept them from getting work done with 46.1 % of respondents also disagreeing that too much work at home makes them always strain at work. More over 58.5 % of respondents agreed that many demands at work have limited their social life with 45.2 % of respondents disagreeing that they have too many responsibilities outside work that makes them less effective at work.

On the other hand, 43.7 % of respondents agreed that working all day long is straining for them. But 41 % of respondents disagreed that they always feel tired when they get up in the morning and have to face another day on the job, with 39.4 % disagreeing with the statement indicating that they have too much work load which makes them feel stressed. Moreover a high percentage of respondents, 58.6 % disagreed that sometimes they tell the doctor to write them sick off when they do not want to go to work with 40.3 % agreeing that working all day is not really straining. However an overwhelming majority, 64.9 % agreed that if they were not tied too much to their work, they would invest in some personal projects.

## Regression Analysis of Work Life Conflict and Performance

Test to determine the amount of variation on dependent variable explained by the independent variable work life conflict were also carried out.

Results in tables 2a, 2b, 2c below shows regression analysis coefficient R value of 0.010 and  $R^2= 0.000$  which means that 0 % of corresponding variations in performance can be explained/ predicted by work life conflict. The rest is explained by other variables not included in the model.

The model is: Performance= 2.386+0.006 (work life conflict index).

Hence, the model was not found to be significant  $F(1,412) = 0.040, p = 0.843$ ) which was weak enough not to support the goodness of fit model explaining the variations in the dependent variable. Therefore  $H_{01}$  of the study is not supported which states that there is no significance influence of work life conflict on performance of the banking industry in Kenya; hence we fail to reject the null hypothesis.

**Table 1:Work Life Conflict**

Item	S A	A	N	D	S D	Mean	Standard deviation
	%	%	%	%	%		
a.I desire reduction of working hours due to pressure of work and home	17.2	33.5	24.4	17.0	7.9	2.65	1.179
b.In the past three months my family and personal life have kept me from getting home done	7.5	22.9	18.8	31.1	19.8	3.33	1.235
c.Too much work at home makes me always strain at work	9.9	23.6	20.4	26.4	19.7	3.23	1.279
d.The many demands at work have limited my social life	23.5	35.0	15.8	15.1	10.6	2.54	1.287
e.I have too many responsibilities outside work that makes me less effective at work	7.7	28.7	18.4	28.7	16.5	3.18	1.230
f.Working all day is really straining for me.	13.2	30.5	24.0	20.1	12.2	2.88	1.229
g.I always feel tired when I get up in the morning and have to face another day on the job	11.6	28.2	19.3	25.1	15.9	3.06	1.222
h.I have too much work load which makes me feel stressed.	10.3	26.7	23.6	25.5	13.9	3.06	1.22
i. Sometimes I tell my doctor to write me sick off when I don't want to go to work.	3.9	18.1	19.5	27.0	31.6	3.00	1.296
j.Working all day is not really straining for me	13.8	26.5	21.4	22.6	15.8	3.00	1.296
k.If I was not too much tied to my work, I would invest in some personal projects	27.3	37.6	16.0	12.7	6.5	2.33	1.189

n=416, KEY: SA=Strongly Agree, A=Agree, N=Neutral, D=Disagree, SD=Strongly Disagree  
Cronbach Alpha=0.817 with 10 items when I item ( j) is dropped

## Regression Results for Work Life Conflict

Table 2a: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.010 <sup>a</sup>	.000	-.002	.43076

Table 2b: ANOVA<sup>b</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.007	1	.007	.040	.843 <sup>a</sup>
	Residual	76.448	412	.186		
	Total	76.455	413			

Table 2c: Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.386	.087		27.469	.000
	Work life conflict	.006	.028	.010	.199	.843

Dependent Variable: Performance

The objective for this study was to determine the influence of work life conflict on performance of the banking industry in Kenya. The coefficient of work life conflict was -0.030. This means that a unit change in work life conflict will cause a change in performance by a factor of 0.030 at 5% significant level which is the greatest contribution to the model. Results in table 2a, shows the predicting power of R<sup>2</sup> (0.000) when work life conflict was introduced in the regression model was not statistically significant in that  $p=0.843 > 0.05$ . The null hypothesis was accepted which stated there is no significance influence of work life conflict and performance in the banking industry.

The findings of this study agree with Behson, 2005; Premeaux *et al.*, (2007) who indicated that employees who do make use of work life conflict practices may or may not find they experience less work-life conflict. The findings of this study are in line with the results of Bhuian, Menguc, & Borsboom (2005) who found no remarkable relationship between work-family conflict and job performance. Similar results was reported by Netemeyer, Maxham, & Pullig (1996) in their study. Descriptive statistics of this study as shown in table 1 indicate that majority of respondents reported to having too much work, long working hours, their job

being involving hence had no enough time for personal and family matters. This would result to work life conflict but never the less from the qualitative data respondents indicated that they were able to balance between work, personal and family issues, spent time wisely between family, work and personal matters as well as ensuring that they followed the schedule laid between work, family and personal matters. Majority also reported to being sad in that they were not able to balance between work and family, work being tiring hence were not able to spend on personal, leisure and family; with some respondents wishing that working over the weekend would be scrapped while other informants indicating that they would wish reduction of working hours. This shows that respondents wished to have more time and balance between work and family but nevertheless work life conflict did not influence their performance. This could be attributed to employees taking family and personal matters as secondary because they want to perform and retain their jobs in order to be able to support their families financially. Therefore this could make them devise other ways to ensure performance is not compromised. This study contradicts findings by other studies indicating that interference between work and non-work responsibilities has a number of negative

outcomes and this has been well established. For example, in terms of job attitudes, employees reporting high levels of both work-to-life and life-to-work conflict tend to exhibit lower levels of job satisfaction and organizational commitment (Burke & Greenglass, 1999; Kossek & Ozeki, 1998; Schmidt, 2012). Behavioral outcomes of both directions of conflict include reduced work effort, reduced performance, and increased absenteeism and turnover (Anderson, Coffey & Byerly, 2002; Aryee, 1992; Frone, Yardley & Markel, 1997). Both work-to-life and life-to-work conflict have also been associated with increased stress and burnout (Anderson *et al.*, 2002; Kinnunen & Mauno, 1998), cognitive difficulties such as staying awake, lack of concentration, and low alertness (MacEwen & Barling, 1994), and reduced levels of general health and energy (Frone, Russell, & Barnes, 1996) and therefore the implications for organizations are clear; work-life conflict can have negative repercussions for employee. From the workers standpoint, role overload may result to overworking which may lead to poor performance of the employees. In addition, work – family interference may also likely arise as a result of conflict. Caregiver strain is another aspect of work conflict which may commonly affect organization's performance. When an employee is straining, there is a likelihood of inefficiency and low performance. Extensive research into the field of work life balance has indicated that employees who continuously work long hours have greater degree of work life conflict (Dex & Bond, 2005).

## Summary, Conclusions and Recommendations

When work and family are in conflict, obtaining rewards in one domain requires foregoing rewards in the other. An organization pursuing higher performance is likely to focus on how to reduce role overload, work-family interference and care giver strain. This research sought to determine if this assertion held true.

Based on the findings of this study, work life conflict had no significant influence on performance of the banking industry in Kenya. The results of this research revealed that there was no interaction effect between work-life conflict and performance. The predicting power of  $R^2$  (0.001) when work life conflict was introduced in the regression model was not statistically significant in that  $p = 0.843 > 0.05$ . This implies that work life conflict had no significant influence on performance and therefore the null hypothesis ( $H_{01}$ )

was accepted. Descriptive statistics of this study indicate that majority of the banks that were sampled agreed that these dimensions are present in their organizations as indicated in Table 1.

## Conclusions

Work life conflict was sought to establish its influence on performance in the banking industry in Kenya. The study results indicated that this relationship was negative which means it was not significant in influencing performance. This implies that work life conflict is in contrast with the implications of performance hence did not have a linear relationship with performance which was measured in terms of customer satisfaction, target standards and employee satisfaction. Based on the findings of this study, it can therefore be concluded that majority of the banks sampled in this study, work life conflict did not influence their performance in that employees were able to balance their schedules and time between work and other aspects may it be family, personal and social aspects without affecting performance.

## Recommendations

The study recommends that banking institutions should address issues relating to employees inability to have enough time for family and other personal matters as indicated by respondents due to long working schedules though contrastingly work life conflict did not influence performance.

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**How to cite this article:**

Agnes Kinanu Mungania. (2016). Influence of work life conflict on performance of the banking industry in Kenya. *Int. J. Adv. Multidiscip. Res.* 3(8): 14-22.