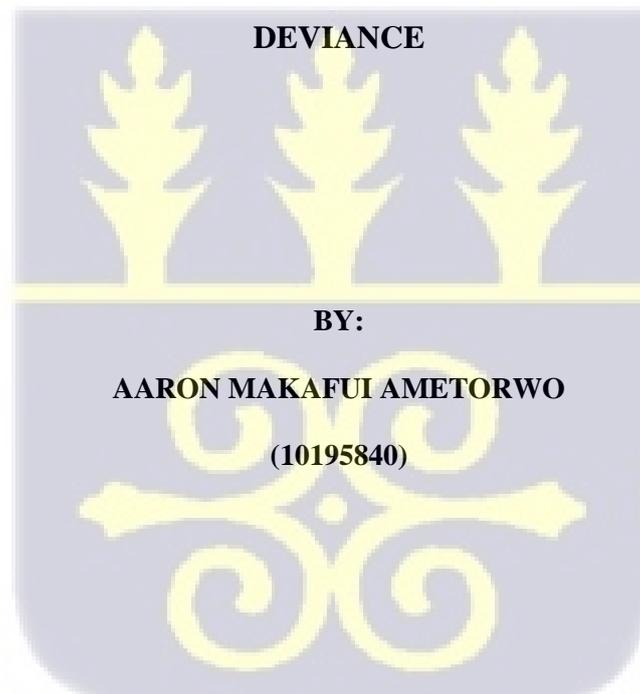


UNIVERSITY OF GHANA

**THE ROLE OF JOB EMBEDDEDNESS AND EMOTIONAL EXHAUSTION IN THE
RELATIONSHIP BETWEEN WORK-FAMILY CONFLICT AND WORKPLACE**



**THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN PARTIAL
FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF PHD IN HUMAN
RESOURCE MANAGEMENT DEGREE**

JULY 2020

DECLARATION

I do hereby declare that this work is the result of my own research and has not been presented by anyone for any academic award in this or any other university. All references used have been duly acknowledged, and I bear sole responsibility for any shortcomings.

A handwritten signature in black ink, appearing to read 'A. Ametorwo', with a period at the end. The signature is written over a faint yellow horizontal line.

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CERTIFICATION

I hereby certify that this thesis was supervised in accordance with procedures laid down by the University.



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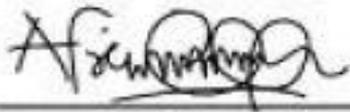
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DEDICATION

This work is dedicated to my wife, Comfort Akua Ametorwo (Mrs.), and my sons, Elnathan and Elliot.

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There were many individuals, groups and organisations that contributed in making this thesis writeup a success!

I am grateful to my supervisors for journeying with me from the very beginning of the thesis writeup, beginning with the proposal stage and development of other chapters. Their time, commitment and insightful inputs were indeed priceless!

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ABSTRACT

Deviant behaviours are considered a growing problem and prevalent in most countries across the world, with an estimate of 95% of employees engaging in deviant behaviours. Work-family conflict is considered a potent antecedent of workplace deviance. This study, drawn from the Job-Demands Resource model, sought to examine the relationship between work-family conflict and deviant behaviours at the workplace, and the role played by emotional exhaustion (mediator) and job embeddedness (moderator).

The two-wave panel longitudinal research design was adopted for the study. Cross-sectional analyses were conducted for each time (Time 1 and Time 2), as well as longitudinal analyses with the data obtained from 301 bank employees in each of two rounds of data, collected from public and private banks. Hierarchical regression (for moderation) in SPSS and bootstrapping approach (for mediation) in AMOS were used for analyses.

The study found positive associations between both forms of work-family conflict and each form of workplace deviance. Emotional exhaustion fully mediated the relationship between work-to-family conflict and interpersonal and organisational deviance. Longitudinally, emotional exhaustion partially mediated the relationship between work-to-family conflict and both interpersonal and organisational deviance. Another finding was that job embeddedness had a negative relationship with both interpersonal and organisational deviance. Again, job embeddedness enhanced the impact of family-to-work conflict on interpersonal deviance.

Practical implications are that banks must pay particular attention to the job demands imposed on employees and as well take interest in staff's out-of-job experiences that have potential of enhancing deviant behaviours. The study provides empirical evidence that work-family conflict is associated with deviant behaviours, and that emotional exhaustion is an important mechanism through which work-family conflict impacts workplace deviance. Methodologically, this study contributes to the limited studies of longitudinal approach to the study of work-family conflict and workplace deviance, and shows that the mechanism through which work-family conflict leads to workplace deviance is better explained through longitudinal design; it as well provides useful guide in the coding of questionnaires in order to match responses for panel data.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This thesis is centered around issues of job embeddedness, emotional exhaustion, work-family conflict and workplace deviance in Ghana's banking sector. The banking sector has been chosen as the focus because in recent times in Ghana, there have been many news issues regarding the banking sector, whether relatively positive or negative, especially the "clean-up" in the banking sector carried out by the Bank of Ghana. This chapter begins with the background of the study, then continues with the problem statement, research objectives, research questions, significance of the study, and chapter disposition.

1.1 Background

Organisations are social entities by the fact that they are made up of people who interact on regular basis, and by their interactions, several forms of organisational behaviour become evident in such organisations. The behaviour of employees can be characterised as one that is either contributing to the attainment of organisational goals or contributing to the control the employees have over their occupation, and can therefore be described as following patterns characteristic of "smooth operators", "good soldiers," and "saboteurs" (Hodson, 1991). Good soldiers are characterized by self-embrace of organisational goals, high levels of commitment and conformity to decisions of the organisation without questioning. Conversely, smooth operators endeavor to advance organisational goals, though inadvertently while giving priority to their personal goals for the organisation. In contrast, saboteurs engage in activities that hurt the progress of the organisation. The act of saboteurs can be properly referred to as acts of deviance.

Deviant behaviours of employees relate to voluntary acts by employees, including theft, shirking of responsibility, lateness, and sabotage, which are contrary to the norms established by the organisation and further threatens the well-being of the organisation (Bennett & Marasi, 2016; Robinson & Bennett, 1995). Any conscious and intentional action by an employee that goes contrary to plausible and expected behaviours in the organisation is termed a deviant behaviour, and its consequences have made organisations incur both direct and indirect costs and these add up to several millions of dollars, pounds or cedis (Case, 2000; Harris & Ogbonna, 2006). Deviant behaviours are voluntary or intentional in the sense that employees do not have the innate motivation to conform to the norms, and they also have some driving force or motivation to engage in the rather deviant behaviour that drift from expectations (Kaplan, 1975). The notion that deviant behaviours occur consciously is evinced by Robinson and Bennet's (1995) description of it as an *intentional behaviour*.

Deviant behaviours are considered a growing problem that is prevalent in most organisations across the world (Appelbaum, Deguire, & Lay, 2005; Mawritz, Mayer, Hoobler, Wayne, & Marinova, 2012). Recently, Puni and Anlesinya (2017) argued based on a review of several reported cases of deviant behaviours at various levels of organisation in Africa and around the world that “crimes and unethical conducts in organisations, such as fraud, corruption and sexual harassment, are progressively becoming a common global phenomenon” (p. 212).

Evidence from literature suggests that about 95 percent of organisations are affected by deviant behaviours of their employees, out of which approximately 75 percent of such deviant behaviours are related to stealing (i.e., a form of organisational deviance) or bullying of a fellow employee (i.e., a form of interpersonal deviance) (Appelbaum, Iaconi, & Matousek, 2007; Henle, Giacalone, & Jurkiewicz, 2005). In Ghana, a September 2019 report from the Bank of Ghana indicated that employees of banks were responsible for about GH¢19.1 million theft. A study by Korletey and Caesar (2018) found that in the Ghanaian banking sector, fraud was

prevalent and it was committed by management and non-management staff in varying degrees. They noted in their study some drivers of fraud, including weak internal controls, opportunity and capability to engage in such a behaviour without being easily detected.

It is very necessary for organisations to have a deeper understanding of the antecedents of deviant behaviours because such deviant behaviours exhibited by employees have financial, psychological and social implications (Appelbaum et al., 2007; Bodankin & Tziner, 2009; Henle et al., 2007). An appreciation of these antecedents and their related strength of relationship with deviant behaviours could help minimize their destructive impacts. In this regard, a number of researchers have examined some antecedents including perceived external prestige (Tuna, Ghazzawi, Yesiltas, Tuna, & Arslan, 2016), abusive supervision (Ahmad & Omar, 2013) and organisational citizenship behaviours (Lee & Allen, 2012). Malik and Lenka's (2018) study to integrate the antecedents of deviant behaviours in organisations revealed three broad antecedents of workplace deviance – individual antecedents (personality, attitudes, perception, job experience, intention to quit, self-esteem, emotional intelligence, and workaholism), interpersonal antecedents (leadership, group behaviour, group norms and team processes, dissimilarity, psychological contract breach, and perceived customer unfriendliness) and organisational antecedents (organisational climate, organisational culture, organisational support, organisational change, job design, career management, monitoring and control, person-organisation fit, HR practices, empowerment, and workplace spirituality) with organisational antecedents ranked as the most significant in overcoming workplace deviance.

Recently, research attention has focused on the interconnection between employees' work and family roles as potential antecedent of workplace deviant behaviour. The impetus to this line of research emanates from the fact that many employees have significant family responsibilities alongside their routine job responsibilities. The need to integrate demands from these domains creates a situation where employees experience conflict between work and

family roles. Work-family conflict is traditionally defined as “... a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect” (Greenhaus & Beutell, 1985, p.77). By this definition, an individual finds it difficult to effectively function in the home domain due to the pressures exerted at the work domain; in the same vein, an individual finds it difficult performing functions in the work domain as a result of excessive demands arising from the home (or family) domain. This therefore results in two dimensions or directions of the conflict, thus: work role interfering with family role, and family role interfering with work role (Frone, 2003).

Similarly, Ferguson, Carlson, Hunter, and Whitten (2012) argued that partner work-to-family conflict spills over to affect production deviance. This means that work-family conflict is regarded as one of the key antecedents of negative stress resulting in adverse effects on the well-being and deviant behaviour of employees (Darrat, Amyx, & Bennett, 2010; Ferguson et al., 2012; Geurts, Kompier, Roxburgh, & Houtman, 2003). This shows that work-family conflict itself is a significant potential antecedent of workplace deviant behaviour. Indeed, there is empirical evidence linking work-family conflict to deviant behaviours in organisations. Rubab (2017), for instance, found a significant and positive relationship between work-family conflict and workplace deviant behaviours. Earlier, O’Leary-Kelley et al. (1996) pointed out that deviant behaviours of employees create impaired working environments and attitudes that affects overall productivity because employees who are targets of deviant behaviours from others (i.e., interpersonal deviance) would experience high stress levels and exhaustion and eventually leave. Thus, consistent with Source Attribution Theory (Shockley & Singla, 2011), the employee would react towards the source of the conflict (i.e., the workplace) by either engaging in a deviant behaviour or leaving the organisation entirely.

Besides the tendency of work-family conflict directly contributing to workforce deviant behaviours, it can result in emotional exhaustion (Karatepe, 2013; Yavas, Babakus, &

Karatepe, 2008), which may further promote employee engagement in deviant behaviours. Emotional exhaustion refers to the feeling of being overly fatigued emotionally and physiologically as a result of one's work (Maslach & Jackson, 1981). High work-family conflict increases emotional exhaustion among workers as a response to excessive and conflicting demands associated with their work and family domains (Karatepe, 2013). Similarly, from the health impairment process of the job demands-resources model, work-family conflict enhances workforce emotional exhaustions, which also increase deviant and counter-productive work behaviours among employees (Bakker & Demerouti, 2007; Hakanen, Bakker, & Schaufeli, 2006).

On the other hand, based on the motivational process of the job demands-resources model (Bakker & Demerouti, 2007; Llorens, Bakker, Schaufeli, & Salanova, 2006), and Conservation of Resources Theory (Halbesleben & Wheeler, 2008; Harris et al., 2011), the existence of job resources can reduce deviant behaviours directly as well as the influence of work-family conflict on employee deviant behaviours. In this regard, job embeddedness is proposed as potential job resources that can directly reduce workplace deviance as well as the adverse effects of work-family conflict on workplace deviance (Avey, Keke, & Holley, 2015; Darrat, Amyx, & Bennett, 2017; Holtom, Burton, & Crossley, 2012).

Job embeddedness refers to a combination of factors that largely affect an individual's decision to remain (or stay) in the organisation (Burton, 2015; Mitchell, Holtom, Lee, Sablynski, & Erez, 2001; Sekiguchi, Burton, & Sablynski, 2008). Job embeddedness is considered as an affective and a cognitive attachment to an organisation, deals with the "*fit* with the organisation, the *links* within and outside the organisation and the *sacrifices* associated with the breaking of the links" (Mitchell et al., 2001, p. 1104). Thus, it is seen as a set of "combined forces", both work-related and non-work-related, that tie an employee to his or her job (Crossley, Bennett, Jex, & Burnfield, 2007, p. 1031; Yao, Lee, Mitchell, Burton, &

Sablynski, 2004, p. 159). In order to protect resources such as links and fit with the organisation (Harris et al., 2011, p. 273), employees are less likely to engage in behaviours that may make them lose their resources. Job embeddedness considers not only job-related factors, but also off-the job factors and represents a total attachment of the employee to the organisation irrespective of the affection the individual has for the organisation (Burton, 2015; Mitchell et al., 2001).

Based on the above, this research aims to examine the relationship between work-family conflict and deviant behaviours in the workplace by further investigating how job embeddedness moderates this relationship as well as the degree to which emotional exhaustion serves as a central emotional mechanism (mediator) in the relationship.

1.2 Problem Statement

The banking sector is considered the barometer of a country and further reflects the true image of the state of the economy of any country in the world (Sharma & Sharma, 2014). Indeed, the turn of events in the banking sector over the past two years in Ghana with the take-over of two banks (i.e., GCB Bank taking over UT Bank and Capital Bank) and consolidation of five others (i.e., Construction Bank, Royal Bank, Sovereign bank, Beige Bank, and UniBank have been consolidated into the Consolidated Bank Ghana) sent a shockwave throughout the banking sector as the regulator (i.e., the Bank of Ghana) took steps to “clean” or “sanitise” the banking sector with fresh reforms and requirements. According to the Bank of Ghana, it was a necessary step to ensure that the economy was more resilient, and to also increase trust in the banking systems in Ghana. This obviously gave rise to the “pressure to perform” on employees in all banks across the country. Indeed, the take-over and consolidation brought with it job losses, and this fear of losing job further pushed bankers to work extra hard to meet their targets and to also impress in order not to be laid off. Although some multinational banks were financially

sound to meet the increased minimum capital requirement, they also felt some pressure because of the increased uncertainties in the banking sector and the sudden panic withdrawals from customers.

The work-family conflict's association with some aspects of workplace deviant behaviour has been considered in previous studies (e.g., Darrat et al., 2010; Ferguson et al., 2012). For instance, Darrat et al. (2010) found that salespersons who experience high levels of work-family conflict were more likely to violate organisational norms. Similarly, Ferguson et al. (2012) found a positive relationship between family interference with work and deviance. However, studies on this relationship are generally limited and needs further empirical exploration.

Furthermore, high work-family conflict can increase workforce emotional exhaustions (Boles, Dean, Ricks, Short, & Wang, 2000; Karatepe, 2013; Yavas et al., 2008) as the stress of coping with the conflicting work-family demands often deplete the energy and emotional resources of people (Boles et al., 2000). In Turkey's hotel sector, for example, the findings of Yavas et al. (2008) suggest that both family-to-work conflict and work-to-family conflict significantly heighten frontline employees' emotional exhaustion. Similarly, Karatepe (2013) posits that "when employees are confronted with excessive job demands and cannot manage two directions of conflict between work and family roles, they experience emotional exhaustion and display poor job performance, a form of workplace deviant behaviour" (p.615). This means that the work-family conflict and workforce deviant behaviour relationship can be mediated by emotional exhaustion.

Although there are some studies that have examined the direct effect of work-family conflict on emotional exhaustion (e.g. Karatepe, 2013; Yavas et al., 2008), those on the mediating effect of emotional exhaustion in the relationship between work-family conflict and

employee deviance is under-researched generally, not only in Ghana. Karatepe's (2013) study which indicates that emotional exhaustion fully mediated the influence of work overload, work-to-family conflict, and family-to-work conflict on job embeddedness and job performance is an exception. While Karatepe's (2013) study focused on impact of positive work-related outcomes or behaviours, that is, job embeddedness and job performance, this present study examines whether emotional exhaustion of employees can serve as a central emotional mechanism through which work-family conflict can increase employee deviant behaviours.

More so, while some studies and scholars suggest that employee deviant behaviour may be increased as a result of high job embeddedness (e.g., Burton, 2015; Darrat et al., 2017; Ghosh, 2017; Marasi, Cox, & Bennett, 2016), others indicate that it can reduce workplace deviance among workers (e.g., Avey et al., 2015; Harris et al., 2011; Holtom et al., 2012; Thau, Crossley, Bennett, & Sczesny, 2007). According to Ghosh (2017), job embeddedness promotes employees' engagement in unethical pro-organisational behaviour. Similarly, Darrat et al. (2017) found that for salespeople who were low on job satisfaction, organisational job embeddedness was positively associated with three forms of deviance: interpersonal deviance, organisational deviance, and customer-directed deviance. This is in contrast with other studies (e.g., Avey et al., 2015; Holtom et al., 2012) that suggest that job embeddedness reduces employee engagement in deviant behaviours at the workplace. Avey et al. (2015) for instance, showed that individuals who are highly embedded in their jobs, scarcely engaged in deviant behaviours even in the context of abusive leadership. Similarly, Thau et al. (2007) maintain that the social bonds of attachment that workers develop with their organisations, can serve as a disincentive for them to engage in harmful anti-social work behaviours.

The above suggest that studies on the relationship between job embeddedness and workplace deviant behaviours are contradictory. Likewise, the existing studies on the topic were limited to non-Ghanaian contexts where the cultural and social orientations and dynamics

differ from other settings of previous studies. As a result, the influence of job embeddedness on workforce deviant behaviour can benefit from further empirical examinations generally and particularly, among employees in the banking sector of Ghana.

From the above literature on job embeddedness and the role of moderators, job embeddedness is expected to reduce the effect of work-family conflict on deviance. It is therefore proposed as a moderator in the relationship between work-family conflict and workplace deviant behaviours in this study.

The mechanisms linking the relationship between work-family conflict and workplace deviance, especially, emotional exhaustion and job embeddedness have not been prominent in previous studies. This study consciously considers these mechanisms such that emotional exhaustion is treated as a mediating construct and job embeddedness treated as a moderating construct in the relationship. This is to situate such relationships in the right context. This study is very unique in terms of methodological approach by the use of a two-wave panel longitudinal research design. Most of the previous studies have largely used cross-sectional approach, even in cases where mediating variables were introduced in such studies. The literature, however, suggests that it is statistically prudent to perform mediation analysis with longitudinal data rather than cross-sectional data. This approach makes the analysis more robust and produces results that are more acceptable.

Previous studies reviewed on workplace deviance have extensively relied on cross-sectional data (eg. Chen & King, 2018; Guay, Choi, Oh, Mitchell, Mount, & Shin, 2016; O'Connor, Stone, Walker, & Jackson, 2017; Tews & Stafford, 2019, among several others). This leaves a critical methodological gap in research, for which this study seeks to address by conducting a longitudinal study. Some recent studies reviewed showed attempts to conduct multi-wave studies. For example, Koopman, Rosen, Gabriel, Puranik, Johnson and Ferris

(2019) did a within-individual experience-sampling and two-wave between-individual study to assess how cognitive and affective mechanisms explain how helping behaviours result in workplace deviance. Also, Zheng, Huang, Graham, Redman and Hu (2020) examined how leadership impacts task performance, burnout and deviant behaviours by using multi-source time-lagged data with a three-month interval. In their study, data collected in Time 1 was different from the data collected in Time 2. Again, Loi, Kuhn, Sahaym, Butterfield and Tripp's (2020) multi-wave study of a two-week interval, assessed the extent of volunteering on workplace deviance. In this study too, separate items in the questionnaire were measured in each time of data collection.

This current research is therefore unique in the sense that it is panel longitudinal. That is, data are collected from the same respondents at two different times on the same constructs. This design has been chosen because it seeks to examine the interrelationships among the respective constructs within time and across time on the same individuals. This design is therefore unique as far as studies on deviant behaviours is concerned because deviant behaviours unfold over time. Therefore, gathering data for more than one period of time helps to better explain the mechanisms that contribute to such deviant behaviours where they are found to exist.

1.3 Research Objectives

The purpose of this study is to examine the role of job embeddedness and emotional exhaustion in the relationship between work-family conflict and deviant behaviours exhibited by employees in the banking sector of Ghana's economy.

The specific objectives of this study are:

- i. To examine the relationship between work-family conflict and workplace deviant behaviour.

- ii. To examine the relationship between work-family conflict and emotional exhaustion.
- iii. To determine the influence of emotional exhaustion on workplace deviant behaviour.
- iv. To ascertain whether emotional exhaustion mediates the relationship between work-family conflict and workplace deviant behaviour.
- v. To examine the influence of job embeddedness on workplace deviant behaviour.
- vi. To ascertain if job embeddedness moderates the relationship between work-family conflict and workplace deviant behaviour.

1.4 Research Questions

The study seeks to answer the following research questions:

- i. What is the relationship between work-family conflict and workplace deviant behaviours?
- ii. What is the relationship between work-family conflict and emotional exhaustion?
- iii. To what extent does emotional exhaustion influence workplace deviant behaviours?
- iv. Does emotional exhaustion mediate the relationship between work-family conflict and workplace deviant behaviours?
- v. To what extent does job embeddedness influence the strength of the relationship between work-family conflict and workplace deviant behaviours?
- vi. What is the relationship between job embeddedness and workplace deviant behaviours?

1.5 Significance of the Research

The significance of this study can be looked at in the following ways: research, practice and policy. For research purposes, this study is significant in the sense that it adds a very useful construct – job embeddedness to the conversation on work-family conflict. It is also very significant because another key reason for employees engaging in several acts of deviant behaviours has been empirically ascertained. Indeed, the literature regarding the relationship between work-family conflict and workplace deviant behaviour is very scarce globally and even more the case in Ghana, and this research sought to add a lot of valuable contribution to that conversation. Again, the moderating role of job embeddedness is almost non-existent in examining the relationship between work-family conflict and workplace deviant behaviour, and so the moderating role of job embeddedness was addressed to assess its inhibiting or enabling influence in resulting in deviant behaviours from work-family conflict.

Theoretically, this study contributes to the understanding of the boundary conditions for the influence of work-family conflict on workplace deviance. In other words, under what conditions would work-family conflict lead to workplace deviant behaviours? This study further examined emotional exhaustion as a mediating variable, therefore, the study contributes to the understanding of mechanisms that link work-family conflict to deviance. Again, the study extends literature and application of the underlying theories in the relationship between work-family conflict and deviant behaviours at the workplace.

For practice, the world of work (especially, the banking sector) has a lot to learn from this study as it seeks to understand better the behaviour of employees at every point in time. Indeed, businesses are profit-oriented and are therefore pushed to ensure that employees give their maximum best for the good of the company. However, in doing so, employees sometimes have to sacrifice some aspects of their personal lives. The big question is: does this sacrifice also affect the bank in any way? Do the employees find ways to cut corners in order to meet

needs of family and their employers even when emotionally drained and exhausted from the demands of work? These issues are largely addressed in this study, and the outcome has some implications for policies at the workplace, especially in the banking sphere.

Policies guide decision making in organisations. There are employment policies, motivation and compensation policies, policies on leave and vacations, and many more. Till date, many companies in Ghana do not have a consciously carved-out policy for ensuring that there is a balance of work demands and family demands as far as their employees are concerned, otherwise referred to as family-friendly policies. This therefore hypothetically accounts for behaviours by employees aimed at ensuring that while they “kill themselves” to meet the demands of their employers, they also find the space to satisfy family demands through (at times) unethical means. This empirical study provides empirical grounds to determine the influence of work-family conflict on matters of workplace deviance in the banking sector of Ghana.

Methodologically, this study uses the longitudinal mediation analysis which is regarded as most appropriate in mediation analysis rather than the use of cross-sectional data. This therefore makes the results and analyses more robust and the outcomes highly credible and could be therefore used as strong basis in making practical decisions in organisations, especially, in banks. Mensah and Bawole (2018) indicated that conclusions regarding causality cannot be made with cross-sectional data, and that such results can only be interpreted as associations and not causality. It is therefore prudent to proceed with longitudinal approach to mediation analysis as reflective in this study.

1.6 Chapter Disposition

The thesis is in seven chapters. Chapter one provides a general introduction to the study, with a background, problem statement, statement of objectives, research questions and significance

of the study. Empirical literature are detailed in chapter two, with focus on the individual constructs and how they relate to each other in line with the objectives of the study. Theories related to the study as well as hypotheses development and justification are presented in chapter three. Chapter four details the methodology for the study and includes the design for the study, instruments used for data collection, data collection procedure, ethical clearance procedures and the study area. Data analyses and presentation of results are captured in chapter five of the study. The results from the data analyses are discussed in detail in chapter six. The last chapter (chapter seven) provides the summary, conclusion and implications of the study, as well as contributions of the research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of literature in line with the broad objectives of the study. Some of the issues presented include a general view about organisational behaviour, deviant behaviours in organisations, issues on work-family conflict, job embeddedness and emotional exhaustion, as well as how these constructs are related. Empirical studies relevant to these issues are reviewed in line with the current study and relevant theories are also presented. Hypotheses emerging from the reviews are stated and a framework developed to show the nature of the relationships between the variables and constructs considered in this study.

2.2 The Concept of Organisational Behaviour

Organisations exist not as edifices but a constellation of relationships, therefore it is imperative for managers and practitioners to study these relationships in order to promote a healthy organisation. An organisation is defined as a collection of individuals working together on a relatively continuous basis towards the attainment of an array of mutual goals (Frederick, 2014). Given the fact that individuals differ from one another in relation to their interests, personality, biological make-up, background, beliefs, values and so on, it is appropriate for organisations to understand the behaviours of individuals so as to inform them in their dealings. Also, the turbulent and chaotic nature of today's business environment calls for the promotion of a healthy working environment that will engender individuals' adaptation to the environment and better appreciate organisational goals. These can be achieved through the understanding of organisational behaviour.

Organisational behaviour is a misnomer as it has nothing to do with the study of organisations behaviour but rather the study of individual or group behaviour within the work

setting. Organisational behaviour is the understanding, prediction and management of both individual and group behaviours within the work setting, as well as the systemic study of the actions and attitudes of people at the workplace (Frederick, 2014). The concept of organisational behaviour is an interdisciplinary field that integrates studies conducted in the behavioural disciplines. Hence, it draws mostly from psychology, sociology, anthropology, social psychological and political science.

Organisational behaviour is of utmost importance in organisations as it sees to it that the interests of individuals are aligned with that of the organisation. Organisational behaviour offers solutions and insight into a myriad of issues confronting organisations in today's business era. The important roles organisational behaviour play in the management of businesses include: facilitation of globalization; managing workforce diversity; improving quality and productivity; improving customer service; improving people skills; promotion of innovation and change; work-life balance; promoting ethical behaviours, among many others (Frederick, 2014). The study of human behaviours in an organisation helps in deciphering the behavioural patterns in an organisation, thus influencing the practices, policies and systems put in place to promote effectiveness and efficiency.

As indicated above, organisational behaviour is an interdisciplinary field as it involves numerous levels of analysis. Basically, with respect to organisational behaviour there are three major levels of analysis. First, at the individual level of analysis, organisational behaviour entails the study of human behaviours from an individual's perspective (Fuller, 2018). At this level, the study focuses on issues such as learning perception, creativity, motivation, task performance, deviant behaviour. Secondly, there is the group level of analysis which focuses on understanding group behaviours and/or dynamics such as intra- and inter-group conflict and cohesion, leadership, interpersonal communication (Fuller, 2018). Lastly, there is the organisational level of analysis. This involves examining the organisation as a unit and

attention is given to issues such as organisational culture, organisational structure, cultural diversity and others (Fuller, 2018).

For the purpose of this study, the primary focus is on the individual level of analysis. Individuals working in banks each provide information about their personal experiences of work-family conflict and of their level of involvement in deviant behaviours in organisations. It also considers their degree of job embeddedness and experience of emotional exhaustion as they go about their routine job functions. There is the possibility that one's experience at the individual level could be an outcome of group interactions as well as the broader organisation. Indeed, these levels of analysis have reciprocal relationships such that although this work is primarily focused on the individual level of analysis, the effects could have significant impact on the group-level and the organisational level.

2.3 The Concept of Workplace Deviance

Every organisation has its norms that describe how things are expected to be done within that organisation. However, there are instances where the behaviours of individuals (i.e. employees) are at variance with the norms of the organisation and has adverse ramifications on fellow employees and the organisation at large (just like the reciprocal relationship explained above). These behaviours are what is termed workplace deviance behaviours. As the name implies, deviance is anything that diverts from the normal cause of action accepted by most people (Durray et al., 2010). Hence, workplace deviant behaviours can be described as any activity that is not consistent with the rules, regulations and norms of an organisation (Waseem, 2016). Similarly, workplace deviant behaviour has been defined as any voluntary individual or group behaviour(s) that are not in line with significant organisational norms and further threatens the wellbeing of the organisation and its members by engaging in it (Mehtar, Asif, & Hassan, 2018). Again, workplace deviance is an “abnormal” or antisocial behaviour on the part of employees

or employees (Litzky, Eddleston, & Kidder, 2006). From the various definitions or conceptualization of workplace deviance, it is evident that such behaviours tend to be *voluntary* in nature. This means that individuals deliberately or consciously engage in such behaviours, and so they are different from non-voluntary activities such as accidents. Deviant behaviours are deliberate, conscious and premeditated, and they tend to violate the norms of the organisation. This is distinct from ethics, which refers to right or wrong behaviour as determined by law, justice, or other guidelines from society that controls the morality of behaviour (Lewis, 1985).

Robinson and Bennett (1995, as cited in Muafi, 2011) are one of the pioneers of the concept as their work served as a comprehensive framework that significantly informed subsequent deliberations on the subject matter. In today's business environment change is inevitable due to the chaotic and turbulent nature of the environment emanating from factors such as globalization, industrialization and technological advancement. In effect, the study of human behaviours in organisation is of essence in effecting the health of organisations (Baharom, Sharfuddin, & Iqbal, 2017). In the literature there is no commonly agreed definition or terminology for workplace deviance as it has been used under varied denominations (Rogojan, 2009). The denomination under which it has been used include: organisational misbehaviour, non-compliant behaviour, antisocial behaviour, workplace deviance, dysfunctional workplace behaviour, counterproductive work behaviour, among others (Bennett & Marasi, 2016; Rogojan, 2009). These acts are similar and are therefore used interchangeably in literature to denote the same concept. They may be similar, nonetheless they may slightly differ. Irrespective of the slight distinction, they all violate significant organisational norms and have implicit adverse repercussions on individuals and organisations (i.e., the similarity amongst them).

According to Robinson and Bennett (1995; as cited in Muafi, 2011), the typology of workplace deviance behaviour differs along two dimensions: “interpersonal vs organisational” and “minor vs serious”. Their research has resulted in the organizing of workplace deviance into four quadrants, known as: production deviance, property deviance, political deviance and personal aggression (Stewart, Bing, Davidson, Woehr, & McIntyre, 2009). Political deviance is a minor form of deviance behaviour where individuals or group of individuals exhibit favouritism for some stakeholders such as co-workers, clients, suppliers (Litzky et al., 2006; Ramzan, Asif, & Hassan, 2018). Examples of such behaviours include: gossiping about co-workers, blaming co-workers and supervisions, backstabbing, sharing company secrets, and so on. Also, there is the personal deviance which is a major and negative workplace deviance behaviour that involves individuals engaging in hostile or aggressive behaviours towards other individuals because they think negatively about others (Geffner, Braverman, Glasso, & Marsh, 2012).

Again, another category of workplace deviance is property deviance. This is also a serious form of deviance in which employees deliberately vandalize or destroy organisational properties without the permission of the organisation (Bennett & Marasi, 2016). This behaviour is very detrimental and expensive for organisations as they impact significantly on the bottom line. They include acts such as employees engaging in inventory theft, property destruction, stealing products, and so on (Ramzan et al., 2018). The last category is production deviance – another form of minor or positive workplace deviance which entails employees repeatedly violating the rules and set principles for quality and quantity production of good and services (Ramzan et al., 2018). Such production deviance behaviours include leaving work early, absenteeism, lateness, taking more breaks, intentional working slow, and the likes.

According to Bennett and Marasi (2016), the typology of workplace deviance as propounded by the classic work of Robinson and Bennett in 1995 employed multidimensional

scaling technique to identify two separate dimensions: interpersonal deviance and organisational deviance (which are the prime focus of the study). These two dimensions of workplace deviance behaviours is based on the character of different behaviours. That is to say, there are these two categorizations depending on whether the behaviour is directed at an organisation at large or some employees within the organisation (Qu, 2017). Production deviance and property deviance can be categorized under organisational deviance because they are directed at the organisation itself while political deviance and personal aggression relate to interpersonal deviance because they are directed at individuals in the organisation. These two dimensions of workplace deviance behaviours are further discussed.

2.3.1 Interpersonal Deviance

Interpersonal deviance represents those actions on the part of individual employees that are deleterious to other members of the organisation (Adeoti, Shamsudin, & Wan, 2017). Simply put, interpersonal deviance refers to behaviours that frustrate an individual's peers (colleagues) and they include: gossiping, assigning blame, humiliating colleagues, silent ill-treatment, raising voice at colleagues (Chirasha & Mahapa, 2012). The issue of interpersonal deviance attracted public attention during the eighteenth century when employees at that time had to endure abusive supervision and harassment (Bennett & Marasi, 2016). Interpersonal deviance is perceived as a minor act, nonetheless, they are unhealthy to organisations. With respect to these deviant behaviours, there are numerous factors that explain why employees deliberately engage in them to harm their colleagues and adversely affect the bottom line of their organisations. In most cases, employees do so when they think they have been wronged due to a breach in their expectations on the job, hence the need to retaliate (Chirasha & Mahapa, 2012). In this light, it is very clear that interpersonal deviance mostly capitalize on political deviance.

Research has it that the victims of interpersonal deviance behaviours such as harassment, bullying and the like exhibit negative behaviours and attitudes such as reduced organisational commitment (Guay et al., 2016; Pera, 2017) increased absenteeism (Knights & Kennedy, 2005; Muafi, 2011; Rahman, Karan, & Ferdausy, 2014), reduced levels of self-confidence (Bartlett & Bartlett, 2011; Ferris, Brown, Lian, & Keeping, 2009), increased turnover intentions (Huang, Wellman, Ashford, Lee, & Wang, 2017) and others. From this perspective, it can be concluded that interpersonal deviance among employees further breeds interpersonal deviance among others, especially the victims, thereby making it have a ripple effect.

All of the above cases point to the fact that the source of the interpersonal conflict is always from within the workplace. However, considering the fact that this study is being carried out in the banking sector which is a service industry, there is the possibility of the source of the interpersonal conflict coming from external forces, especially, from frustrated customers of the bank. For instance, a deeply aggrieved customer who walks to the branch manager and pours out his or her frustration in a verbally aggressive manner could cause such branch manager [who by the bank's code of ethics cannot talk back harshly to the frustrated customer] to transfer the anger to the subordinates who then diffuse the anger and frustration among each other. Also, another external source could be from the family domain, and it is for such reason that work-family conflict is being considered in examining workplace deviant behaviours via the Source Attribution Theory (Shockley & Singla, 2011).

2.3.2 Organisational Deviance

This type of deviance encompasses both the production and property deviances. Organisational deviance is a grouping of behaviours between employees and their organisation that encompasses theft, sabotage, lateness, embezzling, mobbing (Muafi, 2011; O'Neill, Lewis, &

Carswell, 2011), slowdown strike, harassment, gambling, disobedience, violence (Demir, 2011), and others which result in adversity for organisations. Besides, organisational deviance has been defined as those activities, situation or formation which is at variance with the formal goals, normative standards and expectations of organisations, which lead to lower outcomes than expected (Brady, 2010). Such behaviours are voluntary in nature and breaks the norms of organisations.

Organisational deviance is tagged as an act of abnormal organisation since these behaviours are contrary to the expectation of the organisation (Erman & Lundman, 1978 as cited in Aksu, 2016). Organisational deviance can be labelled as positive deviance or negative deviance. Most literature on the concept have studied organisational deviance as a negative one, which is detrimental to organisations. Hence, the focus has been on such behaviours as sexual abuse, making unethical decisions, lateness, vandalizing equipment and properties, and sabotage among others (Aksu, 2016; Muafi, 2011). On the other hand, organisational deviance could exist in positive forms, referred to as positive deviant behaviours.

Appelbaum et al. (2007), for instance, hinted that positive organisational deviant behaviours are also exhibited at the work setting. These positive organisational deviant behaviours include: creative acting, disobeying non-functional orders, easing things for an organisation without permission, criticizing insufficient management. In the same vein, organisations may perceive organisational deviance as non-functional, nonetheless, employees may consider them as beneficial since they may add up to protecting honesty, self-respect and independence among employees (Lawrence & Robinson, 2007).

Organisational deviance arises from violating the traditions, policies and internal regulations of an organisation by individual employees or a group of employees that puts the welfare of the organisation in jeopardy (Parks, Lowry, Wigand, Agarwal, & Williams, 2018). In most

cases, the issue of organisational deviance arises when employees are angered, raged and resentful towards inequalities (i.e., biased decision making on the part of the employers) within the organisation (Ferris et al., 2009). Simply put, organisational deviance may emerge when there is a misfit between organisational and social regulations and the needs/demands of an employee, thus causing some tension among them.

Just like interpersonal deviance, organisational deviance has adverse effects on organisation as engaging in these behaviours by employees have negative impact on the overall functioning of the organisation. For instance, Rahman et al. (2013) reported that various typologies of deviance behaviours (i.e., interpersonal and organisational deviance) have negative predictive effect on the job performance of employees. Again, research has it that both interpersonal and organisational deviant behaviours are harmful to organisations as they directly affect the organisation's proper functioning or hurt employees, thus reduce the effectiveness and efficiency of the organisation (Nirankari & Seth, 2015).

In the banks, examples of organisational deviance may include: sheer negligence in recording bank transactions which eventually affects the reputation of the bank, aiding money laundering and facilitating arms and drug deals by a bank employee, and solely approving loans, contrary to bank regulations. Others include intentionally working below expectation, and unduly using official items (such as vehicles, photocopier, printer, premises, among others) for personal gains. For instance, using official vehicle to attend private events such as weddings, funerals, or other personal treks without prior approval from the organisation.

2.3.3 Causes of Workplace Deviance Behaviours

As indicated earlier deviant behaviours can arise when employees *perceive* that they have been wronged whether or not there has been actual mistreatment. There are a myriad of factors that cause employees to engage in deviant behaviours. The causes of workplace deviant behaviour

have been categorized into three broad groups, namely: individual-related factors, organisational-related factors and work-related factors (Mazni & Roziyah, 2011).

First, the individual factors are those personality and demographic characteristics of individuals that predispose them to engaging in such deviant behaviours. For the purpose of this study, a couple of these individual factors are discussed. With respect to personality characteristics, research has it that some personality factors have positive predictive effect on workplace deviance (i.e., they predispose individuals to commit workplace deviant behaviours). Deviant behaviours are reflective of individual personality traits, meaning that individuals who have emotionally reactive personality type display under-controlled aggression and find pleasure in harming others, thus these individuals are more predisposed to engaging in violent behaviours (i.e., an example of workplace deviance) (Fleet & Griffin, 2006). Again, individuals with the Type A personality and Hostile Attributional Bias have been found to be more susceptible to engage in workplace deviance. Individuals with such personalities think others intentionally behave aggressive towards them, thus they attempt to retaliate using violent acts (Fleet & Griffin, 2006).

Further, focusing on the big five personality model – one of the most popular personality theories – studies pointed to the fact that some personality traits do predict workplace deviance behaviours among employees. For instance, Aleksic and Vukovic (2018) reported that personality traits of agreeableness and conscientiousness negatively predict both interpersonal and organisational deviance behaviours. Extant literature supports the idea that individuals who are highly agreeable and conscientious have lower tendencies of engaging in workplace deviance (Bowling, Eschleman, & Wang, 2010; Oh, Charlier, Mount, & Berry, 2014). Again, neuroticism (i.e., another personality trait) has been found as a significant correlate of deviance behaviour among employees both in the public and private sector (Sudha & Khan, 2013). In support of the personality-workplace deviance relationship, Alias, Rasdi,

Ismail, and Samah (2013) contend that agreeableness, negative affectivity, conscientiousness, emotional intelligence and job satisfaction are significant predictors of organisational deviant behaviour. These personality traits and individual-related factors with the exception of emotional intelligence also predicted interpersonal deviance behaviour among employees. In addition, another personality trait known as surgency – a personality trait that lies between extraversion and introversion – is a significant predictor of workplace deviance among individuals. Empirically, surgency has been identified as a personality trait that is essential for social-relationship and task performance (Al-Mutawa & Ibrahim, 2013). Surgency has a significant relationship with both organisational and interpersonal deviance such as bullying and working for personal interest (Abdullah & Marican, 2016; Jia, Jia, & Karau, 2013; Mathisen, Einarsen, & Mykletun, 2011).

Furthermore, research has hinted that with the person-based perspective on the determinants of workplace deviance, emotions (or emotional state of individuals) have significant impact on workplace deviance. For instance, level of stress (Adeoti et al., 2017; Omar, Halim, Zainah, & Farhadi, 2011; Silva & Ranasinghe, 2017); negative affectivity (Alias, Rasdi, & Said, 2012; Chen, Chen, & Liu, 2013; Richards & Schat, 2011; Trice, 2012); cognitive ability (Christian & Ellis, 2011; Dilchert, Ones, Davis, & Rostow, 2007) are significant predictors of workplace deviance. Moreover, demographic characteristics of individuals such as age (Berry, Ones, & Sackett, 2007; Brienza & Bobcel, 2017; Farhadi, Fatimah, Nasir, & Shahrazad, 2012; Ng & Feldman, 2008; Uche, George, & Abiola, 2017), gender (Anwar, Sarwar, Awan, & Arif, 2011; Ogungbamila & Udegbe, 2014; Hershcovis et al., 2007), marital status (Chernyak-Hai, Kim, & Tziner, 2018), social status (Aquino, Galperin, & Bennett, 2004) have been found to significantly impact workplace deviance.

Like the individual-related factors, organisational-related factors also significantly influence the deviant behaviours of employees at the workplace. Research has it that the

behavioural tendencies of employees within an organisation are influenced by organisational factors such as organisational climate, organisational justice, perceived organisational support and trust in organisations (Chirasha & Mahapa, 2012). Empirically, employees' perception of low organisational justice (which has to do with the fairness of the decision-making process in an organisation) significantly result in deviant behaviours among employees (Aydintan, Ekmekcioglu, & Biyik, 2017; Baig & Ullah, 2017; Faheem & Mahmud, 2015; Jones, 2009).

Again, the organisational climate of an organisation which speaks to the hotness or coldness of the organisation is a significant predictor of deviant behaviours (Narayanan & Murphy, 2017). Specifically, the ethical climate of an organisational has been found to significantly predict deviance among employees (Appiah, 2015; Liu & Ding, 2012; Peterson, 2002; Pagliaro, Presti, Barattucci, Giannella, & Barreto, 2018). Literature points to the fact that when employees perceive low or no organisational support in an organisation they tend to have higher tendencies of engaging in deviant behaviours (Appiah, 2015; Chen, Fah, & Jin, 2016). Trust is also another significant predictor of workplace deviance – in that, when there is trust in the organisation there is a reduction in workplace deviance among the employees and vice versa (Akhigbe & Sunday, 2017; Baghini, Pourkiani, & Abbasi, 2014).

Besides, organisational commitment which is the extent to which employees identify with their organisation, impacts on their behavioural outcomes such as engaging in deviant behaviours. In instances where employees have low levels of organisational commitment, they tend to engage more in deviant behaviours as they may be apathetic about the performance of the organisation (Promsri, 2018; Ugwu & Okafor, 2017). To add up, organisational constraints – work conditions or situations that inhibit employees from effectively executing their tasks, such as organisational rules and procedures, inadequate resources, among others (Penny & Spector, 2005) – are linked to anxiety and frustration among employees which go further to induce deviance behaviours among these employees (Khosravi, 2016; Kim, Lee, & Yim, 2017).

Indeed, employees who get frustrated as a result of unavailability resources to carry out their job functions could resort to lateness and absences because they feel there is nothing to be done on the job when they arrive at work.

In support of the above, the situation-based perspective views workplace deviant behaviours as derivatives of organisational circumstances, actions and/or treatment (Bennett & Marasi, 2016). Studies have proven that situational factors such as abusive supervision (Hamid, Juhdi, Ismail, & Abdullah, 2017; Thau, Bennett, Mitchell, & Marrs, 2009; Wang, Mao, Wu, & Liu, 2012), job satisfaction (Walsh, 2014), group norms (Kura, 2014; Kura, Shamsudin, & Chauhan, 2013), boredom (Bruursema, Kessler, & Spector, 2011; Malizia, 2018; van Hooff, & van Hooff, 2014) significantly impact on deviant behaviours among employees.

To sum it all, work-family conflict – an inter-role conflict where the demands of the family and that of the work are not mutually compatible (Greenhaus & Beautell, 1985) – is another significant predictor of workplace deviance. The literature contends that as employees are exposed to work-family conflict it depletes their resource which in turn causes them to engage in workplace deviant behaviours among such employees (Darrat et al., 2010; Ju, 2018; Rubab, 2017). The focus on this study is to primarily examine the effect of work-family conflict on the workplace deviance of employees working in banks in Ghana. The basic assumption here is that once an employee feels that the demands of work and demands from the family domain are so much so that it causes role conflict, thus, work-family conflict, energies are directed at finding a balance, usually, at any cost – the principle of reciprocity. In their quest to find a coping mechanism, some employees eventually engage in deviant behaviours or counterproductive behaviours that hurt either fellow employees or the organisation itself. Further, the moderating and mediating effects of other constructs (job embeddedness and emotional exhaustion respectively) are investigated. In view of this, work-family conflict – a

significant predictor of workplace deviance – is extensively discussed in the subsequent paragraphs.

2.3.4 Consequences of Workplace Deviance

Workplace deviant behaviours are deleterious to organisations as it directly impacts on their effective functioning as well as their properties. Again, it is evident that such discretionary work behaviours hurt employees as they directly and indirectly give rise to health and well-being problems. Aside, they adversely influence the work outcome of employees which reduces the overall effectiveness of the organisation. With respect to the effects on individual employees, literature contends that workplace deviance behaviours result in increased unpleasant emotions at work such as fear, anxiety, sadness (Porath & Pearson, 2012), loss of self-esteem (Ferris et al., 2009), sleeplessness (Yuan, Barnes, & Li, 2018), panic attacks and a tense working environment (Chirasha & Mahapa, 2012) among others.

In addition, workplace deviance has adverse effect on the work attitude/outcome of employees, especially the victims. For instance, Rahman et al. (2013) pointed to the fact that workplace deviance causes employees to have reduced job performance. This situation could go a long way to negatively impact on the organisational performance (which is an aggregate of individual employees' performance). To corroborate the finding on workplace deviance and job performance, Muafi (2011) found that workplace deviant behaviours negatively affect the individual performance of employees. Again, workplace deviance subsequently gives rise to bystander deviance especially when group cohesion is high and there is direct observation of deviance by these bystanders (Ferguson & Barry, 2011). Further, it is not far-fetched to conclude that workplace deviance results in significant financial cost for organisations. All these effects actually impact on the overall effectiveness and efficiency of an organisation in a negative light.

2.3.5 Workplace Deviance in Banks

Some recent studies into workplace deviant behaviours in banks have looked at antecedents such as: loneliness in the workplace (Promsri, 2018), emotional intelligence (Makkar & Basu, 2019), job insecurity, employment status and perceived organisational support (Eze, Omeje, Okonkwo, Ike, & Ugwu, 2019), organisational commitment (Promsri, 2018), volunteering behaviours (Loi et al., 2020), perceived insecurity and inequity (Benjamin & Samson, 2011), personality of individuals, and level of workplace spirituality (Iqbal & Hassan, 2016), ethical leadership, internal corporate social responsibility and organisational engagement (Mostafa & Shen, 2019), among others. In Ghana in particular, some recent studies have associated deviant behaviours with factors including: role of gender (Kiran & Sharma, 2020), and leadership styles and turnover intentions (Puni, Agyemang, & Asamoah, 2016). These studies, largely cross-sectional in design, have shown that there are several predictors of workplace deviant behaviours among employees in banks.

Puni et al. (2016) assessed the relationship between styles of leadership, turnover intentions of employees, as well as counterproductive behaviours at work among workers in a selected privately-owned bank in Ghana. The study found that laissez-faire leadership style had a positive and significant relationship with counterproductive work behaviours, meaning that bank workers who have leaders with laissez-faire approach engaged in behaviours that violated the norms of the organisation due to the apathetic attitude of the leader. Autocratic leadership style correlated positively and significantly with counterproductive work behaviours because of leadership's overemphasis on production rather than people. In other words, when leadership stresses so much on work rather than the well-being of the employees, such employees would also search for their own means of satisfying their personal demands, whether fair or foul. The largely collective decision-making under the democratic leadership style showed a negative

and significant relationship between this style of leadership and counterproductive work behaviours.

A study by Benjamin and Samson (2011) examined how perceptions of inequality and job insecurity impacted fraudulent behaviours of bank employees in Nigeria. Their study showed that perceptions of bank employees about inequalities in their workplace as well as perceptions about job insecurity affected their intentions to engage in fraudulent activities. This is in line with some studies based on the norm of reciprocity that people tend to respond in a positive way when conditions are favourable and in turn respond negatively when conditions are not favourable (eg. Eisenberger, Lynch, Aselage, & Rohdieck, 2004; Gouldner, 1960; Uehara, 1995).

Employees feel that they and their organisations have reciprocal obligations such that when they are fairly treated, they respond positively to work but give a negative response when they are unfairly treated. Some studies (e.g., Folger & Baron, 1996; Lian, Brown, Ferris, Liang, Keeping, & Morrison, 2014; Liang, Brown, Lian, Hanig, Ferris, & Keeping, 2018) noted that feelings of anger and resentment are responses employees give to unfair work environment such that when they perceive that there is inequity and unfairness, they have the desire to punish the source of the problem is triggered – just like the Source Attribution Theory (Shockley & Singla, 2011).

According to Benjamin and Samson (2011), the perceptions of inequality and job insecurity result in fraud. They further discussed the outcome – fraud – by linking it to the high unemployment rate in Nigeria which makes employees feel insecure at any point in time, and so they (i.e., the employees) tend to “gather” undeserved money so that in the incidence of job loss, they would have something substantial to survive on while waiting for another job opportunity. Benjamin and Samson (2011) further found that older bank employees were less

susceptible to commit fraud as compared to younger bank employees with the explanation that the older ones "...feel the need not to lose their effort" (p.108), while the younger employees want to take risk because they still have more years ahead to make up for whatever they have lost.

Iqbal and Hassan (2016) looked at workplace spirituality as a moderator in the relationship between personality traits (by use of the Big Five personality factors) and counterproductive behaviours at work, with focus on private commercial banks in Pakistan. Workplace spirituality was found to have a significant moderating impact on conscientiousness, openness to experience, and agreeableness with counterproductive work behaviours. No significant relationship was found between counterproductive work behaviours and extraversion. Again, no significant moderating impact was found in the association of neuroticism and extraversion with counterproductive work behaviours of employees. Sharma and Sharma (2014) critically examined the role of emotional labour (including surface acting, deep acting, suppression, and emotional consonance/dissonance) on job satisfaction and counterproductive work behaviours among staff of selected Indian banks. Their finding showed that emotional labour significantly predicted job satisfaction as compared to counterproductive work behaviours, meaning that employees engaged in any form of counterproductive work behaviour is hardly a satisfied employee. Sharma and Sharma (2014) observed that in India, the mantra "customer service" had become the basis for bank operations in the face of ruthless competition in the banking sector, thereby making it a requirement for bank employees to put up an organisationally-desired or organisationally-expected emotion, which may not necessarily be in consonance with the individual personalities of such employees, and this often results in emotional strain and stress with its associated consequences.

2.4 The Concept of Work-Family Conflict

The issue of work-family conflict has garnered tremendous amount of interest among practitioners, researchers and society in general due to the fact that the negative effects of imbalance or conflict between work and family roles are becoming progressively apparent. This is true as there has been an upsurge in studies examining the relationship between work and life for periods nearing two decades (Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005; Michel, Kotrba, Mitchelson, Clark, & Baltes, 2011). In the work-family literature, the concept of work-family conflict has been widely researched into by varied researchers across the globe (Amstad, Meier, Fasel, Elfering, & Semmer, 2011; Bianchi & Milkie, 2010; Martin, 2013). Work-family conflict is used interchangeably in literature with work-family interference.

Studies on work-family conflict have mainly been drawn on the role theory (Byron, 2005) as evidenced in the definitions for the construct. Roles arise from the anticipations of others concerning what is deemed proper behaviour in a particular position. Therefore, role demands emanate from the expectancies expressed by the work and family role senders (e.g., an individual's employer, spouse, children, parents, etc.) and/or the inherent values individuals hold with respect to their work and family requirements (Zhang, Griffith, & Fried, 2012). Given the above understanding, stress linked to role conflict is precipitated by individuals engaging in numerous roles that are not compatible. Hence, work-family conflict comes about when employees' roles (i.e., both family and work roles) are incompatible.

Greenhaus and Beutell (1985) who contributed one of the earliest studies to work-family defined it as the inter-role conflict in which the roles or pressures of the work and family domains are mutually incompatible. The researchers further opined that this conflict arises when an employee partakes in a work (or family) role that makes it highly improbable to engage in the other role. Besides, work-family conflict normally occurs when the expectations of the work and home domains spillover into one another, thereby leading to conflict (Kossek,

Pichler, Bodner, & Hammer, 2011; Staines, 1980), thereby making it a bidirectional construct. Work-family conflict is bidirectional in the sense that issues at the workplace can cause conflict at home or issues at home can result in conflict at work (Lambert, Qureshi, Frank, Keena, & Hogan, 2017). For instance, when an individual's superior at work acts aggressively towards him/her, he or she is likely to transcend the anger to the family by being irritable. In the same vein, when one has a heated argument with the spouse or an unresolved tension with a member of the family, there is a higher tendency that such act can cause the employee to be angry and violent at work, and perhaps, lead such an employee to engage in a counter-productive behaviour.

The birth of the concept of work-family conflict is attributed to a study by Kahn and his colleagues in 1964 who identified work-family conflict as a form of inter-role conflict, nonetheless, the majority of their studies paid much attention to the conflict within the work role without giving much prominence to the dynamics of inter-role conflict (Martin, 2013). This viewpoint was critiqued by Kanter (1977) who argued that work and family are two distinct spheres or domains of life. Therefore, this position that the work and family domains of individuals impact one another has evolved into the "spillover theory" (Zedeck, 1992). The spillover theory has it that the satisfaction and affect from the work domain impacts on the family domain. Again, the satisfaction and affect emanating from the family domain influences the work domain (Staines, 1980). Therefore, work overload may have an impact on family responsibilities and excessive demands from the family may impact one's work duties (Blesky et al., 1985). The phrase "work-family conflict" became more popular in the 1980s when there was a significant upsurge in women's labour force who were either in full-time or part-time work engagement as a way of lending support to family income or to take care of themselves and children as single parents (Martin, 2013). One of the initial theoretical perspectives of

work-family conflict was expounded by Greenhaus and Beutell (1985) indicating that work-family conflict comprises time-based, strain-based, and behaviour-based demands.

2.4.1 Dimensions of Work-Family Conflict

Tracing back to the seminal work of Kahn and colleagues in the 1960s that gave rise to the initial conceptualization of the concept, work-family conflict was considered a unidimensional construct. This implies that the conflict or role stress only emanates from work roles overlapping with family roles or family roles meddling with work roles as part of one dimension (Martin, 2013; Mesmer-Magnus & Viswevaran, 2005). Similarly, it is also articulated as work roles interfering with family roles and vice versa. Research contends that work-family conflict is bidirectional in nature, having the work-to-family conflict and family-to-work conflict (Nart & Batur, 2014; Zhang et al., 2012). The first dimension of work-family conflict – the work-to-family conflict – arises when the responsibilities of an individual's work interfere or hinders the performance of the family responsibilities (e.g., when the busy work schedule of an employee makes it impossible or extremely difficult to effectively play a spousal or parenting role at the family level). On the other hand, the family-to-work conflict arises when an individual is unable to carry out his/her duties in the workplace due to disturbance from the family.

In simpler terms, family-to-work conflict is existent when the employee's family duties interfere with their work duties. For example, this dimension of conflict could be experienced when one's marital problems have adverse impact on the performance of their work duties (Nart & Batur, 2014; Nohe, Meier, Sonntag, & Michel, 2015; Voydanoff, 2005; Zhang et al., 2012). Especially in Ghana where the extended family system is still practiced and where a family member considered to be wealthy is concerned, the family-to-work conflict is greatly experienced by a considerable number of workers. It is therefore not uncommon to receive

calls or text messages from family members, some of who are not well known to the individual, asking for monetary favours to settle medical bills, pay fees, pay rent, or settle some other financial obligations.

The demands are even more in the case of those who work in the financial institutions, such that apart from catering for their personal needs and that of their nuclear family, they have to make provision for emergencies from the extended family. The perception is that those who work in the financial institutions have enough money to spare. When these demands keep knocking on the doors of workers, more especially when they are unable to satisfy all these demands, it has the tendency of having them engage in any means possible (or at all cost) to meet these demands. Often, such “any means possible” are deviant or counter-productive deviant behaviours that tend to hurt the organisation they work for. These two dimensions of work-family conflict are distinct, nonetheless, they are associated in a reciprocal manner (Byron, 2005).

Furthermore, Greenhaus and Beutell (1985) contend that there are three major types of work-family conflicts, known as: behaviour-based conflict, strain-based conflict, and time-based conflict. Time-based conflict is the situation where the time expended by an individual in one domain (say work) impedes time spent in the other domain (i.e., family), thereby depleting the individual’s energy and causing stress (Dewe, O’Driscoll, & Cooper, 2010; Rabenu, Tziner, & Sharoni, 2017). For instance, when an employee is required to work overtime demanding that he/she invest extra hours of time into the work duties, invariably means that this employee would have limited time to spend with the family, thus giving rise to such conflict.

The time-based conflict manifest in two forms: (1) time demands related to one role making it physically impossible to meet the expectancies of the other role (like spending very

long hours in the bank ensuring that accounts are balanced and that there are no loop holes that would trigger punitive action by employers, such that one cannot go home unless the work is fully done. It could also be the reverse where certain demands at home such as taking care of a sick family member, makes it difficult for one to spend the required time at the workplace); and (2) time demands causing one to be fixated to one particular role while physically attempting perform the responsibilities of another role (like taking work-related assignments to the house to complete, such that even when physically at home, one is still focused on work rather than performing home-related functions. Also, the reverse could be that although one is physically present at work, much attention is focused on resolving or dealing family-related issues rather than work-related issues) (Martin, 2013). The time-based conflict with respect to work-family conflict can actually be experienced within both the work and family domain, thus having impact on these two domains.

The strain-based conflict is another type of work-family conflict. This is the situation where the stress associated with the performance of a domain's responsibilities impacts on the performance of the other's responsibilities (Dewe et al., 2010). Simply put, it is when the strain relating to one role invades and inhibits other roles (Martin, 2013). For example, an employee who is burnout due to taking care of his/her sick child will be so exhausted to handle the responsibilities of his/her work.

Lastly, there is the behaviour-based conflict – the incompatibility concerning the desired behavioural patterns in the two competing domains (i.e., the work and family) (Dewe et al., 2010). Besides, the behaviour-based demands is explained to occur when the behavioural patterns linked with a particular role are incongruent with the patterns of behaviour expected in the other role/domain (Martin, 2013). An example of the behaviour-based conflict is when a salesperson or marketer in a bank is expected to be aggressive, ambitious and task-oriented in order to ensure closure when convincing people to open a bank account. However, at home,

the same salesperson/marketer is expected to act at variance with that of the work, hence he is expected to be more relaxed (and not aggressive), loving, supportive, and accommodating to promote a healthy family life.

Also, the behaviour-based conflict could arise when an individual's behaviour which has been developed over the years as a result of socialization in the family domain, does not match with the job roles. For instance, one may be taught to be forgiving of debts owed, but in the workplace, this is one who has to go about retrieving monies owed to the bank by debtors. This could have some psychological strain on the individual. Indeed, the physiological and psychological resources at the disposal of individuals are not infinite and therefore deplete when faced with demands from multiple roles (Goode, 1960). Thus, when the physiological and psychological resources are used up, the conflicts arise, based on the role stress theory (Kahn, Wolfe, Quinn, Snoek, & Rosenthal, 1964).

Subsequently, Frone, Russell and Cooper (1992) clearly distinguished between the directions of the work-family conflict (i.e., work-to-family conflict or family-to-work conflict) asserting that when employee's role in a domain obstructs the roles in the other domain, the employee is handicapped in meeting the demands in receiving role. This differentiation resulted in labeling the construct as a multidimensional one and birthed the cross-domain model that associates work-family conflict to individual consequences that proposes that an interference from a role significantly reduces the likelihood of meeting the demands of the other (Ford, Heinen, & Langkamer, 2007). In recent times, literature have pointed to a new theoretical perspective on the work-family conflict construct known as the source attribution perspective. It proposes that when an individual encounters work-family conflict, he/she may experience sub-optimal performance in the receiving domain, however, he/she may psychologically attribute the conflict to the role or domain that he/she believes is responsible for the interference (Carr, Boyar, & Gregory, 2008; Martin, 2013; Shockley & Singla, 2011; Zang et al., 2012).

Therefore, the source of the conflict becomes the target of the individual for venting some form of revenge, in which case the employee may engage in an act that could be considered deviant or counter-productive. For instance, if an employee constantly has very little time to spend with the family as a result of the unending demands at work, he or she may begin to be absent from work without permission (perhaps because permission will not even be granted), get to work late intentionally with already-made excuses, or even call in sick when he or she is actually not sick. These are done as a way of compensating for the time loss in the other domain of life for which the individual worker would want to participate meaningfully. Thus, a mother or father who is mostly missing or absent from home may devise any means possible to take some time off work (even if it is inappropriate per the standards of the organisation) so as to spend time with the family.

2.4.2 Factors that influence the Work-Family Conflict

There is a plethora of research on the concept of work-family conflict conducted in varied sectors across the globe. Significant amount of these studies have examined the determinants of work-family conflict in various jurisdictions. The predictive model developed by Ahmad (2008) postulate that the constraints or predictors of work-family conflict and the extent of the conflict are job-related and family-related. The work-related factors that predict this conflict are those factors that spring up from the work environment and the characteristics of the work (Gamor, Amissah, Amissah, & Nartey, 2018).

The work environment of an employee significantly contributes to the incompatibility of the responsibilities and duties related to both domains. Research has it that work-related factors pertaining to work-family conflict by and large include type of job, work-time involvement, work schedule, role overload, work, work involvement, among others (Ahmad, 2008; Gamor et al., 2018; Tharmalingam & Bhatti, 2014; Tammelin, Malinen, Ronka, &

Verhoef, 2017; Zhang & Liu, 2011). As far as this study is concerned, the type of job refers to the banking setup that has work schedule that keeps its employees always busy from the time they arrive at work till they close. The general belief is that bank employees are often overloaded with work that keeps them stressed and strained most of the time.

The family also serves as a breeding ground where issues and factors that contribute to the emergence of work-family conflict are nurtured. In view of this, the family-related factors cannot be ignored when assessing factors that give rise to work-family conflict. Research has it that the family-related factors that significantly predict work-family conflict among employees include: family composition/structure (Minnotte, 2012; Nelson, Hughes, Handal, Katz, & Searight, 1993), support and responsibilities within the family (Ahmad, 2007; 2008; Fu & Shaffer, 2001; Gamor, Amissah, & Boakye, 2014). For instance, paying particular attention to structure, one could attest to the fact that a family with children have a higher likelihood to be predisposed to work-family conflict compared to those without children.

Again, working mothers with children (at age 3 or below) have dire work and family conflict (especially in the absence of work-family balance policies and practices) compared to those with older children. This is because the older children are often self-sufficient and can handle basic chores and personal care, thereby giving the parent some time to focus on other demands of life. Another classic example of family-related factors that trigger work-family conflict has to do with a situation where childcare responsibilities and the presence of elderly care responsibilities give rise to both time-based conflict as well as strain-based conflict (Frye & Breaugh, 2004) as the individual needs to juggle between the roles of the family and work with the same limited time resource.

Rittippant, Tongkong, Thamma-Apiroam and Mingariyamark (2011) conducted a study on work-family conflict that specifically investigated issues of work-family conflict among

health care professionals in Thailand which identified three factors namely, work factors, family factors and personal factors. In this study, the authors did not clearly state what objectives they based their study on. However, they were explicit on some of the likely negative results of work-family conflict some of which they identified as reduced job satisfaction, decreased employee performance, high levels of absenteeism and high turnover as in line with Magnini (2009). The researchers (i.e., Rittippant et al., 2011) were however specific on the area the study concentrated – work factors, family factors and personal factors – and how these factors influence life satisfaction and job satisfaction of healthcare workers.

a. Work Factors: This was the first factor identified by Rittippant et al. (2011) as affecting work-family life. In line with the findings of Taylor, DelCampo and Blancero (2009), support from supervisor, climate at work that supports family, and characteristics of the job [such as: intrinsic rewards, job autonomy, stake in the job, skill utilization, and job security] affect work-family conflict. Even though the authors in their write up did not indicate whether the effect is negative or positive, it is obvious from the discussion that it depends on the situation one will find oneself in as far as these factors are concerned. For instance, when one's supervisor is supportive, work will be flexible for the employee to enjoy better family life. Additionally, workloads negatively relate to work-family conflict, as well as control and skill level positively relate to work-family conflict (Butler et al., 2005). Moreover, work schedules, work orientation, the number of hours worked per week, amount and frequency of overtime, the presence and irregularity of shift work, long and inflexibility of the work schedule, extensive travel and overtime also indicated the positive relationship with work-family conflict (Greenhaus & Beutell, 1985).

Furthermore, Ahuja, Chudoba, Kacmar, McKnight, and George (2007) developed influential models of work-family conflict using perceived work overload

and job autonomy, surprisingly; Job autonomy had no effect on work-family conflict which is the same result as Boyar, Maerts, Mosley, and Carr (2008) did. According to the literature, lack of support from managers and co-workers, business pressure, resource pressure, such as amount of staff, job description, and information systems, and lack of formalization, such as unwritten policy and procedure, and lack of training are obstacles affecting effective implementation of the work-life balance policy (Petchsawang, 2005). Some have indicated that hours worked, supervisory status, income, and work-to-family social support were all related to perceived work demand (Boyar et al., 2008) along with work role overload, work role conflict and work role ambiguity.

A study by Turner, Lingard and Francis (2009) revealed that the culture related to projects, resourcing of projects and nature of schedule demands during the construction phase of projects were critical barriers that contribute to work-life balance. In the same study, participants were of the view that project delivery model, project alliance, work hour flexibility, as well as team support from the project facilitated work-life balance experience in projects. Their study therefore showed that workloads, work flexibility, job autonomy, job security, rewards, and manager and colleague support were all factors from the workplace that contribute to work-life balance. These factors are seen as subsets of the work factor aspect of work family conflict. But these factors as do not work together at a go. Even though two or more factors could occur at the same time, the number of factors that come together at a particular time and their way of influence will tell whether their influence will have a positive or negative effect. Essentially, when one enjoys flexible work condition, has autonomous work, and gets rewards, work-family conflict becomes minimal. In the same vein, when conditions of

work are extremely tensed and demanding, one is unable to balance such demands, thereby increasing the incidence of work-family conflict.

b. Family Factors: The family factor as a source of conflict with work and family is one that is very important. Even though many men are very supportive in the home these days where they help their wives in household chores, there are still certain jobs that are the special reserve for the woman in the home. In this thinking, the family factor is a major source of work-family conflict which affect mostly women negatively. Conflicts emanating from the family domain have been linked with the experience of high levels of work-family conflict. Such conflicts arise when factors including children, marriage, as well as nature of job of spouse are not compatible with demands of other domains of life. However, supportive spouses usually protect one another from experiencing high degrees of work-family conflict (Greenhaus & Beutell, 1985). Again, the number of hours dedicated to providing care, family-to-work social support, family role conflict, and family social support, were all related positively to family demand (Boyar et al., 2008). A positive correlation was also found in the relationship between work-family conflict and the number of children or dependents respondents lived at home with (Lambert, Pasupuleti, Cluse-Tolar, Jennings, & Baker, 2006; Boyar et al., 2008). In Boyer, Maertz, Pearson and Keough's (2003) study, they focused on family responsibility, made up of four indicator variables: number of children, self-reported responsibility, number of dependents who live with the employee, and number of people the employee supports financially. These were used to explore how these variables relate with work-family conflict. In the end, family responsibility was seen to have no relationship with work-family conflict. For the present study, the family factors include the marital status and number of children or dependents, as captured in the demographic information required of respondents.

c. Personal Factors: A number of factors have been found to affect work-family conflict, including the personal orientation of the employee regarding time committed to role played at work (Greenhaus & Beutell, 1985), marital status of the employee (Boyar et al., 2008), as well as biased and negative perceptions relating gender roles and promotion procedures (Petchsawang, 2005). Regarding the relationship between demographics (age level, educational level and marital status) and specific measures of work-family conflict, Punyasiri (2006) noted that a difference exists in their mean scores. Warner and Hausdorf (2009) opined that fundamental needs such as the quest for autonomy, competence, and relatedness are important psychological gains that impact directly the affect within one domain of life and indirectly influence quality of life and work-family enrichment. Identifying the perceptions of bosses regarding the promotability of women and family-to-work conflict has been hinged on the social role theories and the person categorisation theory. In this regard, Hoobler, Wayne and Lemmon (2009) noted that gender significantly impacts promotability because of the perceptions managers have about the nature of family-to-work conflict and perceived fit. Though these findings suggest some levels of stereotyping, empirical research shows that male and female employees report similar levels of both work-to-family conflict and family-to-work conflict. As a way of avoiding the stereotypes, female employees reported that they did not experience a lot of family-to-work conflict as compared to their male counterparts (Hoobler et al., 2009).

2.4.3 Consequences of Work-Family Conflict

The consequences of work-family conflict among individuals are best explained by two major models: the cross-domain model and the source attribution model. With the cross-domain model, individuals experience dissatisfaction with a role/domain if there is a hurdle impeding

the performance of its demands (associated with the role) as a result of a hindrance emanating from the other role/domain (Ford et al., 2007). Following from this, these dissatisfied individuals do experience reduced affective attachment to the domain they experience more intrusion. Aside, Zhang et al. (2012) contend that based on the cross-domain model, the interference resulting from the demands of a role often leads to ineffective performance and decreased satisfaction with the other domain.

Furthermore, the source attribution model also expounds on the link between work-family conflict and individual consequences. The source attribution model postulates that individuals are dissatisfied with a role they perceive as the cause of the interference between the two domains (Carr et al., 2008; Shockley & Singla, 2011). This means that the individual consequences arise from the domain or role deemed as the cause of the conflict, thus the individual blames the domain that is causing the conflict. With this model, the formulation of attribution entails cognitive appraisal processes that take place with some affective reactions (Shockley & Singla, 2011).

a. Health Implications of Work-Family Conflict: Work-family conflict has significant health and wellness, work-related and family-related outcomes. Firstly, the health-related consequences of the bidirectional work-family conflict can be explained by cross-domain model. Individuals mostly experience a significantly high level of psychological distress in relation to a given domain if the individuals are almost invariably handicapped in meeting the demands of the domain due to an interference from the other domain (Zhang et al., 2012). The psychological distress associated with the conflict could aggravate and/or transcend into health-related issues to victims of the conflict. With respect to psychological health, work-family conflict significantly and adversely impact on psychological issues such as life satisfaction (Kiunga, 2017; Yucel,

2017; Zhao, Qu, & Ghiselli, 2011), depressive symptoms (Greenhaus, Allen, & Spector, 2006; Guille, Frank, Zhao, Kalmbach, Nietert, Mata, & Sen, 2017; Tetsushi et al., 2014; Wang & Peng, 2017), anxiety/stress (Kan & Yu, 2016; Nart & Batur, 2014), mental health (Moen, Kelly, Fan, Lee, Almeida, Kossek, & Buxton, 2016; Panatik, Badri, Rajab, Rahman, & Shah, 2011; Schieman & Glavin, 2011; Zhou, Da, Guo, & Zhang, 2018), emotional exhaustion (Boles et al., 2013; Richter, Schraml, & Leineweber, 2015; Rubio, Osca, Recio, Urien, & Peiró, 2015; Leineweber, Baltzer, Magnusson-Hanson, & Westerlund, 2012) and so on. Such psychological ill-health due to the work-family interference transcend into economic and social costs as well for their victims as they require financial resources to seek medical and psychological/psychiatry assistance in managing such issues. As well, they may require some social support system from friends, family and society in dealing with these challenges.

Paying attention to the effects of work-family conflict on the physical health of individuals, a study by Aazami, Shamsuddin, Akmal, and Azami (2015) examined the link between work-family conflict and physical health status. Utilizing a cross-sectional data from 567 women public departments from Malaysia, they reported that the various dimensions of work-family conflict indirectly deteriorate the physical health status of respondents through the possibility of not capitalizing on food strategies. Consistent with the above finding, Allen and Armstrong (2006) articulated that work-family conflict is related to reduced physical activity, eating of more fatty foods, and consuming fewer healthy foods. Such behaviours invariably affect the body mass of individuals as well as their overall health (disorders). As evidenced by various empirical studies, work-family is tied to both the physical and psychological health of individuals.

b. Work-related consequences of work-family conflict: Work-family conflict has overwhelming implications on work-related outcomes as well. Issues relating to the work setting such as burnout, intention to leave and work-related stress have been found to be significant and meaningful derivatives of work-family conflict. For instance, as noted above the interaction between the family and work domain results in tension and further depletion of employees' physical, emotional and mental energy (i.e., resource). Significant constant exposure to such stressors culminates into what is termed "burnout" – a syndrome that emanates from chronic stress at work (Salvagioni, Melanda, Mesas, Gonzalez, Gabani, & Andrade, 2017). Empirically, Coban and Irmis (2016) found that among bankers in Turkey the problems they normally encounter has to do with the antecedents of both work-family conflict and burnout. Besides, they reported that work-family conflict and burnout are significantly related in the sense that a significant increase in strain due to work-family conflict leads to a concomitant increase in the burnout level of the bankers. In addition, studies such as Farradinna and Halim (2016) and Rubab (2017) pointed that excessive demands from both the work and family domains significantly and positively impact on job burnout of employees.

Furthermore, the imbalance in one's life caused by the bidirectional nature of work-family conflict (i.e., work-to-family conflict and the family-to-work conflict) galvanizes one to contemplate quitting the job, which eventually could result in actual turnover. There have been numerous empirical studies across various sectors that articulate a significant relationship between work-family conflict and turnover intentions among employees. For example, a recent study on hotel employees sampled from China and United States of America articulated that work-family conflict positively predict turnover intention among the hotel employees (Chen, Ayoun, & Eyoun, 2018). Consistent with the above, Asghar, Gull, Bashir and Akbar (2018),

Aslam, Shumaila, Azhar and Sadaqat (2013), Nohe and Sonntag (2014), Lu et al. (2017), Wang, Beal, Chan, Newman, Vancouver and Vandenberg (2017) among others reported that work-family conflict has a positive significant effect on turnover intention of employees across varied sectors.

Moreover, the effect of work-family conflict on job satisfaction has been extensively examined by researchers. It has been reported that as work-family conflict increases among employees it results in a concurrent decline in their level of satisfaction. In support of this, Badri and Panatik (2017), Dartey-Baah (2015), Gao et al. (2012), Hsu (2011), Linh et al. (2016), Nayeri et al. (2018), Nilgun (2011), and others contend that work-family conflict (and the various dimensions) have a negative impact on the job satisfaction of the various class of employees engaged in the various studies.

In addition, organisational commitment which is a positive work outcome has been found to be impacted by work-family conflict. Saranya (2018) indicated that work-family conflict among women professionals in Chennai City, India, negatively predicted job satisfaction among the respondents. The findings of Mukanzi and Senaji (2017) are also consistent with the above, as they contend that work-family conflict significantly had a negative impact on the various dimensions of organisational commitment (i.e., affective, continuance and normative). Again, studies such as Akintayo (2010), Dana (2017), Kiss (2013), Malik et al. (2015), Rehman and Waheed (2012) corroborate the above finding that work-family conflict have a negative predictive effect on organisational commitment of employees.

Organisational citizenship behaviour (OCB) – discretionary pro-social behaviours – is negatively impacted by work-family conflict. As employees experience

the conflict, it invariably depletes their resources as aforementioned. In view of this, their basic reaction to such happening would be to conserve their remaining resources (as pointed by the Conservation of Resource Theory), hence they will withdraw from any form of organisational citizenship behaviour. Empirical studies attest to this relationship between work-family conflict and organisational citizenship behaviour. For instance, Tziner and Sharoni (2017) examined the linkage between work-family conflict, stress and work attitudes among Israeli Arab employees, and found that work-family conflict and organisational citizenship behaviours are negatively related. In other words, as the level of work-family conflict increases among employees, their inclination towards prosocial behaviours or organisational citizenship behaviours decreases.

Again, Lambert et al. (2017) hinted that both strain-based conflict and family-to-work conflict negatively predicted organisational citizenship behaviour among correctional staff in the United States. In line with the above findings on work-family conflict and organisational citizenship behaviour, Yu et al. (2018) articulated that work-family conflict (especially work-to-family conflict) have a direct negative effect on organisational citizenship behaviour among employees and this effect was moderated by high decision-making latitude. Besides, Aurangzeb et al. (2017) and Bragger et al. (2005) and other studies also opined that work-family conflict have a significant effect on organisational citizenship behaviour.

The job performance of employees is critical for the success of every organisation. In instances where employees are handicapped due to the work family interference, their level of performance could be adversely affected. This notion has been supported by numerous empirical studies. In a recent study by Siahaan (2018), it was found that work-family conflict has an indirect effect on female employees in

Indonesia via the employees' emotional intelligence level. The performance of the employees would decline when their emotional intelligence decreases due to work-family conflict. To add up, Laode et al. (2017) pointed that work-family conflict has a negative significant effect on the performance of bank employees. Among dual-role women in Indonesian banks, it was found that both dimensions of work-family conflict have significant impact on the performance of these employees (Warokka & Febrilia, 2015). As discussed above, work-family conflict significantly impacts various work attitudes that directly and/or indirectly impact the overall performance of organisations.

c. Family-related consequences of work-family conflict: The work-family conflict does not only have health and work-related consequences (since there is a plethora of studies focused on examining these consequences), it also has family related consequences. There are a couple of family-related constructs that have been found to significantly relate with work-family conflict. First, it has been indicated that the imbalance experienced by employees due to the work-family conflict adversely affect family satisfaction. For instance, Rahman et al. (2015) posited that both dimensions of work-family conflict reduce performance, job satisfaction, family satisfaction and life satisfaction among dual career couples in Bangladesh. Also, a study reported that as employees experience constant work and family interference, it results in a concomitant decrease in the life satisfaction of employees (Turliuc & Buliga, 2014). Neerpal and Barath (2013) pointed that work-to-family conflict and family-to-work conflict negatively predicted both job and family satisfaction among police personnel based in India.

Secondly, the stress inherent in juggling between the responsibilities of the work domain and that of the family takes a toll on employees and significantly impact on

their marriages. This has been documented by several empirical studies that examined the nexus between work-family conflict and marital satisfaction. Minnotte et al. (2015) articulated that among US workers, work-to-family conflict had a negative effect on their marital satisfaction and this effect was amplified when the family-to-work conflict was high. In support of the above, Oscharoff (2011)'s study found that among professional psychologists, an increase in work-family conflict and emotional exhaustion negatively affected their marital satisfaction.

2.4.4 The Impact of Demographic Characteristics on work-family Conflict

As indicated earlier, there are several factors (i.e., both work-related and family-related) that influence work-family conflict among individuals. Aside, personal disposition and demographic characteristics of individuals have been found to have significant impact on work-family conflict, despite the fact that the results are inconclusive. For the purpose of this study, demographic variables such as gender and marital status are explored. With respect to gender, it is traditionally held that women are expected to handle family issues while men are to focus on work. This notion is supported by the gender role theory that postulates that males' primary domain is work while that of females is the family (Rajadhyaksha et al., 2015). In effect, the belief that women are susceptible to greater family demands whereas men are susceptible to experience greater work demands (Powell & Greenhaus, 2010). Research has it that gender is significantly related to work-family conflict. In spite of the fact that gender role theory points to the fact that males experience greater work demands while females experience greater family demands, a study by Anafarta and Kuruuzim (2012) indicated that the level of work-family conflict among employees in the manufacturing and service sector of Antalya was significantly high for both males and females. Further, no statistically significant difference was reported.

In furtherance, Shockley, Shen, DeNunzio, Arvan and Knudsen (2017), Nwanzu and Bojehre (2016) articulate that men and women generally do not differ on reports of work-family conflict (i.e., there is a similarity in the degree of work-family conflict experienced by males and females). Other studies have offered contrary views on the argument on gender and work-family conflict. Watai et al. (2008) contend that among Japanese engineers, no significant gender difference in total work-family conflict as reported. Nonetheless, with respect to work-to-family conflict dimension of work-family conflict, male engineers experienced it more than females. In the same vein, the females reported significant higher levels of family-to-work conflict than their male counterparts. Again, in a model testing by Koura et al. (2017) hinted that women are more likely than men to experience high levels of work-family conflict in Japan.

The inconclusive nature of the gender and work-family conflict debate can be attributed to some moderator variables that come to bear on this relationship. For instance, cultural orientation of individuals will inform their experience of work-family conflict. Nevertheless, it is not surprising that most extant literature in recent times points to the fact that both males and females experience similar levels of work-family conflict. This could be due to the fact that in recent times, women are not domiciled at home anymore as was the case some decades ago. Women are now offered equal opportunities as men in relation to education and so on. Therefore, in the bid to promote diversity at the workplace priority is given to females as well, thus they are also affected by the demands of the work domain. On the other hand, most males are now inclined to spend more time with family by taking up more family responsibilities to support the other spouse. By and large, the upsurge in dual income families may account for the no gender difference in work-family conflict.

In addition, marital status of individuals significantly impacts on the experience of work-family conflict. From a lay perspective, it is clear that married individuals are likely to

be affected by work-family conflict than unmarried individuals, as these married individuals would have to alternate between performing both work and family responsibilities. Taking into account the traditional role theory, both males and females to a certain extent ought to expend some time for housekeeping chores and family commitments especially after marriage compared to those who are single (Cankci & Celikkol, 2009). In view of this, the demands of the family will compete with that of the work hence causing work-family conflict among these married individuals than the singles.

Again, it noted that specific aspect of family structure as marriage results in an increase in work-family conflict among the married individuals (Coffey et al., 2009). Empirically, based on logistic regression analysis, the log of odds of both males and females experiencing work-family conflict is positively correlated with their marital status (Anafarta & Kuruuzim, 2012). Jain and Nair (2016) contend that marital status of individuals is significantly associated with both dimensions of work-family conflict. Contrary to the above, examining the impact of marital status on work-life balance, it was found that four categories of employees (unmarried, married without children, married with children under 18, married with children over 18) had no significant different level of work-life balance. Indicating that probably, they are challenged by the demands of both work and family domains.

This notwithstanding, it is evident that the married status of employees offers further incentive for them to experience more work-family conflict compared to their unmarried counterparts. Usually those who are not married or in any committed relationship feel no pressure to return home right after work, hence, they have the luxury of hanging out with friends as a way of easing the work pressure. This is usually not so for married couples or those with young or very old dependents who have to get home at all cost as early as possible in order to satisfy demands from the family domain.

2.4.5 Work-Family Conflict in the Ghanaian setting

Research has been ongoing on work-family conflict over the years, and the nature of changes in socio-demographic factors gave rise to more of such studies (Aryee, 1992). Given the origins of the study of work-family conflict, most of the earlier cited studies were conducted in the United States of America, in Canada, and in the United Kingdom; these countries have striking comparable circumstances (Poelmans et al., 2005), and this has given rise to the impression that the theories, models and concepts developed can be applied anywhere. Bagger and Love (2010) have therefore argued that differences in cultural values, family practices and nature of employment in different countries have brought about variations in the experience of work-family conflict.

In Ghana and many other African countries for instance, the extended family system has served as a social shock absorber against competing demands of family members over the past centuries. Indeed, the interpretation given to one's involvement in roles in the family and work domains differ depending on one's society (Yang, 2005). For instance, the perception held in many African contexts is that the man is the breadwinner of the home while the woman is the homemaker. That is, it is the man who goes out to look for "bread" for the table at home while the woman caters for household chores and caring of the day-to-day attention of the children. Therefore, for a woman to be actively involved in economic activities while relegating household chores to the background is often seen as a sign of laziness and pride. Thus, although a lot of women in Ghana now find themselves actively working in industry, including banks, to support themselves or their families, there is that traditional expectation of them keeping the home.

A host of studies have been conducted on work-family conflict in the Ghanaian setting. For instance, Nkulenu (2015) conducted a study to find the relationship between work-family conflict and the quality of work life among dual-earner couples and single-earner couples.

Single-earner couples refer to the situation whereby only one of the couples (either the man/husband or the woman/wife) is engaged in an economic activity that rakes in income for the management of the home. Dual-earner couples refer to the situation where both husband and wife are engaged in economic activities that contribute financial resources towards the management of the home. Emphasis was on gender differences in the experience of work-family conflict, as well as the relationship between work-family conflict and the quality of work life. The study showed a significantly high level of experience of work-family conflict among females than males, and again there was no significant correlation between work-family conflict and the quality of work life of the respondents.

Especially in the case of the dual-earner couples, the females were seen to be experiencing much of the conflict because of the roles they have to combine from the work domain and also from the family domain. The traditional Ghanaian woman is regarded as the maker of the home irrespective of other responsibilities she may be holding elsewhere, hence, even after returning home from work, she is expected to cook, wash, clean, among other household chores. Only few engage the services of house helps or seek the support of extended family members in taking up some of the chores at home.

The study further analysed the difference in the experience of work-family conflict and the quality of work life between dual-earner couples and single-earner couples; no statistically significant difference was found in both cases. In other words, both dual-earner couples and single-earner couples did not differ significantly in their experience of work-family conflict and quality of work life. Therefore, whether an employee who is married and has an economically active spouse or married without an economically active spouse, relatively same degree of conflict is still experienced. The non-significant relationship was explained by the author as arising from the fact that the organisations studied took issues of quality of work life

seriously and this, perhaps explained the reason for the respondents being able to manage effectively the demands arising from the domains of work and the family.

Also, Abrokwa et al. (2015) investigated the effects and solutions of work and family conflict among female bankers using the mixed research design in which qualitative and quantitative data were collected. The use of the mixed research design is more appropriate since it allowed the researchers to triangulate results for authenticity or otherwise. Others like Aryeetey and Baah-Boateng (2007), Aryeetey and Kanbur (2008), and Dartey-Baah (2015), also conducted studies on work-family conflict. All these studies found different results with some getting significant differences among the constructs measured whereas others got no significant differences. The disparity in results could be attributed to the difference in approaches rather than difference in statistical tools.

2.4.6 Work-Family Conflict in the Banking Sector

Competition among banks, coupled with the requirements of the Bank of Ghana that has spurred them into ensuring that they operate above the minimum capital requirement has put bank employees under pressure to deliver. As bank employees, delivering quality services and seeing to it that customers are satisfied and are willing to continue to do business with the bank is non-negotiable (LeBlanc & Nguyen, 1988; Lewis & Gabrielsen, 1998; Yavas, Karatepe, Avcı, & Tekinkus, 2003). Aycaň and Eskin (2004) have observed that many banks either do not have family-friendly policies, or that even if they do, such policies are not implemented. This absence or non-implementation of family-friendly policies, coupled with the long-hours culture (Spinks, 2004) of bank employees expose them to the experience of work-family conflict and other related outcomes such as emotional exhaustion (Karatepe & Tekinkus, 2006).

There are many stressful and non-flexible jobs all over the world, one of which is the banking sector. Indeed, Spinks (2004) referred to banks as having long-hours culture such that one goes to work early in the morning and is likely to stay on long after official working hours to balance accounts and make sure everything is in order before going home. This culture partly explains why researchers have challenges in collecting data directly from employees (i.e., primary data), especially during working hours, for empirical analysis. In fact, in Ghana, the searches done so far have not produced results linking work-family conflict to the banking sector. Some of the studies so far found relate work-family conflict to the hospitality industry (eg. Gamor et al., 2018), a general overview of employed parents (eg., Annor, 2014; Aryee, Tan, & Debrah, 2004; Nkulenu, 2015), demographic characteristics of respondents (eg., Dartey-Baah, 2015), female entrepreneurs (Ametorwo, 2016), university employees (Annor, 2016), and Ghanaian women in higher status occupations (Bedu-Addo, 2010).

It is possible that similar unpublished studies have been conducted by a host of authors, including students but these have not been published. There remains, therefore, a research gap that needs to be filled, hence necessitating a full study into the banking sector.

2.5 The Concept of Emotional Exhaustion

Employee emotional exhaustion is defined by Maslach and Jackson (1981, p.101) as “the feeling of being emotionally overextended and exhausted by ones' work”. It arises in the face of employees performing “people-work” of some kind (Cordes & Dougherty, 1993). People who work in the services sector are expected to advance the welfare of their clients which exposes them to a variety of emotional, cognitive, and behavioural demands (Jonge & Dormann, 2003). For example, service employees are at a higher risk of emotional labour because the nature of their jobs require them to exhibit emotions that are desired by the organisations they are working for, especially when handling customers (Arnold & Barling,

2003). The resulting effect is that employees experience job alienation in the sense that the emotions required of them by their employers may not be a true reflection of their real emotions (Adelmann, 1996). Employees who directly deal with customers on a daily basis and handle excessive demands from such customers experience both physical and emotional depletion (Wright & Cropanzano, 1998). The negative reactions from customers, including physical and verbal abuse, make them more prone to emotional exhaustion (Cordes & Dougherty, 1993).

The nature of bank work is such that some categories of employees deal with clients or customers on a daily basis as part of their job descriptions, and although their jobs may be somewhat routine or repetitive, the fact that they handle customers and clients makes it more demanding and somewhat cumbersome due to the degree of diversity of the clients. Some clients who feel frustrated by delays and technical hitches vent their anger on the customer relations officers of tellers, or at times the branch managers or the call service center agents who, for the sake of keeping their jobs and maintaining the brand image of the bank, have to remain calm even when abused. Obviously, they get emotionally drained when such incidents occur. Again, even those in the bank office are not spared.

When it is found that technical hitches are emanating from the back office, the branch managers or other affected staff displace their frustration to these back-office staff. When this is not done professionally, it could be described as being a form of interpersonal deviance, especially when harsh words are used to describe how “negligent” or “careless” they have been in carrying out their work, thereby leading to problems in the branch. In the branches, even those who in their normal everyday lives are known to be “intolerant of nonsense” have to keep their calm when dealing with clients because their reactions could either cost them their jobs or have dire consequences for the bank. Thus, “bottling-up” their emotions emotionally drain them.

Emotional exhaustion is used in this study as a mediating variable in the relationship between work-family conflict and workplace deviant behaviours.

2.6 The Concept of Job Embeddedness

Job embeddedness was developed to explain the rationale for people staying in organisations and it has been demonstrated to be linked with decreased levels of turnover (Burton, 2015; Crossley et al., 2007; Mitchell et al., 2001). With time, job embeddedness has come to explain why people get involved (or participate) in the organisational processes (Sekiguchi et al., 2008). Job embeddedness refers to a combination of factors that largely affect an individual's decision to remain (or stay) in the organisation (Burton, 2015; Mitchell et al., 2001). Job embeddedness considered as an affective and a cognitive attachment to an organisation, deals with the “fit with the organisation, the links within and outside the organisation and the sacrifices associated with the breaking of the links” (Mitchell et al., 2001, p. 1104).

Mitchell et al. (2001) operationalized job embeddedness as comprising two sub-factors, which are: on-the-job embeddedness, and off-the-job embeddedness. On-the-job embeddedness relates to how immersed an individual is in the organisation, or the extent to which an individual is attached to the organisation itself, while the off-the-job embeddedness refers to the individual's attachment to the community which is outside of the work domain (Crossley et al., 2007), and which includes the family. Under each of the two sub-factors of job embeddedness, there are three fundamental facets: *links, fit and sacrifice* (Crossley et al., 2007).

Links refer to the connections and individual has with locations, organisations, and other people, and these connections could be formal or informal (Crossley et al., 2007). As a result of the links that people have perhaps established in the workplace, the social ties would serve as disincentive to think of leaving, unless by some external force beyond the control of

the individual. For instance, one may want to remain, but due to structural issues like workplace restructuring, layoffs, among others, one eventually moves on. On the aspect of links in the off-the-job strand of job embeddedness, an individual who is so much socially connected and committed to family ties would not want to break such bonds. Thus, though committed at work and would not want to destroy work relations with employer, one is also concerned about the family and other social bonds outside of the organisation.

Fit relates to how comfortable an individual is with activities related to work, and to non-work circumstances (Crossley et al., 2007). The on-the-job fit refers to the extent to which the individual is competent to carry out the job (as in satisfying the job specifications for the job), for which reason the individual would have less options than to remain in the job. Even if there is a change in jobs, it usually would be within the same industry. Off-the-job fit within the context of this study refers to the extent to which the individual has the desired skills to manage affairs in the family domain. Such individuals therefore always wish to be present in the home to ensure that the home is in good order in terms of upkeep of the spouse, children, and general orderliness of the home.

Sacrifice relates to the physical and/or psychological costs for leaving one's job or non-job environment. Thus, it is seen as a set of "combined forces", both work-related and non-work related, that tie an employee to his or her job (Crossley et al., 2007, p. 1031; Yao et al., 2004).

Job embeddedness is used in this study as a moderating variable in the relationship between work-family conflict and workplace deviant behaviours, and it is deemed appropriate because it deals with both on-the-job and off-the-job issues, thereby making it conceptually compatible with work-family conflict which looks both at the demands in the family domain as well as demands in the work domain.

CHAPTER THREE

THEORETICAL REVIEW AND CONCEPTUAL FRAMEWORK

3.0 Introduction

In this chapter, theories and models related to work-family conflict and workplace deviant behaviours are presented and discussed. Also, the theoretical bases for the relationships between the constructs and the moderating and mediating variables are as well discussed. Following from this, the hypotheses are developed and stated. At the latter part of this chapter, the conceptual framework mapping out the respective relationships is presented and further explained.

3.1 Theories Related to the Study

3.1.1 *The Role Theory (Merton, 1957)*

Developed by Merton (1957), the role theory is hinged on the following assumptions:

- That individuals define their own roles and of others through experience from reading or from social learning;
- That expectations are formed from the defined roles;
- That individuals encourage others to conform to the role expectations;
- And that individuals will always act within the adopted roles.

From the above assumptions, it is evident that the role expectations (especially when those expectations are very high) make people get stressed out, consequently resulting in a number of outcomes, including workplace deviant behaviours.

In explaining the concept of work-family conflict, researchers have used a number of approaches. Kahn et al. (1964), for example, used the framework of role theory. They asserted that an individual's behaviour is mainly shaped by the expectations that others have of him or

her. At the core of the role theory in work-family conflict studies is the notion that as a result of the expectations that are linked with the roles performed by the individual, inter-role conflict results. This is especially true when such expectations are accompanied by pressure on the limited time of the individual to fulfil all the expectations in the family and at the place of work because the roles performed in each domain require time, energy and commitment (Ahmad, 2008). Through this framework, Kahn et al. (1964) gave their definition of work family conflict as a form of inter-role conflict in which the role pressures arising from the work and family domains are mutually incompatible. They are mutually incompatible because one's participation in one role affects participation in another role. For instance, over-indulgence in work-related roles affects one's commitment to family-related roles. Again, by engaging excessively in family-related activities, one tends to sacrifice roles expected at the workplace.

To Greenhaus and Beutell (1985), the work-family interface is the basic source of conflict among individuals. Therefore, by conceptualising work family conflict on the basis of source of conflict, they presented the three dimensions of the work family conflict: time-based, strain-based and behaviour-based conflicts. These three approaches outline the challenges encountered by employees as they make efforts to bring about a balance in their work and family roles. This may consist of time inadequacy for commitment in the work and family domains, the strain and stress that such inadequacies may bring about, and the complexity of behaviours associated with carrying out duties in each domain. Greenhaus and Beutell's (1985) definition of work-family conflict has the element of role theory by Kahn et al. (1964) in the sense that because of the expectations that are related to the roles an individual handles in the two domains of work and family, inter-role conflict may result, and this will especially come about in three forms:

- i. If the time required in one domain is so exacting such that the individual has less time to satisfy the demands of the other domain;

- ii. As a result of stress and strain accumulated in one domain, the individual is exhausted such that performance in another domain is not satisfactory;
- iii. If the behaviour required in performing one's role in one domain is not compatible with that required in another domain, an inter-role conflict arises because the individual is not able to satisfy the demands of all the domains in which he or she finds himself or herself.

Time-based conflict, according to Buck, Lee, MacDermid, and Smith (2000), is a form of conflict arising from the scarcity perspective which proposes that human energy, as a resource, is limited in quantity. This view is consistent with the resource drain theory which suggests that the amount of personal resources (such as time) at the disposal of individuals is exhaustible. For this reason, when more of such resources are used in one domain, little is left for use in the other, thus creating imbalance and conflicts.

Marks and MacDermid (1996), in their Theory of Role Balance, indicated that individuals with well-balanced role systems experience higher levels of well-being. This results from the conceptualisation of the "well-balanced" role systems as total involvement in and enjoyment of all unspecified roles. By using a sample of employed mothers, they indicated that individuals who were more "role balanced" and "enjoy every part of their life equally well," were not necessarily the ones who engaged themselves in work the least hours. Some individuals worked approximately the same hours as those who claimed were "less balanced", and reported less overload, high levels of self-esteem, and lower depression levels (Milkie & Peltola, 1999; Reddy, 2010).

Grandey and Cropanzano (1999) identified one limitation of the theory as paying little attention to the roles that individuals play in the family domain. Focus on the family roles, according to them, is very essential in understanding the work-family conflict construct. Another limitation of the role theory was identified by Jackson and Schuler (1985) who pointed

out that the role theory does not specify directly the contributory variables which might cushion the relationships that exist between work and family stressors and the outcomes of stress. The theory mainly focused on the demands from work and family domains that eventually result in conflict, however, there are some variables that possibly minimise this level of conflict, and these could either be self-generated by the individual worker or put together as a policy by the organisation. For instance, the bank (which is the focus for this study) could have family-friendly policies that serve to control the high stress levels arising from the work demands; individuals could also have their own domestic arrangements in order to take away the burden of home chores; and in the case where no legitimate strategy is in place, employees eventually seek refuge in devising their own strategies (even if it is illegitimate) to help them overcome the unceasing flow of demands. To a very large extent, this leads to the incidents of workplace deviant behaviours that tend to affect the business (bank operations) and could also affect work colleagues.

3.1.2 The Job Demand-Resource (JD-R) model (Demerouti, Bakker, Nachreiner, & Schaufeli, 2001)

The Job Demand-Resource (JD-R) model, which is the core theory for this study, was developed out of the Job Demand-Control (JD-C) model (Karasek, 1979). According to the JD-C model, stress and well-being of workers are affected by two work characteristics – job demands and job control, and was later expanded to include social support as one of the work characteristics affecting employee stress and well-being (Karasek & Theorell, 1990). The JD-R generally applies to organisations, works and occupations and broadly applied in occupational stress research (Bakker & Demerouti, 2007; Bakker et al., 2005). It explains how the working conditions of employees influence outcomes related to the job and health (Bakker & Demerouti, 2007).

Thus, in considering emotional exhaustion as a mediator in the relationship between work-family conflict and workplace deviance, the JD-R can be appropriately used as theoretical framework. Two broad categories of work characteristics are job demands and job resources, as proposed by the JD-R model, however, what constitutes these characteristics are different for every occupation (Bakker & Demerouti, 2007). Examples of job demands are work-family conflict, emotional dissonance, perceived organisational politics and work overload. Examples of job resources are performance feedback, social support at work, training and rewards. From these come the two different processes of the JD-R model, which are the health impairment process and the motivational process as advanced by Bakker and Demerouti (2007) and Llorens et al. (2006).

The health impairment process considers the extent to which the physical and emotional resources of employees get used up as a result of jobs that are poorly designed or jobs that have high demands on those who perform them. As a consequence, such employees experience high levels of emotional exhaustion and other negative job outcomes (Bakker & Demerouti, 2005; Llorens et al., 2006). The negative outcome could also be in the form of deviant behaviours which become a way of reacting to the highly demanding jobs. Such deviant behaviours could be obvious or perhaps subtle in most cases. The motivational process holds that the motivational role of job resources lowers job demands and promotes growth of employees, their learning and development (Bakker & Demerouti, 2007; Llorens et al., 2006).

Emotional exhaustion, in line with the health impairment process of the JD-R, has been found to fully mediate the effects of work overload and work-family conflict on job embeddedness and job performance. That is, employees who are consistently confronted with work overload and work-family conflict often become emotionally exhausted and drained. Thus, high emotional exhaustion results from work overload and work-family conflict. These employees are as well not embedded in their jobs and are unable to achieve high quality

performance in their jobs. The emotional exhaustion that employees experience as a result of not being able to combine the heavy loads of work and demands from family, is a form of psychological response to such stress. Employees who experience heightened stress are those who have no social coping links such as supportive supervisor and coworkers. They often see a dissonance between their personal values and the work they perform in the organisation and the culture of the organisation.

Also due to the high levels of stress, they sacrifice certain benefits accruing to them and eventually withdraw by giving less attention or putting little effort into their work which consequently affects productivity (Holtom et al., 2012). This therefore dovetails into the Source Attribution Theory (Shockley & Singla, 2011) whose underlying theme suggests that apart from work-family conflict drawing resources across domains, it also affects the nature of thoughts, feelings and behaviours in the domain that triggers the conflict (i.e., the work-family conflict). Such thoughts and feelings relate to emotional exhaustion while the eventual behaviours relate to the deviant behaviours exhibited.

Similar to Bakker et al.'s (2005) study and that of Karatepe (2012), this work looks at work-family conflict in the JD-R model. In essence, a relationship exists between work-family conflict and emotional exhaustion and this relationship influences the way employees put in effort to work. In most cases, the job outcomes are negative such that productivity is low, and in some instances, leads employees to engage in behaviours that seek to make them cope with the stress; such behaviours are often negative and counter-productive, thus constituting negative behaviours at work. Employees experience emotional exhaustion when they are unable to adequately allocate time for work and home as a result of the competing demands from these domains. In the absence of a mechanism to cope with the emotional exhaustion, employees become withdrawn, thus affecting their social ties at work and home. This further

decreases their job embeddedness, lowers performance and increases subtle forms of deviant behaviours at work.

Job embeddedness as a moderating variable in this study is seen to be in line with the motivational process of the job demand-resource model, which states that the job resources (for which job embeddedness is one), promote growth, learning and development, which are productive work behaviours rather than counterproductive or deviant. Therefore, in the presence of job embeddedness, employees are expected to minimize their engagements in deviant behaviours. The JD-R model therefore appropriately encapsulates all the constructs used in this study and explains the relationships therein.

3.1.3 Conservation of Resource Theory (Hobfoll, 1989)

Like the motivational process of the job demands-resources model, job embeddedness is also considered as a resource from the perspective of Conservation of Resources Theory (Halbesleben & Wheeler, 2008; Harris, Wheeler, & Kacmar, 2011). Employee would “stand to lose this resource if they have to leave their organisation, as job embeddedness is organisation specific” (Halbesleben & Wheeler, 2008, p. 244). In order to protect resources such as links and fit with the organisation, a person might engage in behaviours that may help them to keep their job and thereby safeguard the associated resources (Harris et al., 2011).

The conservation of resource theory proposes that stress is the way an individual reacts to the environment given one of three circumstances which are:

- i. The potential net loss of resources
- ii. The actual net loss of resources
- iii. The lack of expected resource gain following resource expenditure

Hobfoll (1989, p.515) viewed a resource as the “single unit necessary for understanding stress”. He further defined resources as “those objects, personal characteristics, conditions or energies that are valued by the individual or that serve as means for attainment of the objectives, personal characteristics, conditions or energies”. A key aspect of the model is the position that individuals always seek to attain, safeguard and maintain the resources at their disposal. In effect an individual in a situation of stress may strive to reduce the net loss of resources by making use of already acquired resources or by resorting to any available environmental resource. Thus, given that individuals are able to make use of other resources at their disposal, they will be less likely to experience strain when they are faced with stressful situations (Hobfoll, 1989). This then means that individuals who are not able to attain resources to counteract the strains will be vulnerable to experience more stress associated with expectations from the domains of the home and work.

The conservation of resources model therefore makes it clear why some coping styles may be more or less effective in managing stress and making less pronounced the resulting strains. Relating this idea to the work and family domains, problem solving skills by the individual will allow for easy dealing with the demands that come from both domains in an effective way, which then allows for more time and energy for the individual (Lapierre & Allen, 2006). Here the resources that the individual stands to gain are time and energy. These resources can be used in managing the obligations from the work and family domains, thus reducing work-family conflict. Another resource identified by Hobfoll (1989) is that of social relationships. This is only possible if such social relationships enable the individual preserve available resources in order to fulfill situational needs. Here too, if the individual succeeds in obtaining constructive support, this move will serve to minimize the work-family conflict. In other words, the coping strategy of seeking constructive social support is negatively related to work-family conflict.

By looking at positive cognitive restructuring as a coping strategy, Hobfoll (1989) asserts that “one-way individuals may conserve resources is by reinterpreting threats as challenge” (p.519). By engaging in positive cognitive restructuring, the individual focuses on potential gains rather than losses. This tends to conserve resources by reducing the resultant strains associated with focusing on losses which can pose mental stress. Such optimistic behaviours may also reduce individuals’ conception of work family conflict once the stressors are considered manageable (Rotondo, Carlson, & Kincaid, 2003).

Negative cognitive restructuring or negative thinking is regarded as counterproductive to addressing problems as hand. Such negative patterns of thinking reduce the individual’s energy and take away valuable resources that may be required in the work and family domains (Bryant, 2009). Lapierre and Allen (2006, p.172) have suggested that “failure to meet role demands may potentially threaten the individual’s ability to maintain or gain valued resources, such as close relationships as home or promotion at work”. With regards to this principle, individuals who avoid stressors arising from the work and family domains rather than tackling them may experience higher work-family conflict (Bryant, 2009).

Although there are socially acceptable coping mechanisms in dealing with the effects of the demands from the work and family domains, the individual worker who has limited options has the tendency of engaging in behaviours that tend to hurt fellow workers or the organisation itself as a way of “coping” with the excessive demands. And for bank employees whose job demands are extremely high, such that they have very little time even for themselves, engaging in acts like lateness, taking undeserved breaks, calling in sick, among others could be the only way of getting some relief from work. Although these are counter-productive and deviant, they could be referred to as “necessary evils”.

3.2 Concept Theories of Workplace Deviance

3.2.1 Affective Events Theory (AET) (Weiss & Cropanzano, 1996)

This theory suggests that workplace events cause emotional reactions on the part of employees, which then influence workplace attitudes and behaviours. This theory proposes that affective reactions from employees are triggered by organisational events. By implication, things happen to employees in work setting and people often react emotionally to these events (Weiss & Cropanzano, 1996). Radzali, Ahmad and Omar (2013) noted that deviant behaviour results from work strains that bring about negative emotions such as depression, anger and frustration. These negative emotions generate the need for corrective action and individuals respond through deviant behaviour targeted at fellow employees (peers, subordinates or superiors) or the organisation itself.

Workforce emotions are taken into consideration as integral to the understanding of their attitudes and behaviours towards work and organisation as a whole (Zerbe, Ashkanasy, & Hartel, 2006). Individual's emotions have been claimed as a strong predictor of behaviours (Weiss & Cropanzano, 1996) such that positive emotions often lead to positive and productive behaviours while negative emotions often result in counterproductive behaviours. The negative emotions referred to in the affective events theory as related to this study is emotional exhaustion, that results when organisational events in the form of excessive work demands, trigger deviant behaviours.

3.2.2 Social Exchange Theory (Blau, 1964)

The social exchange theory posits that in every sphere of life, individuals aspire to form relationships with others around them and strive to maintain such relationships because of the benefits that accrue to them by maintaining the relationship (Blau, 1964; Emerson, 1972). When individuals therefore perceive that they are being treated unfairly, they form an attitude towards the source of the perceived unfairness (the source could be a boss, coworker or the

organisation itself through its systems), thereby seeking ways to maintain a balance by engaging in behaviours that seek to punish that source. This is similar to the model of reciprocity which is a *quid pro quo* or *this-for-that*.

Employees therefore give what they have received from their place of work, such that when the systems and procedures in the work environment are not in their interest or are stressing them out unduly, they reciprocate by engaging in any form of behaviour that can make them feel a sense of balance on the job, whether their reaction is fair or foul, but in most cases, foul. Therefore, when the organisation has policies that enables its employees to better manage family and work demands, such employees would not experience emotional exhaustion in the long term, and eventually would not engage in deviant behaviours. On the other hand, when work-life balance issues are ignored and there is so much job demands on employees that eventually result in emotional exhaustion and stress, they (i.e., the employees) also respond by resorting to deviant behaviours.

3.3 Hypotheses Development

Hypotheses are developed based on extracts of empirical studies from the previous chapter and informed by the relevant theories reviewed. At the core of the role theory (Merton, 1957) is the fact that due to the expectations related to the demands of each role, inter-role conflict occurs, especially when the individual has limited time to fulfil such role expectations (Kahn et al., 1964). The emotional response to the role conflict becomes the emotional exhaustion, which is a consequence of the work-family conflict. This emotional exhaustion could then trigger deviant behaviours, as highlighted by the affective events theory (Weiss & Cropanzano, 1996). The theory holds that events in the workplace (including job demands and out-of-job demands affecting one's job) cause emotional reactions (i.e., emotional exhaustion) on the part of employees, which then influence behaviours (such as deviant workplace behaviours). By virtue

of their affiliation with the workplace, and the prestige associated with working in banks, some employees hardly contemplate leaving. Remaining on the job (despite the demands associated with working in banks aside the out-of-job demands) eventually becomes a resource for the banks in the sense that employees tend to engage less in deviant behaviours once “all is well” with them. This feeds into the Job-Demand Resource Model (Demerouti et al., 2001). Job embeddedness as a moderator in this study is expected to minimise the input of work-family conflict on workplace deviant behaviours.

3.3.1 Work-Family Conflict and Workplace Deviance

Darrat et al. (2010) investigated the relationship between work-family conflict and job satisfaction, and deviant behaviour among salespersons. The salespersons high in the experience of work-family conflict were found to be more involved in the violation of organisational norms. In another related study, Ferguson et al. (2012) examined the moderating role of gender in the work-family conflict-production deviance relationship. They found a positive relationship between family interference with work and deviance. Drawing from the JD-R model, with work-family conflict considered as job demand and deviant behaviours also considered as the outcome of the health impairment process and resource loss, it is hypothesised as follows:

H1a: Work-to-family conflict will significantly predict interpersonal deviant behaviour.

H1b: Work-to-family conflict will significantly predict organisational deviant behaviour.

H1c: Family-to-work conflict will significantly impact interpersonal deviant behaviour.

H1d: Family-to-work conflict will significantly impact organisational deviant behaviour.

3.3.2 Work-Family Conflict and Emotional Exhaustion

In Turkey's hotel sector, for example, Yavas et al.'s (2008) findings suggest that both family-to-work conflict and work-to-family conflict can significantly heighten frontline employees' emotional exhaustion. Similarly, Karatepe (2013) posits that "when employees are confronted with excessive job demands and cannot manage two directions of conflict between work and family roles, they experience emotional exhaustion and display poor job performance", a form of workplace deviant behaviour (p.615). A key element in the Source Attribution Theory (Shockley & Singla, 2011) is that work-family conflict affects the way people think, feel and behave within the environment that brings about the conflict. Also, the health impairment process of the JD-R model holds that the physical and emotional resources (resulting in emotional exhaustion) of people get used up as a result of the job demands (work-family conflict). To this end, the following hypotheses are also tested:

H2a: Emotional exhaustion will be positively and significantly correlated with work-to-family conflict.

H2b: Emotional exhaustion will be positively and significantly correlated with family-to-work conflict.

3.3.3 Mediating Effect of Emotional Exhaustion

Judge, Scott and Ilies (2006) have suggested that employees who are dissatisfied often resort to deviant behaviour as a means of coping with the frustration with work demands. On the other hand, happy employees reciprocate with behaviours geared towards the realization of organisational goals (Organ, Podsakoff, & MacKenzie, 2006). Since attitudes are proximal antecedents of behavioural intentions (Ajzen, 2001), negative job attitudes often come first,

thereby allowing emotional exhaustion to result in escalated levels of deviance in organisations. Some studies have indicated that employees who are emotionally exhausted (or drained) often become dissatisfied with their jobs first, followed by reduced commitment to the organisation, eventually resulting in deviant behavioural intentions (Babakus, Cravens, Johnston, & Moncrief, 1999; Jaramillo, Mulki, & Solomon, 2006) and eventually engage in deviant behaviours.

Furthermore, high work-family conflict can enhance workforce emotional exhaustions (Boles et al., 2000; Karatepe, 2013; Yavas et al., 2008) as the stress of coping with the conflicting work-family demands often deplete the energy and emotional resources of people (Boles et al., 2000). In Turkey's hotel sector, for example, Yavas et al.'s (2008) findings suggest that both work-family conflict and family-work conflict can significantly heighten frontline employees' emotional exhaustion. Relatedly, from the health impairment process of the job demands-resources model, work-family conflict enhances workforce emotional exhaustions, which also increases deviant and counter-productive work behaviours among the employee (Bakker & Demerouti, 2007; Hakanen et al., 2006). In their study of 110 workers in the Romanian hotel sector, Karatepe's (2013) structural equation modeling (SEM) findings indicate that emotional exhaustion fully mediated of the influence of work overload, work-family conflict, and family-work conflict on job embeddedness and job performance. The author therefore concluded that employees who have "heavy workloads and are unable to establish a balance between work (family) and family (work) roles are emotionally exhausted. Such employees in turn are less embedded in their jobs and display poor performance in the service delivery process" (p.614).

The outcome of work-family conflict on the available resources of individuals often affects their thoughts and feelings (emotional exhaustion), and eventually their behaviours (deviant behaviours), as evidenced by the Source Attribution Theory (Shockley & Singla,

2011), affective events theory and the health impairment process of the JD-R model. With this premise, together with the empirical studies, the following hypotheses are tested:

H3a: Emotional exhaustion will mediate the relationship between work-to-family conflict and interpersonal deviant behaviour.

H3b: Emotional exhaustion will mediate the relationship between work-to-family conflict and organisational deviant behaviour.

H3c: Emotional exhaustion will mediate the relationship between family-to-work conflict and interpersonal deviant behaviour.

H3d: Emotional exhaustion will mediate the relationship between family-to-work conflict and organisational deviant behaviour.

H3e: Over time, emotional exhaustion will partially mediate the relationship between work-to-family conflict and both interpersonal deviant behaviour and organisational deviant behaviour.

H3f: Over time, emotional exhaustion will partially mediate the relationship between family-to-work conflict and both interpersonal deviant behaviour and organisational deviant behaviour.

3.3.4 Job Embeddedness and Workplace Deviant Behaviour

Burton (2015) noted that an individual embedded in a work environment may not want to exit despite the experience of frustrations and unpleasant working conditions. This eventually results in undesirable work behaviours such as lowered productivity and performance, increased aggression, increased lateness and absenteeism, among others. Recently, Ghosh (2017) revealed that job embeddedness promotes employees' engagement in unethical pro-organisational behaviour. Similarly, in the study of Darrat et al. (2017) in which they examined

how job embeddedness impacts salespersons' deviance, they found that for salespersons whose job satisfaction was low, job embeddedness was positively linked with customer-directed deviance, organisational deviance and interpersonal deviance.

Also, for salespersons who were high in job satisfaction, job embeddedness was negatively related with organisational deviance only. In the latter situation, job embeddedness was not significantly related to customer-directed deviance nor with interpersonal deviance. This is in contrast with other studies (e.g., Avey et al., 2015; Holtom et al., 2012) that suggest that job embeddedness reduces employee engagement in deviant behaviours at the workplace. Avey et al. (2015) for instance, showed that individuals who were highly embedded in their jobs scarcely engaged in deviant behaviours even in the context of abusive job embeddedness have fewer tendencies to engage in acts of deviance at the workplace even when they are faced with organisational shocks. Similarly, Thau et al. (2007) maintain that the social bonds of attachment that workers develop with their organisations, can serve as a disincentive for them to engage in harmful anti-social work behaviours.

H4a: Job embeddedness will be negatively related with interpersonal deviant behaviour.

H4b: Job embeddedness will be negatively related with organisational deviant behaviour.

3.3.5 Moderating Effect of Job Embeddedness

Ng and Feldman (2012) found that higher levels of job embeddedness led to an increased level of work-family (work interference with family) conflict and family-work (family interference with work) conflict. This is because "highly-embedded employees lose interest in developing new social ties and invest less time in honing their skills, as they feel that they have no need to explore opportunities elsewhere" (Ng & Feldman, 2010, p. 710). However, Karatepe (2013)

found that work-family conflict and family-work conflict were negatively related to employee job embeddedness. Earlier, Burton, Holtom, Sablinski, Mitchell, and Lee (2010) revealed that job embeddedness has buffered the impact of negative shocks on performance. Similarly, based on the motivational process of the job demands-resources model (Bakker & Demerouti, 2007; Llorens et al., 2006), and Conservation of Resources Theory (Halbesleben & Wheeler, 2008; Harris et al., 2011) existence of job resources can moderate the relationship between WFC and workplace deviant behaviours.

Job embeddedness is considered a resource. Therefore, drawing from the Conservation of Resources Theory and the motivational process of the JD-R model which suggests that the presence of resources minimise the impact of the job demands (i.e., work-family conflict) on the behaviours (i.e., deviance) eventually exhibited by employees, the following hypotheses are tested:

H5a: High job embeddedness will reduce the impact of work-to-family conflict on interpersonal deviant behaviour.

H5b: High job embeddedness will minimize the impact of work-to-family conflict on organisational deviant behaviour.

H5c: High job embeddedness will lower the effect of family-to-work conflict on interpersonal deviant behaviour.

H5d: High job embeddedness will reduce the impact of family-to-work conflict on organisational deviant behaviour.

3.3.6 Effect of Demographic Characteristics

Ferguson et al. (2012) examined the moderating role of gender in the work-family conflict-production deviance relationship. It was found that in the relationship between family

interference with work and deviance, males were more engaged in deviant behaviours than females. Hershcovis et al. (2007) considered individual and situational factors that have potential of predicting deviant behaviours. In relation to the hypothesis under discussion, they found that individual factors (such as gender) significantly predicted workplace deviant behaviours, with men exhibiting more aggressive behaviours than women. Research into gender differences in work family conflict has been inconclusive (Shockley et al., 2017), and other studies have also shown inconsistent patterns (e.g., Eby et al., 2005; Korabik, McElwain, & Chappell, 2008). Frone's (2003) review concluded that there is indeed no clear evidence to suggest that gender differences exist in both directions of work family conflict.

There was the need to control for the effect of demographic variables as a way of ensuring that they do not confound the relationship between the predictor and outcome variables. The demographic variables used in this study were: age, gender, marital status and bank ownership.

Gender is controlled for because empirical literature has suggested that male employees usually tend to exhibit aggressive behaviours (e.g., Baron, Neuman, & Geddes, 1999). Also, male employees usually absent themselves from work more as compared to their female counterparts (e.g., Johns, 1997), and that male employees as well engage more in incidents of theft than female workers (e.g., Hollinger & Clark, 1983).

Age is as well controlled for because of evidence from empirical studies that show that employees who are older are usually more honest than younger employees (e.g., Lewicki et al., 1997), and are also less likely to steal and engage in production and property deviance (e.g., Hollinger, 1986; Hollinger & Clark, 1983; Hollinger et al., 1992).

Regarding marital status, empirical evidence shows that employees who are married rarely commit crime (e.g., Sampson et al., 2006) and are therefore less prone to workplace deviant behaviours (e.g., Jang & Johnson, 2003) as compared to employees who are married.

Omar et al. (2011) explained the difference as arising from the extra demands on the married employees as compared to those who were not married.

This study considered the banking sector generally, and did not make comparison between private and public banks. Therefore, the ownership or type of bank was also controlled for in order to assess fully the relationship between the predictor and outcome variables.

3.4 Conceptual Framework

The conceptual framework summarises the hypothesized relationships as well as the key variables and constructs that are investigated in the study.

JE: Job Embeddedness (moderator)

WFC: Work-Family Conflict (made up of work-to-family conflict and family-to-work conflict)

WD: Workplace Deviance (made up of interpersonal deviance and organisational deviance)

Emotional Exhaustion is the mediator variable

The demographics of gender, age, and marital status, as well as the category of ownership of the banks, serve as control variables.

The conceptual framework shows the hypothesized relationship between the individual elements of work-family conflict (WFC), that is, family-to-work conflict and work-to-family conflict, and the components of workplace deviant behaviour (WD), that is, interpersonal deviant behaviour and organisational deviant behaviour, representing hypotheses 1a-d (H1_{a-d}). It also shows the hypothesized relationship (H2_{a-b}) between the components of work-family conflict (WFC) and emotional exhaustion. Hypotheses 3_{a-f} indicate the mediation effect of

emotional exhaustion in the relationship between the individual components of work-family conflict and the individual components of workplace deviant behaviour. Hypotheses 4_{a-b} indicate the correlations between job embeddedness and the individual components of workplace deviant behaviour. In hypotheses 5_{a-d}, the moderation effect of job embeddedness in the relationship between the individual components of work-family conflict and the individual components of workplace deviant behaviours are shown. Age, ownership (whether private or public) and marital status serve as control variables in the hypothesized relationships.

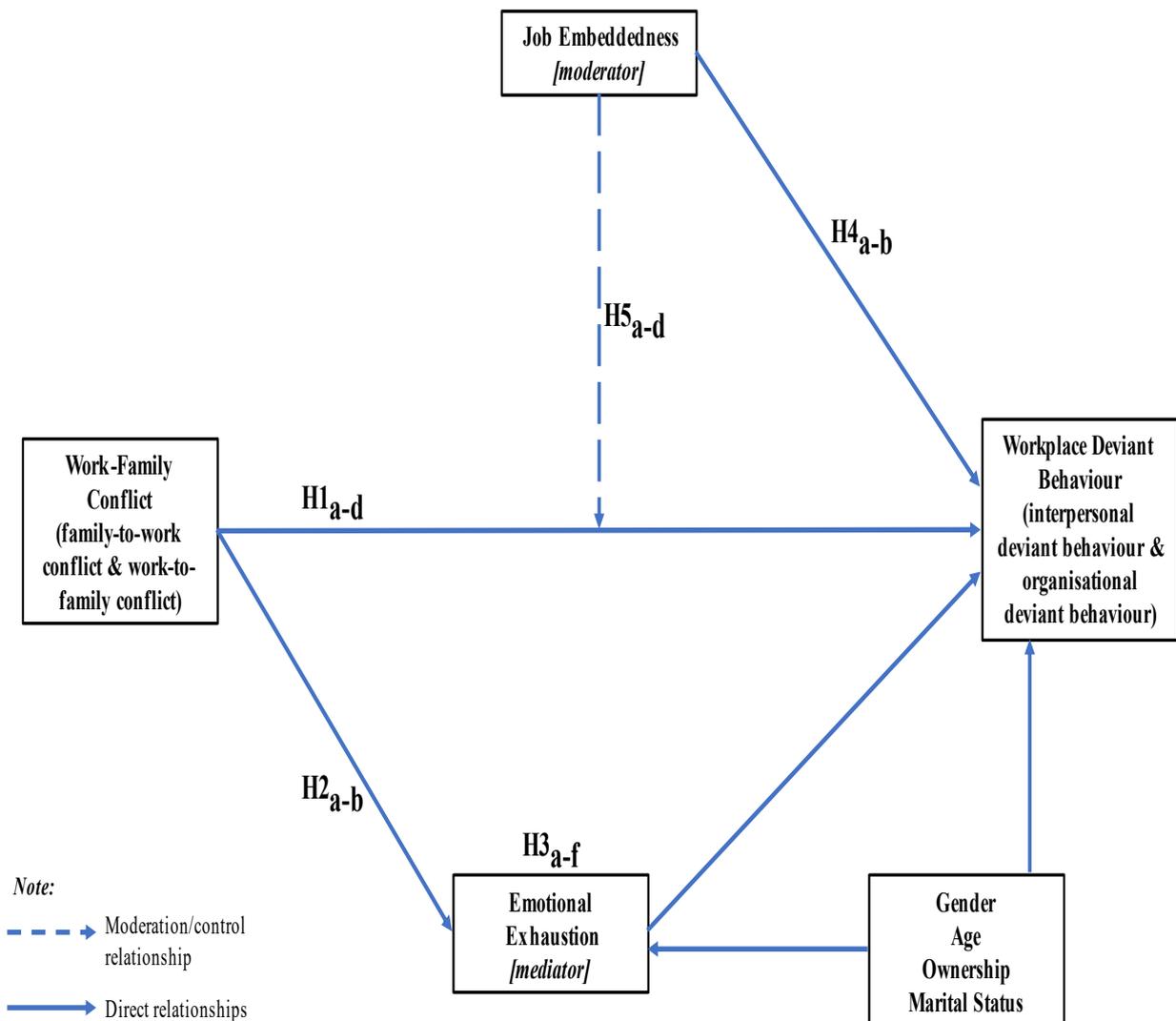


Figure 3. 1 Conceptual Framework

CHAPTER FOUR

RESEARCH METHODOLOGY

4.0 Introduction

The following are discussed under the research methodology for this study: the philosophical foundation of the study, design of the research, setting of the study, research population, sampling procedure and sample size, data collection procedures, data collection instrument (reliability and validity issues inclusive), data processing and data analysis, and ethical considerations. This chapter therefore provides justifications for the methodology used in this study. For any research endeavor, the research design and path for analysis should have a specific direction in terms of its methodology, and this is also hinged on the objectives and framework for the research. The framework developed for this study, as indicated in the previous chapter, sought to establish the empirical relationship between and among the variables and constructs under investigation. The relationships, through the various statistical analyses, are quantified in order to arrive at a more objective conclusion about the relationship between and among the variables and constructs. The chapter ends with some information about the study area – Ghana, and the banking sector.

4.1 Philosophical Foundation of the Study

One of the ways of evaluating arguments is through *reasoning*, and in any argument, there is the claim that a proposition or a number of propositions (at this level, referred to as premises) provide enough grounds for accepting another proposition (which at this level is referred to as the conclusion). Based on the relationship between the premise and conclusion, philosophers have grouped arguments into two – deduction and induction (Goel, Gold, Kapur, & Houle, 1997), which are derived from the Latin verb *ducere*, and for which induction and deduction are two of its vast population of derivatives (Rothchild, 2006).

The lines of thinking or reasoning for any given field of endeavor varies from one to another, and this is not so different as far as research in management and organisational studies are concerned. In all these lines of reasoning, proponents of each school of thought argue that their respective positions are the best and should be the best to be used. This section of the paper presents two forms of reasoning in management and organisational research – deductive and inductive forms of reasoning. These have been known as the two key forms of reasoning in management research (Mantere & Ketokivi, 2013).

Over many years, the tradition of philosophers has been to distinguish between inductive and deductive reasoning, however, the best definition of these concepts has been an issue of controversy (Moore & Parker, 1989). As earlier mentioned, deduction and induction are two forms of reasoning in research, and while deductive reasoning is generally seen as moving from the general to specific (that is, theory-to-data), inductive reasoning moves from the specific to the general (that is, data-to-theory) (Lopez, 2013). How the two forms of reasoning differ is not by the terms themselves but on the sort of relationship an author perceives between the premise and the conclusion. Deductive reasoning concludes based on generalisations while inductive reasoning generalizes based on events.

4.1.1 Inductive Reasoning

The inductive line of reasoning usually begins with specific but limited observations, and leads to generalized conclusions that are most of the time possible, based on available evidence (Jamani, 2011). It is characterized by a process in which individual cases serve as the basis for general rule (DePoy & Gilson, 2007). In the field of psychology and also in management, humans utilize deductive reasoning only moderately but do a lot of inductive reasoning which involves identifying and mapping out patterns that match, especially when issues become complicated (Arthur, 1994).

From this it can be said that the premises of the inductive reasoning provide reasons that lend support to the probable truth – not certain truth – of the conclusion. However, if the premises are very strong and true, it would be difficult to refute the truth of the conclusion. The truth or validity of the premises does not need to necessarily guarantee validity of the conclusion. Again, in inductive reasoning, there is a gradual progression from specific individual cases to the general, and there are usually no theories or hypotheses at the onset of the research; the patterns drawn from observations made are used to arrive at general conclusions (Bernard, 2011).

4.1.2 Deductive Reasoning

Deductive reasoning moves from general to the specific (Babbie, 2004), and it is concerned with the development of hypotheses, and these hypotheses are hinged on existing theories, with the development of research strategies to test the theory-based hypotheses (Wilson, 2010). Moving from general to the specific means that if a strong relationship is inferred from a given theory, then there is the likelihood that it is true in several instances (Babbie, 2004).

In deductive reasoning, the validity of the premises logically guarantees the validity of the conclusion, provided there was no mistake made in the premises. In other words, the conclusions are always said to be valid once the premises are also true (Johnson-Laird, 1990). According to Peirce (1878), the deductive form of reasoning is based on the rule-explanation-observation process.

4.1.3 Deductive and Inductive Reasoning

Despite the traditional view that induction and deduction are diametrically opposite to each other, they still have similarities that seem to outweigh the differences. Although not quite clearly made known by researchers, two views exist in the comparison between deductive and inductive reasoning – the problem view and the process view. With the problem view,

induction (which goes from the specific to general) and deduction (which goes from general to the specific) refer to specific types of reasoning problems. Therefore, if one is looking at a given problem, let's say written on a paper, it should be obvious whether it is a deduction or induction problem. The process view, on the other hand, indicates that the rationale of the problem does not rest on the written information on the paper but lies in the head of the researcher (Rotello & Heit, 2009). What this means is that both deduction and induction are purely psychological processes, and quite often, researchers do not clearly mention their stance, but their research philosophies can be inferred from their line of articulation of points. To a large extent, researchers do not specifically mention that their study is using a deductive or inductive approach, but based on the way the work is structured or the lines of argument, one could infer that the researcher is following deductive reasoning or inductive reasoning.

In the view of Creswell and Plano Clark (2007), deduction uses the top-down approach, that is, from theory, then to hypothesis or hypotheses, then there is data, which either confirms or contradicts the theory. They again explained induction as using the bottom-up approach, in which case the views of research participants are used to develop broader themes, from which theories are generated. Saunders, Lewis and Thornhill (2012) have noted that inductive reasoning is associated with qualitative methods while deductive reasoning is associated with quantitative methods.

To a large extent, deductive reasoning is a way of making use of available information or knowledge to come out with new ones through the testing of hypotheses that are hinged on theories and empirical studies. The chosen form of reasoning for this thesis is deductive reasoning, and this is because, considering the nature of studies conducted in the areas of work-family conflict, and workplace deviant behaviours, authors have mostly dwelt on existing information or literature, and based on that, have contributed significantly to such existing knowledge. For instance, theories are reviewed and tested using various statistical tests

(parametric and non-parametric). Indeed, the theories, together with empirical literature, have served as a basis for the formulation of research hypotheses, and further tested using several statistical tests. Also, much of the research conducted have used the quantitative approach. Beutell and Schneer (2014) did a study on work-family conflict as it relates to synergy among Hispanics. The study used theories of work-family and also job-demands-resources, and then modeled predictors (such as work schedule flexibility and social support) and outcomes (such as health and satisfaction) of the work-family variables.

The quantitative approach was adopted with 2988 respondents, and for analyses, used descriptive statistics, independent samples t-test, one-way ANOVA, and structural equation models. Also, Huffman, Culbertson, Henning and Goh (2013) conducted a study to examine if age of individuals relates significantly to work-family conflict at different stages of life. They considered people aged between 18-70, and tested hypotheses. Additionally, a study on creativity and innovation was conducted by Lin and Liu (2012) which adopted a model (that is, the eight-dimensional model of organisational creativity) proposed by Amabile (1996) on creativity climate. The quantitative method was used through survey data. George and Zakkariya's (2015) study examined the extent to which employees in banking sectors differ in terms of job satisfaction and job-related stress. Questionnaires were administered and the one-way ANOVA was used in the analyses to test stated hypotheses. These studies (Beutell & Schneer, 2014; George & Zakkaria, 2015; Huffman et al., 2013; Lin & Liu, 2012) have used deductive reasoning in their approach.

4.2 Research Design

Research design refers to a set of advance decisions that constitute the master plan, stating the methods and procedures involved in the collection and analysis of data that help the researcher to put together the required data for the study (Burns & Bush, 2002). Quantitative and qualitative research are the two acknowledged strategies used in behavioural studies, which

vary in several ways but can supplement each other (Neuman, 2003). This study however used solely the quantitative design. Quantitative research adopts a logical and deductive approach. This strategy uses scientific and statistical methods to categorize facts and causal relationships. It follows the performance and rules of normal systematic model and principally, positivism; and viewing social realism as a peripheral, unbiased reality (Bryman, 2004). The uses of quantitative research strategy as suggested by Naoum (2002) are: Discovering facts concerning a question or a concept; and gathering accurate evidence and study the relationships between the facts so as to test a particular theory or hypothesis.

Basically, there are two types of surveys used in research: cross-sectional survey and longitudinal survey (Creswell, 2003). The cross-sectional survey designs are used to collect data relating to current attitudes, beliefs and opinions at one point in time, while the longitudinal surveys relate to the study of individuals or groups over a period of time (Creswell, 2003). Thus, in the longitudinal study, the data could relate to the same population, or changes in a sub-population or cohort. It could also relate to changes in a panel group of the same set of individuals over time. The participants in longitudinal studies may be the same individuals or different individuals in each time frame of the data collection process (Creswell, 2003). The three main types of longitudinal designs that are available for use by researchers include: trend longitudinal design, cohort longitudinal design, and panel longitudinal design (Babbie, 1998).

Trend studies require the researcher to study changes in a certain general population over a period of time (Babbie, 1998). This involves identifying a population and then studying changes in that given population over a period of time. For instance, a study could be aimed at studying a particular attitude of CEOs of a given bank over the years. This could therefore involve studying a population of five (5) CEOs of the bank over a period of about twenty years by focusing on a particular behavioural trait of each of the CEOs during their respective tenures.

It is clear from the example that this type of longitudinal design involves different individuals in each period of study.

In the cohort study, the interest of the researcher is in a sub-group of the population, referred to as a cohort, that exhibit a common characteristic. The sub-group or sub-population is therefore the interest of the researcher, and not the entire population. Members of the cohort are expected to possess common characteristics. For instance, a study could consist of Credit Officers as a cohort of a bank, and then studying a particular trait among these Credit Officers over a period of time. In the cohort study, the same individuals may not be studied in each phase of the study; there could be different individuals but from the same cohort within the population.

Panel studies involves studying a cross-section of the people over time (thus the same individuals which may belong to different cohorts) are studied over time in panel studies. Although in reality it would be cumbersome reaching the same people in successive stages of the study, the panel longitudinal design is more robust and rigorous (Creswell, 2003). This is because of the possibility of measuring actual changes in the behaviour of participants of the study.

The purpose of this study is to examine the roles of job embeddedness and emotional exhaustion in the relationship between work family conflict and workplace deviant behaviours. The focus for the study is the banking sector of Ghana. In order to achieve this, hypotheses were developed based on the objectives of the study and review of literature. The quantitative longitudinal survey design is used for this study. The purpose of the quantitative approach is to "... determine the extent of a problem or the existence of a relationship between aspects of a phenomenon by quantifying the variation" (Boateng, 2016, p.149). Quantitative techniques involve the measurement of specific characteristics of the sample through well-planned and structured data collection procedures. This is to ensure that the results obtained from further

analyses are those that can be projected to the larger population (Davis, 2000). Through the quantitative approach, more specific and concise answers are given to the research questions and hypotheses through the analyses of information obtained during the collection of data for the purpose of the research (Beedles, 2002).

Within the context of this study, the extent or degree of the relationships between the variables of concern (i.e., work-family conflict, workplace deviance, emotional exhaustion, and job embeddedness) are assessed by quantifying such relationships. This is done through the administration of questionnaires and then subjecting them to statistical analyses in order to establish the significance and direction of the hypothesized relationships. By this means, the hypothesized relationships are either proved or disproved as a result of the data analyses using statistics and inferences that are made to the population of study. The statistical analyses to a large extent separate the researcher and the subjects, thereby allowing for a more objective interpretation of data.

In behavioural research, the pretest-post-test design is used as a way of comparing changes over a period of time (Dimitrov & Rumrill, 2003). In experimental designs, the pretest-posttest design is applied in such a way that a control group is required, however, in the two-wave panel survey, the approach adopted in this study, a control group is not necessarily required. In the traditional pretest-posttest design there is a before-treatment measure of the dependent variable once, and then another one measure of the dependent variable after the treatment is administered. In this study, the dependent and independent variables, together with the mediating and moderating variables are measured at two different times. This is to enable the researcher ascertain whether a significant difference exists in the measurement of the constructs over time. This research, which is nonexperimental, therefore, uses the two-wave panel longitudinal design, involving same individuals in the two time periods. That is, the analysis of data is based on matched responses from the same individuals in time one (T1) and

time two (T2) of the data collection phase. In a nonexperimental context, the longitudinal design is considered to be the strongest tool for the researcher in examining causality (Taris & Kompier, 2006). This study design has a mediating variable, which is emotional exhaustion. Within the framework of the study, emotional exhaustion is expected to mediate the relationship between work-family conflict (i.e., both family-to-work conflict and work-to-family conflict) and workplace deviance behaviours (i.e., both interpersonal deviance and organisational deviance). Longitudinal research design in fact offers better means of testing the mediation process than cross-sectional data (Taris & Kompier, 2006), and presents a key step ahead of cross-sectional design.

Wang et al. (2017) have noted that in longitudinal designs, one of the factors to be considered in the time period between one time and another depends on the length of time or period of the study. Chan (2014) also indicated that ascertaining the optimal time interval was uncertain even if a sound theory exists regarding the phenomenon of change, thereby leaving the researcher with the option to make intelligent reasons for the interval in-between the data collection period. In fact, prior to data collection, an informal discussion with some bank employees revealed that there is a lot of labour movement within the sector and also staff hardly stayed in one branch or bank for a long time. This information, together with the time period for the programme, was also a factor that necessitated the time interval of 2.5 months, which is deemed sufficient considering the circumstances explained above.

4.3 Population and Sample

Saunders et al. (2012) defined research population as the full set of cases from which a sample is taken. In a similar light, Cohen, Manion, and Morrison (2000) state that, population is a group of people who are subject to a piece of research. Creswell (2012) also defined research population as a group of people who exhibit a particular characteristic that makes them distinguishable from other groups. The population for this study, therefore, was employees of

banks in Ghana, whether private or public. The work schedule of bank workers is characterized by long hours of work, and the incessant pressure to perform.

The target population, also known as sampling frame, is the record of members of the population that the researcher can actually obtain. The accessible population for this study included banks that gave the nod for data to be collected from their employees after an initial random sampling of the available banks. There were two main approaches used to obtain the sampling frame for the study.

The first was that an introductory letter was taken from the Head of Department of Organisation and Human Resource Management, University of Ghana Business School, and then sent to the randomly selected banks within the Greater Accra Region of Ghana.

The second was that branches of banks were visited by the researcher who spoke with the branch managers or operations managers to seek their consent for data collection. They were informed that data would be collected at two separate times. These branch managers who were interested in the objectives of the research, agreed to have their branch workers complete the questionnaires in both rounds of the data collection process. In this second instance, the introductory letters were not sent to the head office of the banks, rather, approval was given by the branch managers who earlier sought clearance from their head offices. In some of the banks, the branch managers were empowered enough to take such decision in granting permission for data collection, once the data to be collected would not adversely affect the operations of the banks nor their employees.

Through random sampling, 70% (i.e., 16 out of 23) of banks remaining after the banking sector cleanup were targeted. The names of the banks were written on clean sheets of cut paper and folded, after which the 16 banks were selected at random and unbiased. This was mainly done for the private banks because from initial contacts, only one public bank agreed to partake in the study, hence the other two were omitted from the selection.

The following table (Table 4.1) details banks visited and responses obtained in terms of their approval or disapproval:

Table 4. 1 Banks visited and feedback received

Name of Bank	Response
GCB Bank	<p>Approval given after signing a Confidentiality Form with the Bank.</p> <p>A list was given to researcher to select branches to which questionnaires had to be administered.</p> <p>In each of the branches, a staff member was assigned to facilitate the distribution and retrieval of the questionnaires.</p>
First National Bank	<p>Approval given for data collection. The Bank facilitated administration of questionnaires to other branches of their bank in the Greater Accra Region.</p>
Universal Merchant Bank, Prudential Bank, GT Bank, Stanbic Bank, United Bank for Africa	<p>Approval given after discussing the objectives of the study with executives of the respective Banks. Letters were not sent to the head office.</p>
Fidelity Bank	<p>Approval given after submitting an introductory letter to the Head of Human Resources.</p> <p>An assistant was assigned to distribute and retrieve the questionnaires.</p>

Access Bank, First Atlantic Bank, Zenith Bank, ADB Bank	Approval not given. Reason: the Banks do not allow students to collect data from staff.
Ecobank, Barclays Bank, Standard Chartered Bank, CAL Bank, Republic Bank, National Investment Bank	Approval not given. No feedback was given after several attempts to follow-up on introductory letter sent to the banks.

Source: Data from field, 2019

Due to the nature of work of the bank workers, it was not possible for the researcher to personally distribute the questionnaires to them, and so the drop-and-pick-later approach was used. In each branch visited, a staff member (branch manager, operations manager, or other staff) served as a research assistant in the distribution and retrieval of the questionnaires. Their contacts were taken to enable the researcher to do a follow-up on the questionnaires. They were given up to three weeks to complete the questionnaires for retrieval.

The sample for the study refers to the actual participants in a study who are taken from the sampling frame (Creswell, 2012). In the selection of sample for the present study, the researcher had in mind the fact that certain limiting factors (some obvious; others unknown) exist that could make it difficult to draw valid inference from the sample to the population. The researcher was thereby minded by Salant and Dillman's (1994) factors for ensuring a good sample. Therefore:

- i. In order to reduce *coverage error*, sixteen (16) out of the twenty-three (23) commercial banks in Ghana were targeted, out of which seven (7) banks agreed to be part of the study. Some banks were not contacted because at the time of making the contacts, they were still in the process of consolidation or were still putting their

“house in order” after the recapitalization process, and so were considered as potentially not prepared to tolerate research students at such critical time of their operations. For ethical reasons, banks could not be coerced to partake in the study; it was a free will decision for which the researcher could not influence. Therefore, the study targeted approximately 70% of existing commercial banks in Ghana, out of which approximately 30% gave their approval for data to be collected from their employees. The banks that gave approval were: GCB Bank, Prudential Bank, Stanbic Bank, First National Bank, Fidelity Bank, United Bank for Africa, Universal Merchant Bank.

- ii. *Sampling error* was also reduced by administering the questionnaires to as many respondents as possible. In each branch visited, questionnaires were given according to the number of staff available as indicated by the branch managers or as given from the head office. Thus, every staff in each branch visited was expected to complete the questionnaire, but this was not compulsory; those who were not interested did not partake in the study. A 100% response rate was therefore not guaranteed from each bank branch.
- iii. As a way of minimizing *measurement error*, the questions and statements in the questionnaire were screened to ensure that they were not ambiguous and confusing. Therefore, in cases where the statements had the potential of linguistic conflict, they were rephrased (but with same meaning) to make them easy to understand by all respondents. This was to ensure consistency of responses (reliability), especially the fact that this study is longitudinal in design.
- iv. In order to minimize *nonresponse error*, the questionnaire was structured in such a way that responses were easy to provide. In 98.7% of the time, respondents were

required to simply tick a response option rather than type an entire response. Even in the portions where respondents had to write the required response was very brief, and these related to the demographic details. Also, respondents were assured of their anonymity. They were not required to indicate their personal identity on the questionnaire; rather, they were asked to generate unique ID codes for each round of the data collection process.

Using Krejcie and Morgan's (1970) sampling size determination table with an estimated population of 6,500 permanent bank employees, the appropriate sample size was expected to be approximately 365. However, keeping in mind the possibility of attrition, it became prudent to increase the sample size to 410 in order to minimize the adverse impact of attrition on the eventual sample for further data analysis.

4.4 Data Collection Instruments

The data collection instrument for this study was a questionnaire. Questionnaires usually provide statements or questions to which respondents provide relevant responses, and as well provide their demographic details as required by the researcher. The questionnaire for this study had a brief introduction of the researcher, title of the study, information stating that two rounds of data collection was involved, and the anonymity clause. It also included the contact details (i.e., the phone number and email addresses) of the researcher. The data sought from respondents were in five (5) parts:

Part one required the demographic details of the respondents, including: Gender; Age; Category of Worker (i.e., whether contract staff or permanent staff); Number of years one has worked in the banking sector; Number of years one has worked in the current bank; Name of department; Marital status; and Number of children and/or direct dependents. Part two was on the work-family conflict with its two dimensions of work-to-family conflict and family-to-

work conflict. Part three of the questionnaire was on workplace deviant behaviour, with the two aspects – interpersonal deviance and organisational deviance items. Part four of the questionnaire was job embeddedness, and Part five was on emotional exhaustion. These are further elaborated in the next paragraphs.

Job embeddedness: Job embeddedness was assessed using Crossley et al.'s (2007) scale, which is a global measure of job embeddedness. It is a seven-item scale (1=strongly disagree; 7=strongly agree). Some of the items on the scale included: "I am tightly connected to my organisation" and "I feel tied to my organisation". This measure of job embeddedness examines the overall subjective impressions of attachment to an organisation after asking subjects to consider both work and non-work factors. Since this study considers factors related to both work (workplace) and non-work (family or home), Crossley et al.'s (2007) scale on job embeddedness was deemed more appropriate for data collection with respect to the current study. The seven-items scale of job embeddedness by Crossley et al. (2007) are averaged to create a composite measure of job embeddedness ($\alpha=.91$). Some of the items in the job embeddedness scale include: "It would be difficult for me to leave this organisation", "I feel tied to this organisation", "I am tightly connected to this organisation".

In terms of theoretical comparisons, two theoretical advantages have been attributed to the global measure of job embeddedness (Crossley et al., 2007). In the first place, the global measure enables respondents to include information arising from their subjective judgement because of the general attachment that the statements seek to measure rather than specific attachment. The composite measure, on the other hand, may leave out some critical aspects that may be of importance to the individual or perhaps include some other aspects that are rather irrelevant. Secondly, because job embeddedness considers the on-the-job-related factors and off-the-job-related factors, the global measure is able to capture both facets uniquely. Thus, the strength or measure of each factor can be separately assessed. The composite measure, in

the case of addressing uniquely on-the-job-related factors and off-the-job-related factors, on the other hand, only gives an average rating, thereby not capturing uniquely the weightings or scores of each factor. Crossley et al. (2007) found that the global measure predicted variations in intention to search, turnover and quit after controlling for the effects of organisational attitudes and the composite measure. They argued that the global measure they developed serves as a concise companion to the original composite measure.

Mitchell et al. (2001) earlier advanced that the global measure items fail to clearly identify items that relate to the immediate work environment, which, indeed, is a critical component of job embeddedness. However, to clarify this, Crossley et al. (2007) and Crossley et al. (2011) indicated that the component of the off-the-job factors or the community component is indirectly contained in the global measure. This is seen in the key instructions that asked respondents to generally rate job embeddedness thus: After considering both work-related (such as relationships, fit with job, benefits) and non-work-related factors (such as neighbours, hobbies, community perks), please rate your agreement with the statements below”.

An advantage of the composite measure is that of theoretical richness and contribution such that it clearly adds the off-the-job and non-attitudinal components. For instance, the “links” component assesses objective status or numbers. For instance, “how many co-workers do you interact with regularly?”. Fit and sacrifice components generally reflect one’s perceptions, however, the composite measure lays emphasis on the psychological content of the respective facets. Example: “my job utilizes my skills and talents well”. The global measure gives a general reaction and mixes both emotional and attitudinal components, which are very important as far as the current study is concerned. This study considers emotional exhaustion as a mediating variable between work-family conflict and workplace deviance relationship while the job embeddedness is a moderating variable.

In terms of statistical comparisons, the global measure of job embeddedness, which is a seven-item scale, has more statistical advantage over the composite measure. The reason is that the global measure was developed based on a reflective measurement model rather than formative. The difference between the reflective model and the formative model lies in the reflective model's hypothesized direction of causality between items on the scale and their respective latent constructs (Jarvis, MacKenzie, & Podsakoff, 2003; MacKenzie et al., 2005). Causality moves from latent construct to the items in a reflective model. The items, which commonly relate to indicators, are hypothesized to be strongly correlated because they represent the same construct. When it comes to the evaluation of scale properties, several common methods can be adopted, including reliability analysis and structural equation modelling (MacKenzie et al., 2005). Formative measurement models have less-developed methods for evaluating their psychometric properties (Jarvis et al., 2003; MacKenzie et al., 2005), and so studies that even use the composite measure, factor loading and coefficient alphas are just enough for descriptive purposes (Felps et al., 2009; Lee et al., 2004).

Emotional Exhaustion: The Maslach Burnout Inventory (Maslach & Jackson, 1981; Maslach, Jackson, & Leiter, 1996), recognized as the leading measurement of burnout (Lani, 2010), addresses three dimensions of burnout – emotional exhaustion, depersonalization, and personal accomplishment. The focus of this study was on the emotional exhaustion sub-scale. The emotional exhaustion sub-scale measures feelings of being emotionally over-extended, over-stretched and exhausted by one's work. The 9-item scale uses a 7-point response format: from "Never" to "Everyday"/ "Daily". Reliability scores of 0.90 for emotional exhaustion was reported by Iwanicki and Schwab (1981), with similar ratings by Gold (1984). Some of the items in the emotional exhaustion scale include: "I feel emotionally drained from my work", "I feel frustrated by my job", "I feel I am working too hard on my job".

Work-family conflict: The work-to-family conflict and family-to-work conflict adopted for this study was developed by Netemeyer, Boles and McMurrian (1996). The ten-item scale used separate parsimonious sub-scales to assess the extent of both work-to-family conflict and family-to-work conflict. The measure was designed to eliminate items present in other measures of work-family conflict and family-work conflict that may measure outcomes rather than the conflict itself. Coefficient alpha values for the sub-scales for both work-family conflict and family-work conflict range from .88 to .89 (Netemeyer et al., 1996). Responses are obtained using a seven-point likert-type scale where: 1=strongly disagree and 7=strongly agree. For work-family conflict, the measures used, and samples studied elicit differences in relationships with other constructs (Kossek & Ozeki, 1998). Indeed, there are several measures of work-family conflict as a construct, including that of Gutek et al. (1991), Kpoelman et al. (1983), and Stephens and Sommer (1996).

The scale by Netemeyer et al. (1996) was however preferred in this study largely because of its wide use by researchers into the phenomenon of work-family conflict. As at February 2020 search on Google Scholar, the scale has been cited 3602 times by different authors worldwide. Perhaps it is widely used because it has fewer items (10-item scale) as compared to Carlson et al.'s (2000) eighteen-item scale. Often respondents shy away from questionnaires that are lengthy or bulky (Amponsah-Tawiah, Dartey-Baah, & Ametorwo, 2012), thereby making it prudent to use a shorter yet valid and reliable scale. Items in the work-family conflict include: "The demands of my work interfere with my home family life", "Things I want to do at home do not get done because of the demands my job puts on me", "Due to work-related duties, I have to make changes to my plans for family activities". Family-work conflict items include: "The demands of my family/spouse/partner interfere with work-related activities", "The things I have to do at work don't get done because of the demands of

my family/spouse/partner”, “Family-related strain interferes with my ability to perform job-related duties”.

Workplace deviant behaviour: Two categories of deviant behaviours are addressed in the study – interpersonal deviance, and organisational deviance. The scale was developed by Aquino, Lewis and Bradfield (1999), with fourteen (14) items to describe the two categories of deviant behaviour. Interpersonal deviance refers to behaviours (such as ethnic or racial slur, or making obscene gestures at fellow workers) that cause harm to other individuals. The organisational deviance includes behaviours directed at the organisation itself or its inputs, processes or outputs. Such behaviours include lateness to work, lying about duration of work, or intentionally ignoring instructions from supervisors. The scale has $\alpha=.73$ for interpersonal deviance and $\alpha=.76$ for organisational deviance (Aquino et al., 1999). Responses are obtained using a five-point likert scale where 1=never, 2=one to three times, 3=four to ten times, 4=eleven to twenty times, and 5=more than twenty times.

Some of the items for interpersonal deviance include: “I refused to talk to a co-worker”, “I gossiped about my supervisor”, “I teased a coworker in front of other employees”. Organisational deviance items include: “I intentionally arrived late for work”, “I took undeserved breaks to avoid work”, “I purposely ignored my supervisor’s instructions”. In social and organisational sciences, the Cronbach’s alpha reliability (Cronbach, 1951) is widely used as a measure of reliability of scales, and has been referred to by Cortina (1993) as “... the most important and pervasive statistics in research involving test construction and use” (p. 98). It is so pervasive that even if not explicitly mentioned, it is suggestive that one is making reference to the Cronbach’s alpha (eg. Shemwell, Chase, & Schwartz, 2015) who noted that scales that resulted in an alpha of at least 0.7 are “fairly reliable” (p. 68).

4.4.1 Coding of Questionnaires

Data were collected at two stages as a way of generating pre-test and post-test panel data for further analysis. In order to match responses while at the same time protecting the identity of respondents, unique codes were generated for each respondent, and these were actually self-generated using the first letter of their first and last names (eg. 'CD' for Comfort Darko), the day of the week one was born (eg. 'F' for Friday), and day and month of birth (eg. '0304' for 3rd April). Thus, the respondents were expected to self-generate a seven-digit unique code and indicate same in the space provided on the first page of the questionnaire. For the example given, the unique code would be: **CDF0304**. The same codes were used in the second round of data collection in order to match responses from the first and second rounds of data collection. The questionnaires that were not eventually used were those without matching codes for both rounds of data collection. For instance, in the second round of data collection, some of the respondents in the first round were not available due to inter-branch transfers, resignations, or annual/sick or maternity leave issues. Also, questionnaires from the respondents who only took part in the second round of data collection but did not take part in the first round of data collection, were excluded from the analyses since they did not constitute a before-after case.

4.5 Choice of Survey Administration

This study adopted the written survey closed-ended questionnaire, administered to participants, and picked up at a later agreed time. There was the option of sending the questionnaires electronically through email to the respondents by giving them a link via Google Forms to complete since it has the ability of quickly reaching a lot of respondents who are widely geographically dispersed. However, a pre-evaluation of this approach from top executives of some of the banks revealed that their banks do not accept links from any source if it is not strictly work-related. The online forms would have been sent through the institutional emails

of staff by the IT unit of the bank since their personal emails were not available to the researcher.

However, the cyber policies of the banks also do not entertain survey links, and even when they are sent to staff (in the case of some banks), the bank blocks such links within 48 hours. This short period was not deemed helpful because many of the staff who would not have accessed the link in good time would not be able to do so after the link is deleted or blocked, thereby significantly reducing the response rate. One bank explained that because of the surge in cyber-crime, the bank does not allow any form of link to be sent through the institutional emails so as to safeguard the details of the bank and their customers. In fact, in one bank, the computers are configured in such a way that one is not able to do anything else aside the use of the banking software, and so using online links would not be successful in data collection. According to Neuman (1991), surveys by mail usually have response rate of between 10% and 50% while the face-to-face or written surveys have a response rate of 90%. The face-to-face reminders work better than text or email reminders.

The nature of banking is such that employees do not stay in a particular branch for too long. The duration varies from one bank to another. For this reason, the researcher anticipated that not all of the respondents would be available for the second round of data collection. Also, during the second round of data collection, some of those who completed the first round were on leave – annual leave, sick leave, maternity leave, or compassionate leave, thereby causing some attrition in the data. Others had also been transferred to other branches that were not covered by the researcher.

4.6 Data Collection Procedure

Introductory letters were obtained from the Department of Organisation and Human Resource Management, University of Ghana Business School for the target banks. As it was uncertain

the particular officers in charge of processing such requests from the target banks, the letters were addressed thus: “TO WHOM IT MAY CONCERN”.

There were three main responses:

- i. Some banks did not like the captioning of the address and requested for another letter, addressed to the appropriate officer for further processing. After all the needful were done, there was no positive feedback.
- ii. Some banks said they do not allow their employees to fill questionnaires from students and so such banks rejected the request for data collection.
- iii. Some banks were willing to be part of the study after explanation from researcher about the objectives of the study and the promise of keeping the responses confidential. In GCB Bank, for instance, the researcher was asked to complete some forms as a promise to keep the work purely academic as indicated in the introductory letter. At the First National Bank, a meeting was held with the Human Resource Head and other officers who handle research; they were very supportive in the entire process. A meeting with the Head of Human Resources at Fidelity Bank produced positive results as an assistant was assigned to facilitate the administration of questionnaires to staff. Institutional approval from one other bank (that does not want to be mentioned) was not possible, however, one branch manager took some of the questionnaires and administered them to her branch and other branches within the Greater Accra Region.

Outside of the Greater Accra Region, unfortunately, data were not collected as projected. Contact with the branches in the Ashanti and Western Regions referred the researcher to the Head Office in Accra. Thus, foreseeing the back-and-forth with this process in the face of time and funding constraints, attention was focused on the Greater Accra Region

only, with efforts made to increase the sample size in the Greater Accra Region. Only one branch of GCB Bank was visited outside Accra, that is, the Akosombo branch of GCB Bank. Though located in the Eastern Region of Ghana, it is captured under the Tema Region of the Bank, and Tema falls within the Greater Accra Region. Again, considering the context of the study, with work-family conflict considered as an antecedent to workplace deviance, it was appropriate to use the Greater Accra Region because of its cosmopolitan area and highly urbanized trait of the Region in general, hence imposing relatively higher levels of work demands on bank employees than other regions in Ghana.

Engagements with target banks were done concurrently with the period of the ethical clearance process, in order to get the approval from the banks for data collection. The data collection started from the last week of February 2019 and ended in the second week of August 2019. This was approximately six months spent in data collection for both rounds. Round one (T1) was from the last week of February 2019 to first week of April 2019. Round two (T2) started in the second week of June 2019 and ended in the second week of August 2019.

Regarding the time interval between T1 and T2, "...researchers determine their choice of the length of the time interval in conjunction with the choice of number of time points and the choice of the length of the total time period of the study" (Wang et al., 2017, p. 11). Chan (2014) noted that ascertaining the optimal time interval was uncertain even if there is sound theory of the phenomenon of change. This therefore leaves the researcher with the choice to have intelligent reasons for the time interval separating the respective times for the collection of data.

In this study in particular, the researcher had a pre-data collection discussion with some bankers to have some understanding about their nature of work and the approach to data collection. One notable outcome of the discussions was that there are lots of movements among bank workers including resignation to join another bank and transfers from one branch to

another so that one does not get too familiar with a given branch. With this information in mind, the researcher thought it prudent to have a reasonably shorter gap between T1 and T2 in order to get a good number of respondents in both rounds of data collection. In the second round of data collection, however, not all of the respondents from round one were available because of the reasons cited above. The attrition rate was however not significant to affect the continuation of the study.

Table 4. 2 Schedule of Ethical Clearance Process

Date	Activity
November 15, 2018	Submission of documents to the Ethics Committee. Documents included: <ul style="list-style-type: none"> • Cover letter from researcher • Cover letter from Head of Department • PhD proposal • Data collection instrument (questionnaire) • Work plan • Budget • New Protocol Submission Form • Curriculum vitae of researcher
December 21, 2018	Feedback received from the Ethics Committee with minor corrections
January 14, 2019	Submission of corrections to the Ethics Committee
February 1, 2019	Approval letter received from Ethics Committee to proceed with the data collection

4.7 Ethical Clearance

The College of Humanities of the University of Ghana has an Ethics Committee that vets data collection instruments and research proposals before one goes to the field to collect data. In fulfilment of this requirement, the research proposal, together with the data collection

instruments and other required documents (including curriculum vitae of researcher, introductory letter from Head of Department, and application from researcher) were submitted for vetting and feedback. Minor issues were pointed out, and these were corrected and re-submitted, after which approval was eventually given for data to be collected. The table above (Table 4.2) shows a schedule of the ethical clearance process for this research.

4.8 Brief Profile of Ghana as Country of Research Context

It is officially referred to as the Republic of Ghana; it is a West African country that is geographically spotted along the Gulf of Guinea which embraces the Atlantic Ocean. Its capital is Accra in the Greater Accra Region, and has a national population of 28.83 million as at 2017 (Ghana Statistical Service, 2018). The country was the first place in sub-Saharan Africa to witness the arrival of European traders who came in to deal in gold, but later turned to slave trade on a massive scale.

Ghana is known to be the first sub-Saharan country to gain independence from the British colonisers on 6th March 1957 under the leadership of Osagyefo Dr. Kwame Nkrumah, Ghana later became commonwealth republic on 1st July 1960, making Osagyefo Dr. Kwame Nkrumah its first President. The country has a colourful flag consisting of red, yellow (gold), green, and a black five-pointed star in the middle of the yellow colour. The red colour represents the blood shed by those who fought hard for independence of the country; yellow represents the rich mineral deposits of the country; green represents the rich green vegetation and forest cover; and the five-pointed black star is a symbol of hope for the African continent. Ghana covers an area of 238,533 square kilometers (or 92,098 square miles), and has English as its official language (UNDP, 2017; UNDP, 2018).

Ghana's human development index (HDI) has moved from 0.455 in 1990 to 0.592 in 2017, which is an increase of 30.1% over the period. This has placed Ghana in the medium

human development category. The HDI measures the long-term progress of a country based on three core pillars: decent standard of living (measured using values generated from the gross national income (GNI) and purchasing power parity (PPP)); long, healthy life (considers life expectancy in its measurement); and access to knowledge (measured by the mean number of years adults of 25 years and above have spent in school). The table and figure below (Table 4.3; Figure 4.1) shows the HDI trends in Ghana over the period since its measurement (UNDP, 2018).

Table 4. 3 HDI trends in Ghana (1990-2017)

Year	Life Expectancy at Birth	Expected Years of Schooling	Mean Years of Schooling	GNI Per Capita (2011 PPP\$)	HDI Value
1990	56.8	7.6	4.9	1,897	0.455
1995	57.5	7.7	5.7	2,035	0.473
2000	57.0	8.0	6.1	2,214	0.484
2005	58.7	8.7	6.4	2,556	0.509
2010	60.9	10.9	6.7	3,011	0.554
2015	62.4	11.7	6.9	3,861	0.585
2016	62.7	11.6	7.1	3,889	0.588
2017	63.0	11.6	7.1	4,096	0.592

Source: UNDP (2018)

Ghana's economy has largely been supported by the cocoa sector which is the world's second largest after Cote D'Ivoire and now Africa's largest producer of gold. Ghana took the leading place in gold production in April 2019 from South Africa, which had been leading this sector for a very long time.

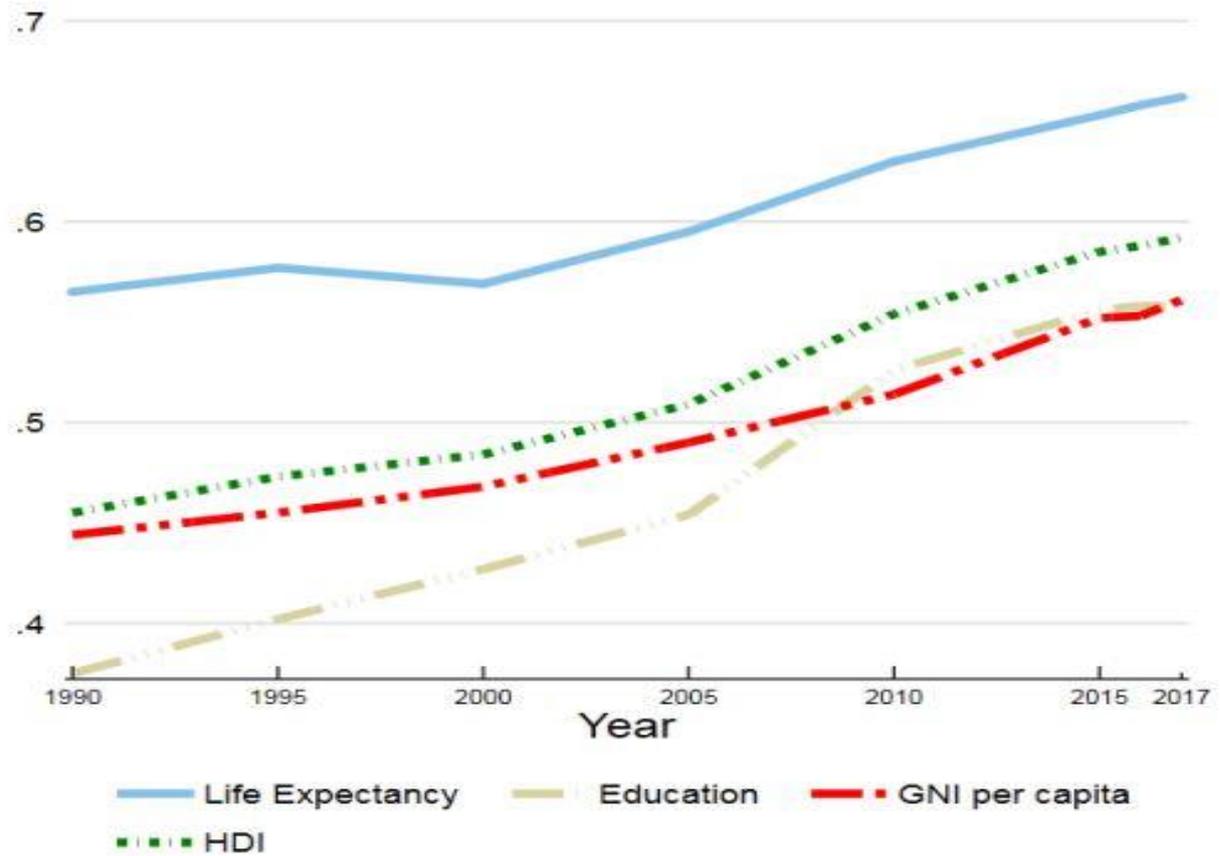


Figure 4. 1 HDI Trends in Ghana (1990-2017)

The country is on record to have been the first country in sub-Saharan Africa to achieve the Millennium Development Goal One (1), which was targeted at halving extreme poverty. The discovery of oil in 2007 boosted the economic confidence of the country, and in 2010, production officially began despite fears about the nation's ability to manage the entire process in a period when relevant legislation covering the sector had not been passed (UNDP, 2018). Ghana now has the Petroleum (Exploration and Production) Act, 2016 (Act 919).

Politically, Ghana has a democratic system of governance, with two major political parties (i.e., the National Democratic Congress and New Patriotic Party) that have governed the country since the start of the fourth republic in 1992. The successful transitions over the years have made key state institutions more effective in carrying out their mandated functions (UNDP, 2018).

4.9 The Financial Services Sector of Ghana

There are three main categories into which the financial services sector of Ghana can be placed: insurance, banking and finance, and capital markets. The focus of this study, however, is the banking sector. Bank as a financial institution, refers to a financial intermediary that receives deposits from individuals and other business and non-business entities, channelling these deposits in the form of loans and other forms of agreements to individuals, businesses and non-business units that need such facilities. In Ghana, banking took a business form in the then Gold Coast in the colonial era. The purpose was to make financial services available to business enterprises (mainly British enterprises) and the colonial administration. The Bank of the British West Africa was opened in Accra in 1896. This bank later became the Standard Chartered Bank in the year 1895. Its success drew in other foreign banks in the early 1900s. These banks included the Colonial Bank, which later merged with the National bank of South Africa, the Anglo-Egyptian Bank, and Barclays Bank (now Absa Bank).

The end of the merger was the Barclays Bank, which operates till date in the country. Thus, the Bank of the British West Africa and Barclays Bank were the only banks operating in the country till about 1950. As a way of reducing the excessive control of the two expatriate banks, the Bank of Gold Coast (later known as the Ghana Commercial Bank) was established in 1953. After attaining independence in 1957, a legislative instrument was passed by Ghana's Parliament which divided the Bank of Gold Coast into two parts – the Ghana Commercial Bank (now GCB Bank), and the Bank of Ghana as the Central Bank to take over management of the currency of the country (Woldie, Hinson, Iddrisu, & Boateng, 2008). This saw the appointment of Alfred Engleston as the first Governor of the Bank of Ghana.

With the passage of time, a number of state-owned banks were established as a way of further enhancing the financial sector and to provide services that were not of interest to the traditional commercial banks at the time. The 1970s therefore saw the emergence of the likes

of the Agricultural Development Bank, the National Investment Bank, the Merchant Bank, the Bank for Housing and Construction, as well as the Social Security Bank. All these banks were referred to as the Development Financial Institutions, and they mobilized deposits, took foreign loans, and also had state support as a way of raising funds for their operations and sustenance.

As in many other sectors, the banking sector of Ghana has undergone several reforms as a way to strengthen it and make it more robust and resilient in the face of competition and other pressing factors. One of such was the banking law in 1989 (PNDCL 225) whose enactment brought with it the springing of locally incorporated banks. These included The Trust Bank, CAL Merchant Bank, Metropolitan Bank, and the Meridian. Many of the banks at the time were either wholly owned or majority owned by the public sector. In the early 1990s, however, the government sought to privatise some of the state-owned banks, which brought about the liberalization of the financial sector. It was under the Financial Sector Adjustment Programme and the Financial Sector Strategic Plan. This opened the doors for foreign banks into the industry, and as well increased the number of domestic banks.

In 2004, a new Banking Act was introduced (i.e., Act 673), which sought to eliminate secondary reserves, and also adjusted the minimum capital requirement for the operation of banks. It was increased to GH¢60 million in 2007, and then GH¢100 million in 2013. The Banking Act of 2004 introduced the Universal Banking License, which allowed banks to provide diverse forms of banking services that were hitherto provided by specialized financial institutions. Act 673 was later amended to Banking (Amendment) Act 738 in 2007, and it is this amendment that opened the doors further for increased competition and influx of additional foreign banks and to increase its competitiveness.

In September 2017, the Bank of Ghana resorted to clean and sanitise the banking sector with the introduction of the new minimum capital requirement of GH¢400 million through its

recapitalization agenda. According to the Bank of Ghana, the aim of the recapitalization was to “further develop, strengthen and modernise the financial sector to support the Government’s economic vision and transformational agenda” This was in line with Section 28(1) of the Banks and Specialised Deposit-Taking Institutions Act, 2016 (Act 930) (Bank of Ghana, 2017). This exercise saw the withdrawal of banking licenses from some banks that could not meet the minimum capital requirement, some banks voluntarily exited the business, others merged, some were taken over, while others were consolidated.

4.10 Why the Banking Sector

The banking sector was chosen for this study because a number of empirical studies have shown that employees of banks undergo high levels of stress (eg., Adenuga, 2015; Arthur & Anku-Tsede, 2018; Chaudhary & Lodhwal, 2017; Dartey-Baah & Ampofo, 2015; Emmanuel & Collins, 2016; George & Zakkariya, 2015; Kotoua, Ilkan, & Kilic, 2017). In May 2019, the World Health Organisation (WHO) reclassified burnout as a sickness (WHO, 2019). Emotional exhaustion and stress are all aspects of burnout, and apart from the empirical studies that have shown that employees of banks experience high levels of stress and burnout, it is also common knowledge in Ghana.

As at the end of April 2018, the banking sector of Ghana was made up of thirty-four (34) licensed banks. This number was further broken down into two: domestically-controlled banks and foreign-controlled banks, each made up of seventeen (17) banks. Capital and liquidity issues earlier affected UT Bank and Capital Bank, who were taken over by GCB Bank in 2017. Although the banking sector was seen as generally liquid and solvent, some signs of weakness were identified, and this perhaps became very visible and led to the consolidation of five banks on August 1, 2018. These banks were: The Royal Bank, Sovereign Bank, Beige Bank, UniBank, and Construction Bank. In order to ensure a stronger banking sector in the medium-term, the Bank of Ghana outlined a number of efforts, including: the new corporate

governance directive in April 2018 to ensure that there is better and stronger corporate governance practice in banks; increase in the minimum capital requirements of banks as a way of addressing solvency and other related vulnerabilities in the sector; as well as a review of some guidelines and directives for the industry in accordance with the Banks and Specialised Deposits-taking Institutions Act, 2016 (Act 930) (Banking Sector Report/May, 2018).

The measures being taken by the Bank of Ghana to sanitise the banking sector increased the work pressure on banks and further passed on to the employees to put in extra effort in order to meet requirements set. This increased demand on bank employees had implications for their personal and family lives; it also had implications for ethical and deviant behaviours at the workplace. An informal conversation with some officers of some banks in Ghana revealed the fact that employees in the domestically-owned private banks experienced higher levels of stress as compared to those in the foreign-owned banks. The stress was exacerbated by the pressure on the domestically-controlled private banks to meet the new minimum capital requirement [of GH¢400 million] set by the Bank of Ghana. By the end of December 2018, some indigenous commercial banks were still not able to meet the minimum capital requirement, and as a result had their licenses withdrawn.

Some studies on employee behaviour in banks have also been cited earlier (eg. Benjamin & Samson, 2011; Iqbal & Hassan, 2016; Puni et al., 2016; and Sharma & Sharma, 2014). These studies considered a number of antecedents including leadership styles (i.e., in the study of Puni et al., 2016), personality of bank employees (i.e., in the study by Iqbal & Hassan, 2016) and perceived insecurity and inequity (i.e., in the study by Benjamin & Samson, 2011). Therefore, with bank workers having been identified as having a rather stressful job, this study seeks to examine how job embeddedness moderates the relationship between work-family conflict and workplace deviant behaviours, and how emotional exhaustion mediates same relationship.

CHAPTER FIVE

DATA ANALYSIS AND PRESENTATION OF RESULTS

5.0 Introduction

The aim of this study was to assess the role of job embeddedness as a moderator and also the role of emotional exhaustion as a mediator in the relationship between work-family conflict (made up of work-to-family conflict and family-to-work conflict) and workplace deviant behaviour (made up of organisational deviance and interpersonal deviance), with a focus on workers in public and private commercial banks in Ghana. The study was designed such that data were collected at two different times on the same individuals in order to generate a panel longitudinal data set. In this chapter, the two series of data collected are presented and further analysed using various statistical approaches.

5.1 Reliability of Data Collection Instruments

In research, data collection instruments are expected to be of use, that is, the instruments must be both reliable and valid (McBurney, 2001). Reliability relates to the degree of consistency of a measurement instrument such that responses or results are relatively the same across time. Validity is a property of a measurement instrument that tests what the instrument is supposed to measure. In other words, validity is the ability of a measurement instrument to measure what it is supposed to measure (McBurney, 2001). In order to obtain the needed data for further analysis for this study, a questionnaire was designed which had six sub-scales: work-to-family conflict scale; family-to-work conflict scale; organisational deviance scale; interpersonal deviance scale; emotional exhaustion scale; job embeddedness scale. Table 5.1 presents the reliability scores of the original data collection instruments used for this study, as well as the reliability scores for same instruments in both times (Time 1 and Time 2) of the data collection process. The reliability scores used are the Cronbach's alpha (Cronbach, 1951), which is the

most important and pervasive means of testing statistical reliability (Cortina, 1993; Shemwell et al., 2015).

Table 5. 1 Reliability Scores of Scales for the Study

Scale	No. of Items	Original α	Time 1 α	Time 2 α
Work-to-family conflict	5	0.88	0.90	0.92
Family-to-work conflict	5	0.89	0.86	0.85
Interpersonal deviance	6	0.73	0.82	0.82
Organisational deviance	8	0.76	0.89	0.87
Emotional exhaustion	9	0.90	0.91	0.92
Job embeddedness	7	0.91	0.90	0.87

Source: Field data (2019)

From the Cronbach's alpha scores in Time 1 and Time 2 (see Table 5.1), it is clear that the responses were consistent and highly reliable. Scales that result in an alpha of at least 0.7 are considered fairly reliable (Shemwell, Chase, & Schwartz, 2015). All the alpha scores are above the 0.7 recommended threshold.

5.2 Demographic Information

Data for the analyses were obtained from 301 individuals who successfully took part in the study at both times. The sample were from private banks ($n=184$; 61.1%) and a public bank ($n=117$; 38.9%). The following demographic details were obtained from the respondents: gender, age, number of years of working in the banking sector, number of years of working in the present bank, marital status and number of direct dependents. Table 5.2 below gives a summary of the demographic details obtained from the close-ended set of demographic variables. It must be noted that the same individuals were involved in the study in Time 1 and Time 2. Those who took part in only one round of the study were not included because there was no information on them for the purpose of comparison; rather they were treated as statistics of attrition.

Table 5. 2 Close-ended demographic details of respondents

Variables	Frequency	Percent (%)
Ownership:		
Public	117	38.9
Private	184	61.1
Gender:		
Female	177	58.8
Male	124	41.2
Age (in years):		
21-30	118	39.2
31-40	133	44.2
41-50	32	10.6
51-60	18	6.0
Marital Status:		
Single	138	45.8
Married/Cohabiting	157	52.2
Separated/Divorced	5	1.7
Widowed	1	0.3

Note: N=301

Source: Field data (2019)

Data obtained from the gender of the respondents shows that there were 53 more females than males, representing a relatively higher female than male voice in the responses given. The data further shows that the workforce of the banks are very youthful, with 83.4% of the respondents between the ages of 21-40 years, and 16.6% from 41-60 years. It further shows that a majority of the respondents ($n=157$; 52.2%) are currently in a form of committed relationship (i.e., married or cohabiting), with or without children, thereby making them have at least one dependent (spouse).

Table 5.3 below is a summary of the demographic details from the *string* variables that required respondents to write their responses without having to choose from a predetermined set of responses. Worth noting is the number of years respondents have worked in their current banks. The modal year is 1 year although the modal year for working in the banking sector is 10 years. This point is worth noting considering the longitudinal data collected and the time interval between the Time 1 and Time 2 stages of the data collection process. The data showed that despite most of the respondents having worked in the banking sector for at least 10 years, there seem to be a lot of movement from one bank to the other hence the modal year for the number of years worked in current bank. Therefore, in order to be able to have the same individuals in the same bank respond to the questionnaire even in the second round, it was deemed prudent to shorten the time interval.

Table 5. 3 Open-ended demographic details of respondents

Variable	Minimum	Maximum	Mode	Modal Percent (%)
Number of years in banking	1 year	36 years	10 years	11
Number of years in current bank	1 year	36 years	1 year	17.9
Number of dependents	0	10	0	38.9

Source: Field data (2019)

5.3 Data Screening

After the data were collected from respondents and entered into SPSS version 20.0, there was the need to screen the data in order to identify and handle missing data, as well as identify outliers.

5.3.1 Missing Data

One of the threats to validity in research is missing data, which is a very common occurrence and therefore needs to be given more attention before proceeding with further statistical analyses (O'Rourke, 2003). This is a common phenomenon when conducting research with human beings who may decide not to complete the data collection instrument or partially complete the data collection instrument for varied reasons such as tiredness, discomfort with some questions/statements or general apathy in cooperation with the researcher. After input of data was done, an examination was made to ascertain whether the occurrence of missing items was random, or that respondents had issues with particular variables or constructs. There is much concern when missing data is up to at least 10% of the overall data (Hair, Black, Babin, Anderson, & Tatham, 2010) because with such occurrence, the outcome of data analysis could be negatively affected as the results may not reflect the true picture of the data obtained. According to Schumacker and Lomax (2010) there are a number of options available to researchers when they are faced with missing data, including: deleting subjects which have missing values, using strong statistical procedures that are able to handle the presence of missing data, or replacing the missing values.

An inspection of the data showed that cases of missing data were missing at random (MAR) and were not specific items which could have arisen from question sensitivity or data entry errors (Allison, 2003). The approach used was the *within-person-missing-means-substitution* and it is regarded as an effective strategy (Dodeen, 2003; Downey & King, 1998). This approach was used in order to increase statistical power and minimize biases in parameter estimates and regression coefficients (Allison, 2003; Pigott, 2001).

5.3.2 Detecting Outliers

It is important to check data for multivariate normality as it helps detect outliers that can result in Type I and Type II errors. In general, outliers affect data distribution, thereby resulting in misleading results which do not actually reflect the true picture of the data collected. Going by the suggestion by Tabachnick, Fidell and Ullman (2007) and Pallant (2007), the Mahalanobis Distance test (D^2) was conducted with SPSS statistical software to compute and detect any abnormal patterns across all the constructs. In calculating the outliers, a comparison was made between the Mahalanobis Distance (D^2) value against the critical value using the Chi-square critical table. The χ^2 critical value was 33.26 at $p < .05$. It is not statistically prudent to work with data that are outliers and so cases of outliers were dropped (Tabachnick et al., 2007). The combination of data files from Time 1 and Time 2 eventually yielded 301 matched participants.

5.3.3 Normality of Data Set

In order to make meaningful deductions from multivariate analysis, it is statistically prudent to perform an assessment of the normality of the data available (Tabachnick et al., 2007). This can be done by observing the effects of skewness and kurtosis of the variables involved in the study. Schumacker and Lomax (2004) have defined kurtosis as the flatness (referred to as *platykurtic*) or the peakness (also referred to as *leptokurtic*) of the distribution against the normal distribution curve; the normal curve is as well referred to as *mesokurtic*. Skewness measures the presence or lack of symmetry of data distribution. For data to be considered normally distributed, the skewness and kurtosis values must be less than ± 3 (Kline, 2005; Pyzdeck, 2003). When the distribution is negatively skewed, it means that most of the scores fall above the mean; in the case of positive skewness, most of the scores fall below the mean score (Kline, 2005).

For large samples (i.e., 200+ cases), the skewness does not make a significant impact in the analysis; at the same time, kurtosis is capable of resulting in underestimation of the variance, but this occurrence is also made non-significant when there are large samples (Tabacknick et al., 2007). The Kolmogorov-Smirnov test of kurtosis and skewness was found appropriate (Pallant, 2011), and it was used to test for the skewness and kurtosis of the data in both Time 1 and Time 2 of the data collection process. For this study, the normality of latent variables was measured using indices from skewness and kurtosis outputs. According to Kline (2005), skewness statistics greater than 3.0 and kurtosis values more than 10 are considered problematic. Table 5.4 shows the skewness and kurtosis values (in bold), which all appear appropriate despite the large samples for this study.

Table 5. 4 Measurement of Skewness and Kurtosis

	wfcT1	fwcT1	idbT1	odbT1	jeT1	eeT1	wfcT2	fwcT2	idbT2	odbT2	jeT2	eeT2
N	301	301	301	301	301	301	301	301	301	301	301	301
Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean	3.86	2.41	1.62	1.42	3.93	3.22	4.39	2.84	2.12	2.05	4.01	3.74
Median	4.00	2.00	1.33	1.25	4.00	3.11	4.50	2.50	2.00	1.75	4.00	3.78
Mode	1.00	1.00	1.00	1.00	4.00	1.00	6.00	2.00 ^a	1.00	1.00	4.00	4.33
SD	1.76	1.45	.71	.64	1.55	1.50	1.70	1.38	.92	.96	1.30	1.50
Skewness	.023	1.26	1.93	2.62	.04	.37	-.29	.96	.87	.77	.01	.01
Kurtosis	-1.07	.98	4.05	7.29	-.68	-.76	-1.04	.46	.20	-.36	-.39	-.90
Minimum	1.00	.84	.98	.98	1.00	1.00	1.00	1.00	1.00	.99	1.00	1.00
Maximum	7.00	7.00	4.67	4.38	7.00	7.00	7.00	7.00	4.83	4.63	7.00	7.00

a. Multiple modes exist. The smallest value is shown

wfcT1= work-to-family conflict in Time 1; fwcT1= family-to-work conflict in Time 1; idbT1= interpersonal deviance in Time 1; odbT1= organisational deviant behaviour in Time 1; jeT1= job embeddedness in Time 1; eeT1= emotional exhaustion in Time 1; wfcT2= work-to-family conflict in Time 2; fwcT2= family-to-work conflict in Time 2; idbT2= interpersonal deviance in Time 2; odbT2= organisational deviant behaviour in Time 2; jeT2= job embeddedness in Time 2; eeT2= emotional exhaustion in Time 2.; SD= standard deviation

Source: Field data, 2019

5.4 Statistical Analyses

Data were analysed using the Statistical Package for the Social Sciences (SPSS, version 20.0). This was used basically to test the initial reliability of the individual constructs as well as the means, standard deviations, correlations and descriptive statistics. It was also used in the paired samples t-test, independent samples t-test and in the moderation analysis in obtaining estimates and plotting the interaction graph. The correlation analysis was also performed using the SPSS (version 20.0). For confirmatory factor analyses to test the model fit at each step, the Structural Equation Modeling (SEM) using the Analysis of Moment Structures (AMOS, version 20.0) was used (Byrne, 2010). SEM is a strong and robust multivariate analysis technique, and it is used in specifying two main models – the measurement model and the structural model. In the measurement model, each construct, with its cluster of observed variables, is validated by assessing the relationship between such hypothetical latent constructs and the respective latent variables. Through path analysis (Kaplan, 2000), the second step of SEM is performed (i.e., fitting the structural model) by measuring how significant the relationships are between the respective latent variables. Confirmatory Factor Analysis (CFA) is done to validate the measurement model, and this CFA is used to minimize measurement error through the testing of multiple indicators on each latent variable while at the same time providing superior visualization of the model, offered by the graphical modeling interface (Kline, 2005).

Structural Equation Modeling is considered a more robust statistical approach in a study of this nature because it has a distinct advantage of statistically testing the hypothesized models to determine if they are or are not fit for a given data set (Hair et al., 2010). SEM also allows for analyzing multiple regressions simultaneously, and it gives coefficients of the direct and indirect path effects of the variables. As compared to the traditional regression where only one criterion can be tested at a time (Kline, 2005), SEM can handle several mediators and moderators at any time (Byrne, 2010; Kline, 2005).

Three fundamental reasons underpinned the use of SEM in this research. First, SEM allows complex or seemingly sophisticated phenomena to be tested and modeled statistically. For basic correlation or regression, only a limited number of variables are utilized, and these are not able to help understand deeply, complex and sophisticated theories (Schumacker & Lomax, 2010). Secondly, instead of separately treating statistical analysis and measurement error, SEM clearly takes into account measurement error when analyzing data (Schumacker & Lomax, 2010). Thirdly, it is possible to simultaneously estimate a number of hypothesized relationships instead of doing the individual estimates, thereby making more accurate the estimated coefficients.

The measurement model in SEM is hinged on theory, and it is tested with the confirmatory factor analysis (CFA) as a way of testing the validity of the constructs for which the latent variables represent. The six constructs forming the latent variables in this study are: work-to-family conflict (predictor), family-to-work conflict (predictor), interpersonal deviant behaviour (outcome), organisational deviant behaviour (outcome), emotional exhaustion (mediator), and job embeddedness (moderator). A researcher can go ahead with hypothesis testing once validity and reliability are achieved through the CFA. The structural model therefore assesses the relationships that exist between and among the respective constructs at the same time rather than examining them individually. In SEM, there are two main and distinct steps involved in model-building – measurement model and structural model (Hair et al., 2010; Kline, 2005; Schumacker & Lomax, 2004).

The structural model, with its validity and reliability, are obtained through rigorous estimates from the measurement model in the CFA. The latent variables were individually examined to ensure that they are internally and externally consistent (Anderson, Gerbing, & Hunter, 1987; Garver & Mentzer, 1999). Goodness-of-fit indices were recorded and validity measures undertaken. The next step was to analyse the structural model, which involved the

interrelationships among the various constructs (or latent variables) in the model. The combination of the measurement model and structural model gives an overarching model that can further be used to infer causal relations between and among the latent variables, devoid of measurement error (Newman, Vance, & Moneyham, 2010).

5.5 Item Parceling

Models were tested in order to determine their fit, and one of the approaches in dealing with models that did not fit was to delete the indicator or observed variables that do not have significant loading on the construct, a process referred to as model trimming (Hair et al., 2010). Since this study used a panel longitudinal design, it was thought prudent to retain the observed variables for each construct in each time (Time 1 and Time 2) in the model. Item parceling was therefore performed.

Item parcels, also referred to as testlet (Thompson & Melancon, 1996) or miniscale (Prats, 1990), refer to indicator or observed variables that are as a result of a simple sum or average (or mean) of several conceptually similar or psychometrically unidimensional items, used to assess the same latent variable or construct (Alhija & Wisenbaker, 2006). In the initial confirmatory factor analysis for the data obtained for this study, there was the need to eliminate some indicator variables on all latent variables in order to achieve a model fit for Time 1. However, for Time 2, all the indicator variables were retained and the model fit was attained. Since the study utilized a nonexperimental panel longitudinal design for which reason it was theoretically and conceptually necessary to keep and match responses from both times, item parceling was done. This involved the combination of item-level responses (Hall, Snell, & Foust, 1999) and then aggregating them into three or four parcels. These were then used as indicators in the context of structural equation modelling so that there was a match in the Time 1 and Time 2 items for analyses.

Usually, the increase in the number of indicators results in a decrease in the value of the fit indices (Alhija & Wisenberger, 2006; Anderson & Gerbing, 1984; Williams & Holahan, 1994) because of implicit contamination of shared secondary influences that eventually hinder overall model fit. Thus, parceling using composite-level indicators result in more reliable and normally distributed data. This informed the need for parceling by using three to four indicators per construct or latent variable instead of larger numbers. Table 5.5 shows the reliability coefficients after the item parceling was done as well as the number of parcels created for each latent variable. The standard regression weight for each observed variable of a latent variable was used in determining the items that needed to be parceled. The least and highest scores were paired and averaged to form a parcel. Eventually three parcels were created for all but the organisational deviance scale which had four parcels.

Table 5. 5 Reliability Scores After Item Parceling

Scale	No. of parcels	Time 1 α	Time 2 α
Work-to-family conflict	3	0.91	0.92
Family-to-work conflict	3	0.87	0.86
Interpersonal deviance	3	0.84	0.86
Organisational deviance	4	0.92	0.89
Emotional exhaustion	3	0.93	0.93
Job embeddedness	3	0.88	0.85

Source: Field data (2019)

Following the strong reliability coefficients after the item parceling, the model fit measures and model validity measures were calculated. In order to test the fit of the structural model, a confirmatory factor analysis was done on the variables of study by using AMOS 16.0 (Byrne, 2010). This application makes use of maximum-likelihood estimation (MLE) to test if a model fit in relation to the data, by providing computed estimates of the model fit.

5.6 Confirmatory Factor Analysis

For all the study variables, a confirmatory factor analysis was carried out using AMOS 16.0 (Byrne, 2010) to test the fit of the measurement model. The maximum-likelihood estimation (MLE) is used in the AMOS programme to assess model fit by providing indices of the model fit. The statistical estimates that were used were: chi-square (χ^2), and chi-square/df (χ^2/df). The following alternative fit indices were also applied: root mean square error of approximation (RMSEA), comparative fit index (CFI), and standardised root mean squared residual (SRMR). Hu and Bentler (1999) proposed cut-off points, summarized in the table below (Table 5.6):

Table 5. 6 Recommended Cut-Off Points by Hu and Bentler (1999)

Measure	Terrible	Acceptable	Excellent
$\chi^2/d.f.$	> 5	> 3	> 1
CFI	<0.90	<0.95	>0.95
SRMR	>0.10	>0.08	<0.08
RMSEA	>0.08	>0.06	<0.06
PClose	<0.01	<0.05	>0.05

$\chi^2/d.f.$: Minimum discrepancy (chi-square) divided by degrees of freedom; RMSEA: Root Mean Square Error of Approximation; CFI: Comparative Fit Index; PCLOSE: p of Close Fit; SRMR: Standardised Root Mean Square Residual

Source: Field data (2019)

According to Hu and Bentler (1999), cut-offs that are close to or less than .08 for SRMR, greater or equal to .95 for CFI and less than .06 for RMSEA indicate adequate fit. In the case of RMSEA, some other researchers (eg., Browne & Cudeck, 1993; MacCallum, Widaman, Zhang, & Hong, 1999) have noted that values equal to or less than .05 indicate a good fit, and higher values (i.e., .08 to .1) show a rather mediocre fit, while values higher than .1 are indicative of poor model fit. Although the most frequently used fit measure is the likelihood chi-square (χ^2) test, some scholars (eg., Byrne, 2010; Kline, 2005; Williams, Vandenberg, &

Edwards, 2009) are of the view that in the case of large samples, the likelihood chi-square (χ^2) should be interpreted with caution. The rule of thumb, however, is that the χ^2/df value should preferably be 2 to 3, though 2 to 5 is also considered acceptable (Hair et al., 2010).

The output values generated from the confirmatory factor analyses were assessed to ensure construct validity, which included the examination of factor loading to see if they were significant and in the direction as predicted and also had minimum factor loading of .03 (Brown, 2006). For discriminant validity of latent variables, the size of the factor correlations were checked to ensure that they were not greater than or equal to .80 as a way of dealing with multicollinearity (Brown, 2006; Kline, 2005).

5.7 Confirmatory Factor Analysis and Convergence Validity

The tables for model validity measures and the model fit indices were generated using Gaskin and Lim's (2016) plugin in AMOS. There were done for Time 1 and Time 2. Tables 5.7, 5.8, 5.9, and 5.10 provide summaries of the respective validity measures and model fit indices.

Table 5. 7 Model fit measures for Time One (after item parceling)

Measure	Estimate	Threshold	Interpretation
χ^2	273.960	--	--
d.f.	134	--	--
χ^2/df	2.044	Between 1 and 3	Excellent
CFI	0.967	>0.95	Excellent
SRMR	0.040	<0.08	Excellent
RMSEA	0.059	<0.06	Excellent
PClose	0.069	>0.05	Excellent

Source: Field data (2019)

Three phases of convergence validity have been defined by Fornell and Larcker (1981): first, the factor loadings on each measure must be greater than or equal to .5 (Argyris & Schon,

1997); second, each construct must have a Cronbach's alpha that is greater than or equal to .7 (Nunnally & Bernstein, 1994); third, the average variance extracted (AVE) must be greater than or equal to .50 (Segars, 1997). An inspection of Table 5.8 and Table 5.10 show that all the factor loadings, Cronbach's alpha and AVE values all meet the recommended thresholds, meaning that the construct convergence validity of the model is adequate.

Table 5. 8 Convergence Validity Estimates for Time 1

Construct	Indicators	Factor Loading	C.R.	AVE	MaxR(H)
WFC_T1	WFC_2	.863	.911	.774	.928
	WFC_13	.941			
	WFC_45	.831			
FWC_T1	FWC_2	.859	.877	.706	.893
	FWC_13	.898			
	FWC_45	.757			
IDB_T1	IDB_13	.888	.857	.669	.882
	IDB_24	.859			
	IDB_56	.693			
ODB_T1	ODB_51	.866	.917	.735	.918
	ODB_28	.871			
	ODB_37	.842			
	ODB_46	.850			
EE_T1	EE_167	.878	.934	.824	.939
	EE_394	.906			
	EE_582	.939			
JE_T1	JE_31	.822	.880	.711	.883
	JE_24	.871			
	JE_567	.836			

Note: WFC (work-to-family conflict); FWC (family-to-work conflict); IDB (interpersonal deviance); EE (emotional exhaustion); JE (job embeddedness); ODB (organisational deviance); T1 (Time 1)

Source: Field data (2019)

From the indices shown in the above tables (Table 5.7 and Table 5.8), the fit measures show that the model is adequately fit, and this suggests that the data is adequately represented by the model, and that the model quality can be accepted.

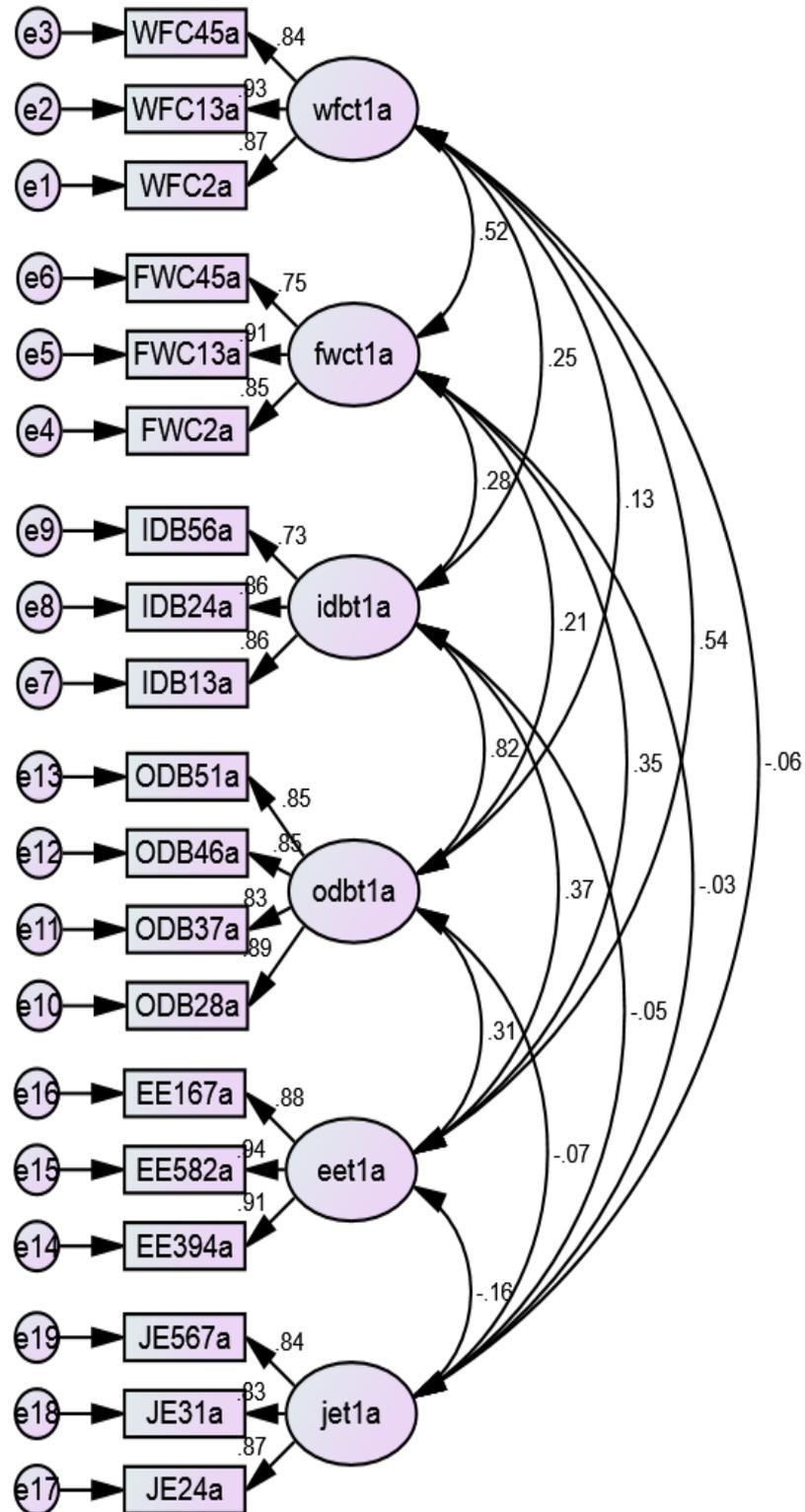


Figure 5. 1 Final Measurement Model (CFA) Showing Standardised Loadings for Time 1

Source: SEM Analysis from Field Data

Table 5. 9 Model fit measures for Time Two (after item parceling)

Measure	Estimate	Threshold	Interpretation
χ^2	187.723	--	--
d.f.	137	--	--
χ^2/df	1.370	Between 1 and 3	Excellent
CFI	0.986	>0.95	Excellent
SRMR	0.034	<0.08	Excellent
RMSEA	0.035	<0.06	Excellent
PClose	0.982	>0.05	Excellent

Source: Field data (2019)

Table 5. 10 Convergence Validity Estimates for Time 2

Construct	Indicators	Factor Loading	C.R.	AVE	MaxR(H)
WFC_T2	WFC_2	.865	.917	.787	.940
	WFC_13	.955			
	WFC_45	.837			
FWC_T2	FWC_2	.813	.863	.678	.867
	FWC_45	.822			
	FWC_13	.835			
IDB_T2	IDB_13	.827	.856	.665	.859
	IDB_24	.778			
	IDB_56	.840			
ODB_T2	ODB_28	.832	.894	.679	.896
	ODB_37	.856			
	ODB_46	.797			
	ODB_51	.810			
JE_T2	JE_24	.841	.852	.658	.855
	JE_31	.802			
	JE_567	.791			
EE_T2	EE_394	.908	.934	.826	.935
	EE_582	.916			
	EE_167	.902			

Note 1: WFC (work-to-family conflict); FWC (family-to-work conflict); IDB (interpersonal deviance); EE (emotional exhaustion); JE (job embeddedness); ODB (organisational deviance).

Note 2: The individual numbers after the underscore for each construct represent the indicators combined during the item parceling. [Source: Field data (2019)]

From the indices shown in the above tables (Table 5.9), the fit measures show that the model is adequately fit, and this suggests that the data is adequately represented by the model, and that the model quality can be accepted.

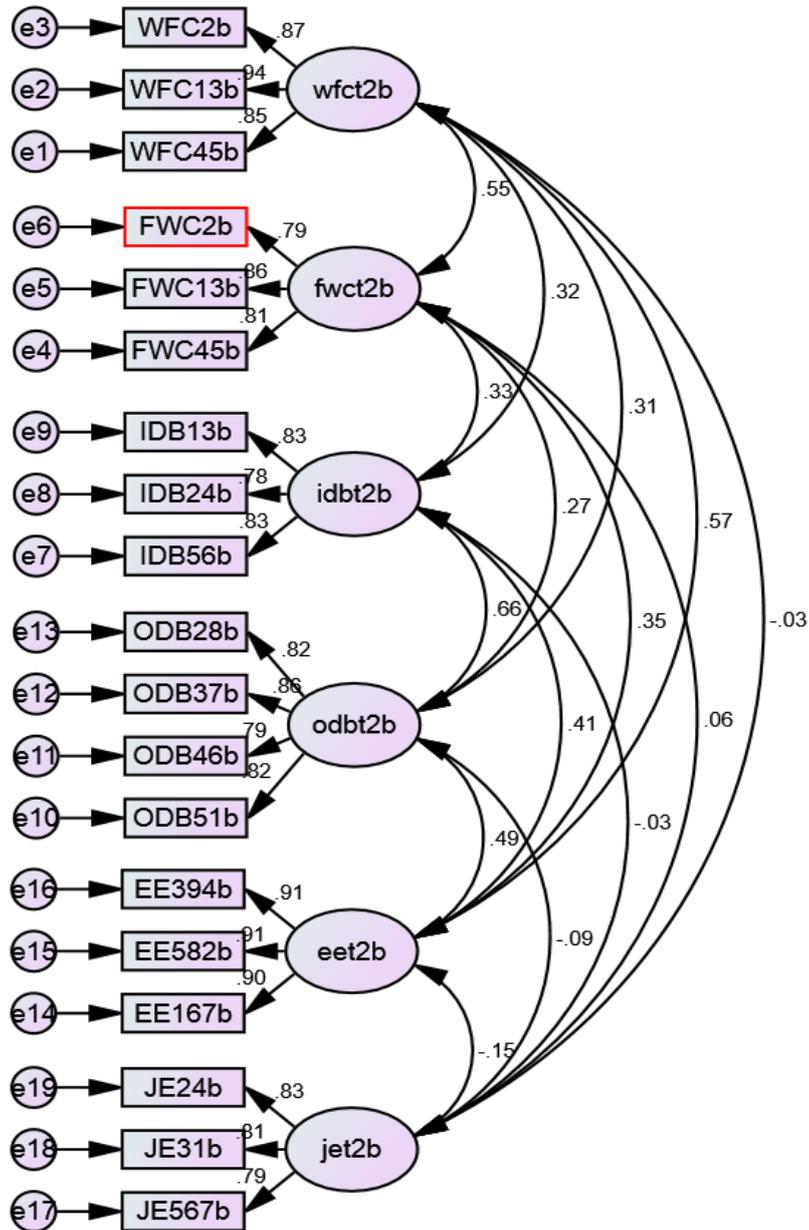


Figure 5. 2 Final Measurement Model (CFA) Showing Standardised Loadings for Time 2

Source: SEM Analysis from Field Data

5.8 Bivariate Correlation Within and Across Time

In Time 1, all paired constructs were significantly correlated with each other positively and significantly. Job embeddedness had non-significant correlation with other constructs except

emotional exhaustion, which it had a significant negative correlation with ($r = -.15, p < .05$). In Time 2, it is observed that job embeddedness was only significantly correlated with job embeddedness in Time 1 ($r = .74, p < .05$). In fact, all constructs had significantly positive and significant autocorrelations in Time 1 and Time 2. Thus, work-to-family conflict ($r = .73, p < .05$), family-to-work conflict ($r = .74, p < .05$), interpersonal deviant behaviour ($r = .58, p < .05$), organisational deviant behaviour ($r = .46, p < .05$) and emotional exhaustion ($r = .74, p < .05$). Apart from significantly correlating positively with its corresponding construct in Time 1, all other correlations were not significant for job embeddedness in Time 2. Job embeddedness in Time 2 was negatively correlated with interpersonal deviant behaviour in Time 1 ($r = -.03, p > .05$), organisational deviant behaviour in Time 1 ($r = .02, p > .05$), emotional exhaustion in Time 1 ($r = -.11, p > .05$), work-to-family conflict in Time 2 ($r = .02, p > .05$), interpersonal deviant behaviour in Time 2 ($r = .03, p > .05$), and organisational deviant behaviour ($r = -.03, p > .05$). All other constructs in Time 1 and Time 2 were positive yet non-significant.

Note (for Table 5.11 below): *WFC_T1= work-to-family conflict in Time 1; WFC_T2= work-to-family conflict in Time 2; FWC_T1= family-to-work conflict in Time 1; FWC_T2= family-to-work conflict in Time 2; IDB_T1= interpersonal deviant behaviour in Time 1; IDB_T2= interpersonal deviant behaviour in Time 2; ODB_T1= organisational deviant behaviour in Time 1; ODB_T2= organisational deviant behaviour in Time 2; EE_T1= emotional exhaustion in Time 1; EE_T2= emotional exhaustion in Time 2; JE_T1= job embeddedness in Time 1; JE_T2= job embeddedness in Time 2*

Table 5. 11 Correlation Matrix of Variables and Constructs Within and Across Time

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1. Ownership	1															
2. Gender	-.18**	1														
3. Age	.30**	.03	1													
4. Marital Status	.19**	-.06	.45**	1												
5. WFC_T1	.10	-.08	.10	.10	1											
6. FWC_T1	.13*	.01	.002	.06	.46**	1										
7. IDB_T1	-.01	.08	.11	.11	.25**	.26**	1									
8. ODB_T1	-.01	.12*	.12*	.15*	.12*	.19**	.74**	1								
9. JE_T1	.12*	.05	.11	.01	-.05	-.03	-.05	-.07	1							
10. EE_T1	-.03	.05	.01	.02	.50**	.32**	.34**	.29**	-.15**	1						
11. WFC_T2	.14*	-.04	.08	.06	.73**	.38**	.21**	.14*	-.03	.41**	1					
12. FWC_T2	.09	.02	.01	.04	.32**	.74**	.21**	.19**	.009	.25**	.49**	1				
13. IDB_T2	-.02	-.002	-.02	.04	.15*	.17**	.58**	.41**	-.002	.18**	.29**	.29**	1			
14. ODB_T2	.04	-.03	-.02	.05	.07	.11	.36**	.46**	-.08	.17**	.28**	.23**	.58**	1		
15. JE_T2	.08	.02	.10	-.04	.01	.02	-.03	-.02	.74**	-.11	-.02	.05	-.03	-.08	1	
16. EE_T2	.02	.01	-.07	-.04	.41**	.28**	.25**	.22**	-.17**	.74**	.54**	.31**	.36**	.44**	-.14*	1

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Field data (2019)

5.9 Baseline Structural Model for Time 1

Before performing mediation analysis, it is suggested that a significant correlation should exist among all three constructs (Hair et al., 2010). In theory the work of the mediating construct is to facilitate the relationship between the other two constructs in the model. Mediation is therefore reported when an intervening variable (mediator) explains the causal relationship between two other variables (Shrout & Bolger, 2002). A complete mediation results when the mediating construct fully explains the relationship between the two main constructs; it is partial mediation when the two main constructs are still significant in the presence of the mediating variable (Hair et al., 2010). The mediation analyses used the bootstrapping approach (Shrout & Bolger, 2002) in the AMOS software, which is considered robust because of its ability to detect skewness in a sampling distribution so that it is not away from zero (0). Five thousand (5000) bootstrap samples were used. Bootstrapping validates multivariate models by estimating models for subsamples after drawing large numbers of such subsamples. Afterwards values for parameter estimates are determined by calculating the mean of each estimated coefficient across all subsample models (Mooney & Duval, 1993; Hair et al., 2010).

5.9.1 Direct and Mediation Structural Model for Time 1

Based on available empirical evidence and theory, the estimated structural models developed are presented. Assessing the structural model helps to determine the relationships specified in theory are supported by the data for the research (Cobb, 2007). Figure 5.3 shows the path diagram without the mediator construct while Figure 5.4 shows the mediational model.

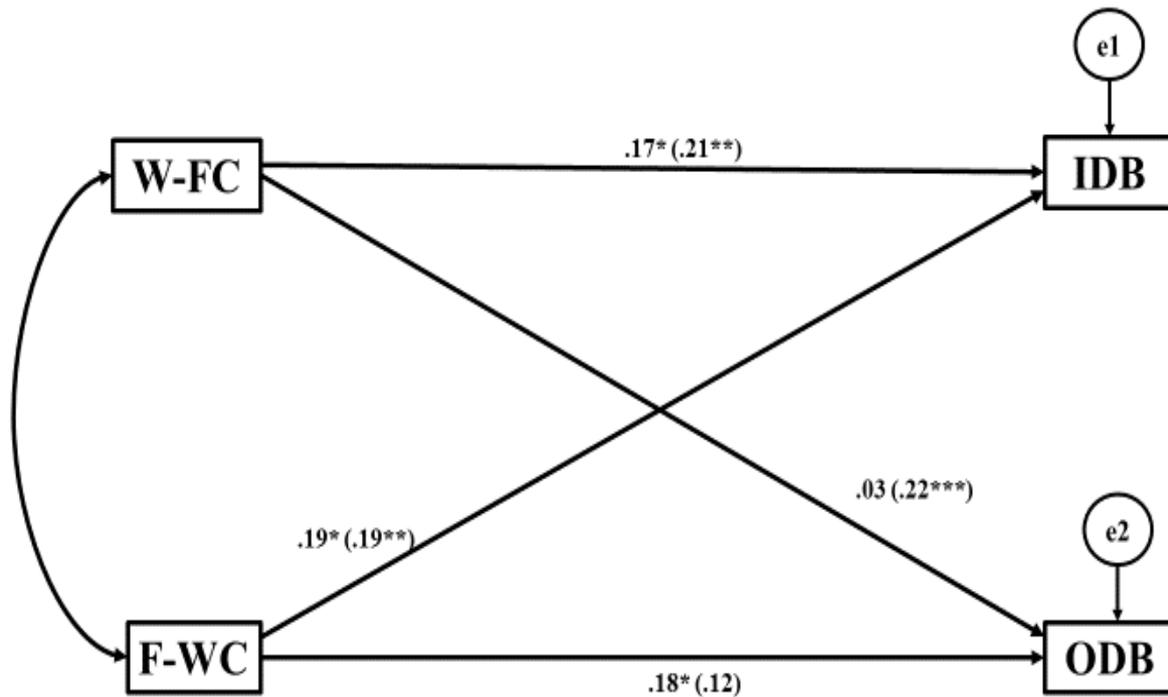


Figure 5. 3 Structural Model for Direct Predictor-Outcome Estimates

Source: SEM Analysis for Field Data

Notes:

- $*=p<.05$; $**=p<.01$; $***=p<.001$
- Estimates for Time 1 in Figure 5.3 are shown outside the brackets while estimates for Time 2 are in brackets;
- Demographic variables are included in model. See Appendix for full structural model

Table 5. 12 Regression Weights Direct Relationships in Time 1

Measure	Indicators	Estimate	S.E.	C.R.	P
WFC_T1	IDB_T1	.167	.025	2.681	.007
	ODB_T1	.030	.023	.472	.637
FWC_T1	IDB_T1	.185	.031	2.986	.003
	ODB_T1	.181	.028	2.859	.004

Note: WFC (work-to-family conflict); FWC (family-to-work conflict); IDB (interpersonal deviant behaviour); ODB (organisational deviant behaviour); T1 (Time 1)

Source: SEM output from field data (2019)

With $\chi^2=208.36$, d.f.=95, $\chi^2/df=2.19$, CFI=.96, SRMR=.04, RMSEA=.06, and PClose=.033, the model was adequately fit as the fit measures are in line with the recommended thresholds (see also Table 5.7 for model fit measures for Time 1 after item parceling).

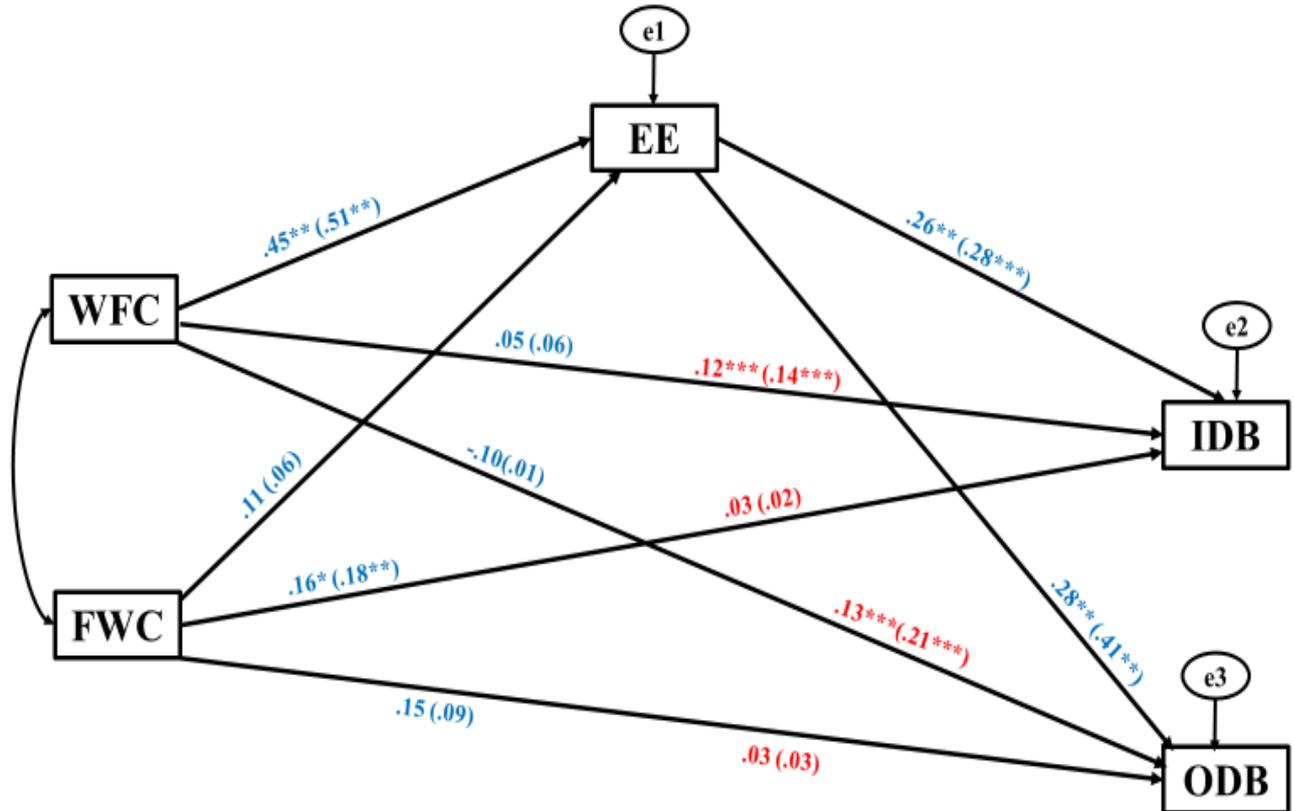


Figure 5. 4 Structural Model for Mediation (Emotional Exhaustion as Mediator)

Notes:

- *= $p < .05$; **= $p < .01$; ***= $p < .001$
- Demographic variables (controls) are included in model. See Appendix for full structural model
- Time 1 estimates outside bracket; Time 2 estimates indicated in brackets;
- Indirect effects are summarised in Table 5.12;
- Indirect effects in the model (Figure 5.4) are in **RED** font; direct effects in **BLUE** font

After the introduction of the mediating variable in Time 1, the following model fit indices were found: With $\chi^2= 257.35$, d.f.= 141, $\chi^2/df= 1.825$, CFI= .969, SRMR= .039, RMSEA =.052, and PClose= .0334, the model was adequately fit as the fit measures are in line with the recommended thresholds.

Table 5. 13 Standardised Direct and Indirect Effects (Bootstrapped)

Hypothesis	Direct Effect	Indirect Effect	Comment
W-FC→EE→IDB (Hypothesis 3a)	.05 (n.s.) .06 (n.s.)	.12*** .14***	Full Mediation in both Times
W-FC→EE→ODB (Hypothesis 3b)	-.10 (n.s.) .01 (n.s.)	.13*** .21***	Full Mediation in both Times
F-WC→EE→IDB (Hypothesis 3c)	.16* .18**	.03 (n.s.) .02 (n.s.)	No mediation in both Times
F-WC→EE→ODB (Hypothesis 3d)	.15 (n.s.) .09 (n.s.)	.03 (n.s.) .03 (n.s.)	No mediation in both Times

Source: SEM Analysis from Field Data

Note: Time 2 estimates in **BOLD** font; *= $p < .05$; ***= $p < .001$; n.s. = “not significant”

Table 5. 14 Regression Weights for Mediation Analysis in Time 1

Measure	Indicators	Estimate	S.E.	C.R.	P
WFC_T1	EE_T1	.448	.048	7.982	***
	IDB_T1	.048	.027	.715	.474
	ODB_T1	-.101	.024	-1.493	.135
FWC_T1	EE_T1	.111	.058	1.972	.049
	ODB_T1	.149	.030	2.570	.010
	IDB_T1	.156	.027	2.415	.016
EE_T1	IDB_T1	.256	.029	4.202	***
	ODB_T1	.283	.027	4.537	***

Note: WFC (work-to-family conflict); FWC (family-to-work conflict); EE (Emotional exhaustion); IDB (interpersonal deviant behaviour); ODB (organisational deviant behaviour); T1 (Time 1)

Source: Field data (2019)

The estimates in Table 5.13 above show that the model was adequately fit as the fit measures are in line with the recommended thresholds (see also Table 5.6)

5.10 Baseline Structural Model for Time 2

The findings from cross-sectional mediation analysis for Time 2 are presented as follows:

5.10.1 Direct and Mediation Structural Model for Time 2

Based on available empirical evidence and theory, the estimated structural model developed are presented. Assessing the structural model helps to determine the relationships specified in theory are supported by the data for the research (Cobb, 2007). Figure 5.3 shows the path diagram without the mediator while Figure 5.4 above shows the mediational model.

The model fit indices for direct relationship in Time 2 showed the following: With $\chi^2=140.514$, d.f.= 95, $\chi^2/df= 1.479$, CFI= .982, SRMR= .031, RMSEA= .040, and PClose= .885, the model was adequately fit as the fit measures are in line with the recommended thresholds.

Table 5. 15 Regression Weights Direct Relationships in Time 2

Measure	Indicators	Estimate	S.E.	C.R.	P
WFC_T2	IDB_T2	.206	.034	3.284	.001
	ODB_T2	.224	.036	3.522	***
FWC_T2	IDB_T2	.194	.042	3.109	.002
	ODB_T2	.117	.044	1.858	.063

Note: WFC (work-to-family conflict); FWC (family-to-work conflict); IDB (interpersonal deviant behaviour); ODB (organisational deviant behaviour); T2 (Time 2)

Source: SEM output from field data (2019)

When the mediating variable was introduced in Time 2, the model fit indices showed the following results: With $\chi^2=141.788$, d.f.= 94, $\chi^2/df= 1.505$, CFI=.986, SRMR=.032, RMSEA=.041, and PClose=.854, the model was adequately fit as the fit measures are in line with the recommended thresholds.

The estimates in Table 5.14 show that the model was adequately fit as the fit measures are in line with the recommended thresholds (see also Table 5.6).

Table 5. 16 Regression Weights for Mediation Analysis in Time 2

Measure	Indicators	Estimate	S.E.	C.R.	P
WFC_T2	EE_T2	.506	.049	9.068	***
	IDB_T2	.061	.037	.895	.371
	ODB_T2	.010	.038	.156	.876
FWC_T2	EE_T2	.062	.061	1.104	.270
	ODB_T2	.094	.041	1.585	.113
	IDB_T2	.178	.040	2.936	.003
EE_T2	IDB_T2	.277	.038	4.455	***
	ODB_T2	.409	.039	6.735	***

Note: WFC (work-to-family conflict); FWC (family-to-work conflict); EE (emotional exhaustion); IDB (interpersonal deviant behaviour); ODB (organisational deviance); T2 (Time 2)

Source: SEM output from field data (2019)

5.11 Direct Path Hypothesised Relationships

The following hypotheses examine the direct path relationship between the dependent and independent variables without the effect of the mediator. Dummy variables (gender, age, marital status and bank ownership) were controlled in the analysis.

H1a: Work-to-family conflict will significantly predict interpersonal deviant behaviour positively.

This hypothesis sought to assess the influence of work-to-family conflict has on interpersonal deviant behaviour of employees in banks in Ghana. The overall structural model as seen in Figure 5.3 shows that work-to-family conflict in Time 1 ($\beta=.17^*$, $p<.05$) and Time 2 ($\beta=.21^{**}$, $p<.01$) significantly predicted interpersonal deviant behaviour. The standardised regression weights suggest a positive relationship such that as work-to-family conflict increases, there is a respective corresponding increase in employee involvement in interpersonal deviant

behaviours significantly. *Hypothesis 1a* is therefore confirmed by the data. Since the positive effects were significant in both Time 1 and Time 2, it shows that to a greater degree, there is consistent evidence that when employees experience increasing levels of work-to-family conflict, they are also likely to be engaged in interpersonal deviance although the estimate in Time 2 was higher than in Time 1.

H1b: Work-to-family conflict will significantly predict organisational deviant behaviour positively.

This second hypothesis sought to assess the degree to which work-to-family conflict predicts organisational deviant behaviour of employees in banks in Ghana. The overall structural model as seen in Figure 5.3 shows that work-to-family conflict in Time 1 does not significantly predict organisational deviant behaviour ($\beta=.03$, $p>.05$), but in Time 2, work-to-family conflict significantly predicted organisational deviant behaviour ($\beta=.22$, $p<.001$). Holding other factors constant, the result shows that high levels of work-to-family conflict are associated with high levels of organisational deviance. This relationship is however not statistically significant in Time 1. Again, holding all factors constant in Time 2, the standardised positive regression weight of $\beta=.22$ suggests that when work-to-family conflict increases, organisational deviant behaviour also increases, and this is statistically significant. The positive relationship suggests that as levels of one variable increase, so do levels of the other variable. *Hypothesis 1b* is supported by data in Time 2 but not in Time 1.

H1c: Family-to-work conflict will significantly impact interpersonal deviant behaviour positively.

The third hypothesis sought to assess the impact of family-to-work conflict on interpersonal deviant behaviour of employees in banks in Ghana. The overall structural model as seen in Figure 5.3 shows that family-to-work conflict in Time 1 significantly predicts organisational

deviant behaviour ($\beta=.19$, $p<.05$). In Time 2 too, family-to-work conflict significantly predicted interpersonal deviant behaviour ($\beta=.19$, $p<.01$). Holding other factors constant, the standardised regression weight of $\beta=.19$ in Time 1 suggests that when family-to-work conflict increases, a significant increase also results in interpersonal deviant behaviour. Again, holding all factors constant in Time 2, the standardised regression weight of $\beta=.19$ suggests that when family-to-work conflict increases, there is also significant increase in levels of interpersonal deviant behaviour. The data in Time 1 and Time 2 therefore support *hypothesis 1c*.

H1d: Family-to-work conflict will significantly impact organisational deviant behaviour positively.

The fourth hypothesis sought to assess the extent to which family-to-work conflict results in organisational deviant behaviour among employees in banks in Ghana. The overall structural model as seen in Figure 5.3 shows that family-to-work conflict in Time 1 significantly predicts organisational deviant behaviour ($\beta=.18$, $p<.05$). In Time 2, however, family-to-work conflict did not significantly predict organisational deviant behaviour ($\beta=.12$, $p>.05$). Holding other factors constant, the standardised regression weight of $\beta=.18$ in Time 1 suggests that when family-to-work conflict increases, there is a corresponding significant increase in organisational deviant behaviour. Again, holding all factors constant in Time 2, the standardised regression weight of $\beta=.12$ suggests that when family-to-work conflict increases, there is also increase in organisational deviant behaviour, though not statistically significant. The data in Time 1 supports *hypothesis 1d* but not data in Time 2.

H2a: Emotional exhaustion will be positively correlated with work-to-family conflict.

The within- and across-time correlation matrix (Table 5.11) revealed a positive and significant correlation between work-to-family conflict and emotional exhaustion, meaning that a unit increase or decrease in work-to-family conflict results in a corresponding increase or decrease

respectively, in emotional exhaustion. Specifically, from the data, work-to-family conflict and emotional exhaustion in Time 1 yielded $r=.50$ and $r=.54$ in Time 2, both significant at 1%. Work-to-family conflict in Time 1 was also positively and significantly correlated with emotional exhaustion in Time 2 ($r=.41$, $p<.01$). *Hypothesis 2a* that states that emotional exhaustion significantly correlates with work-to-family conflict is therefore confirmed by the data in Time 1 and Time 2.

H2b: Emotional exhaustion will be positively and significantly correlated with family-to-work conflict.

This hypothesis sought to statistically ascertain the relationship between family-to-work conflict and emotional exhaustion within and across time. The correlation matrix (Table 5.11) showed that in Time 1 and Time 2, and across time, there was a positive and significant correlation between family-to-work conflict and emotional exhaustion, meaning that a unit increase or decrease in the experience of family-to-work conflict had a corresponding increase or decrease respectively, in the experience of emotional exhaustion. Specifically, family-to-work conflict and emotional exhaustion in Time 1 yielded $r=.32$ and $r=.31$ in Time 2, all significant at 1%. Across time, family-to-work conflict in Time 1 was positively correlated with emotional exhaustion in Time 2 ($r=.28$, $p<.01$). *Hypothesis 2b* is also confirmed by the data. Hypothesis 2b is supported by data in Time 1 and Time 2.

5.12 Hypothesised Mediation Relationships

H3a: Emotional exhaustion will mediate the relationship between work-to-family conflict and interpersonal deviant behaviour

H3b: Emotional exhaustion will mediate the relationship between work-to-family conflict and organisational deviant behaviour

H3c: Emotional exhaustion will mediate the relationship between family-to-work conflict and interpersonal deviant behaviour

H3d: Emotional exhaustion will mediate the relationship between family-to-work conflict and organisational deviant behaviour

H3e: Over time, emotional exhaustion will partially mediate the relationship between work-to-family conflict and workplace deviant behaviours

H3f: Over time, emotional exhaustion will partially mediate the relationship between family-to-work conflict and workplace deviant behaviours

The bootstrapped standardised direct and indirect estimates from the mediation analyses were used in the interpretation of results.

In Time 1, work-to-family conflict significantly predicted emotional exhaustion ($\beta=.45$, $p<.01$), and emotional exhaustion also significantly predicted both interpersonal deviant behaviour ($\beta=.26$, $p<.01$) and organisational deviant behaviour ($\beta=.28$, $p<.01$). Also in Time 2, work-to-family conflict significantly predicted emotional exhaustion ($\beta=.51$, $p<.01$), with same emotional exhaustion also significantly predicting interpersonal deviance ($\beta=.28$, $p<.01$) and organisational deviant behaviour ($\beta=.41$, $p<.01$) [see Figure 5.4].

The introduction of the mediator (emotional exhaustion) in the relationship between work-to-family conflict and interpersonal deviant behaviour saw a significant indirect effect in Time 1 ($\beta=.12$, $p<.001$ from non-significant direct effect of $\beta=.05$, $p>.05$) and Time 2 ($\beta=.14$, $p<.001$ from non-significant direct effect of $\beta=.06$, $p>.05$). The results show that emotional exhaustion fully mediates the relationship between work-to-family conflict and interpersonal deviant behaviour among bank employees in both Times. *Hypothesis 3a* is therefore confirmed by the data in both Time 1 and Time 2, and this reveals consistency in the nature of the relationships.

The introduction of the mediator (emotional exhaustion) in the relationship between work-to-family conflict and organisational deviant behaviour saw a significant indirect effect in Time 1 ($\beta=.13$, $p<.001$ from non-significant direct effect of $\beta=1.10$, $p>.05$) and Time 2 ($\beta=.21$, $p<.001$ from non-significant direct effect of $\beta=.01$, $p>.05$). The results show that emotional exhaustion fully mediates the relationship between work-to-family conflict and organisational deviant behaviour among bank employees in both Times. *Hypothesis 3b* is therefore confirmed by the data in both Time 1 and Time 2, thereby showing some consistency in the nature of the relationships.

One of the conditions for conducting a mediation analysis is that the independent variable must significantly predict the mediating variable (Hair et al., 2010). Inspecting the results of analysis for the relationship between family-to-work conflict and both interpersonal deviant behaviour and organisational deviant behaviour in Time 1 and Time 2, it is observed that in all four cases, there was no statistically significant relationship between family-to-work conflict (which is the independent variable) and emotional exhaustion (which is the mediating variable) [see Figure 5.4]. The data in Time 1 and Time 2 do not support *hypothesis 3c* and *hypothesis 3d*.

5.13 Paired Samples t-test

Earlier analysis showed that some of the significant mediation relationships found were in Time 2. Thus, before proceeding to the longitudinal mediation, paired samples t-test were conducted to check if the mean scores for each construct was significantly different from the mean scores of corresponding constructs in each time (Time 1 and Time 2). Table 5.17 below shows the results of the analysis. Work-to-family conflict ($t= -7.15$, $p< .05$), family-to-work conflict ($t= -7.15$, $p< .05$), interpersonal deviant behaviour ($t= -11.23$, $p< .05$), organisational deviant behaviour ($t= -12.56$, $p< .05$), and emotional exhaustion ($t= -8.23$, $p< .05$) recorded significant differences in mean scores such that the mean scores in Time 2 were significantly higher than

the mean scores in Time 1. Only job embeddedness ($t = -1.33, p > .05$) did not record a significant difference in Time 1 and Time 2 mean scores for each construct.

Table 5. 17 Paired Samples Statistics

		Mean	N	d.f.	SD	t-test
Pair 1	WFC_T1	3.8648	301	300	1.764	-7.148*
	WFC_T2	4.3898	301	300	1.695	
Pair 2	FWC_T1	2.4114	301	300	1.447	-7.151*
	FWC_T2	2.8350	301	300	1.377	
Pair 3	IDB_T1	1.6233	301	300	.712	-11.228*
	IDB_T2	2.1229	301	300	.918	
Pair 4	ODB_T1	1.4193	301	300	.639	-12.563*
	ODB_T2	2.0540	301	300	.960	
Pair 5	EE_T1	3.2185	301	300	1.501	-8.226*
	EE_T2	3.7353	301	300	1.495	
Pair 6	JE_T1	3.9260	301	300	1.546	-1.333
	JE_T2	4.0074	301	300	1.302	

Note: * $p < .05$; WFC= work-to-family conflict; FWC= family-to-work conflict; IDB= interpersonal deviant behaviour; ODB= organisational deviant behaviour; EE= emotional exhaustion; JE = job embeddedness; d.f.=degree of freedom; SD= standard deviation; T1=Time 1; T2=Time 2

Source: Field data (2019)

5.14 Analysis of Longitudinal Mediation

Cole and Maxwell (2003) have suggested five steps to be used when testing mediational effect with longitudinal data in SEM. They however noted that not all the steps are to be followed in every research design. The steps involve:

- i. Testing the measurement model, preceded by carefully selecting multiple measures related to each construct;
- ii. Test of equivalence, involving the test for existence of variables that are not measured but potentially impinge on the mediational causal model;

- iii. Test of added components. That is, testing to check if causal processes not anticipated exist in the mediational model;
- iv. Test of omitted paths, which involves testing the assumptions of stationarity;
- v. Estimating the direct and indirect effects.

They further advanced that for research designs with less than three waves of data, steps 1, 2, and 5 are recommended. Thus, all the steps are followed when there are at least three waves of data. In addition, unstandardised data are recommended as standardised data often yield parameter estimates that are inaccurate, in addition to inaccurate goodness-of-fit indices and standard errors (Steiger, 2002; Willett, Singer, & Martin, 1998). Since this study used only two waves of data, steps 1, 2, and 5 are followed.

In step 5 which involves the estimation of the direct and indirect effects, another set of four steps are to be observed as follows:

- Estimate the total effect of X_1 on Y_T
- Estimate the overall indirect effect (with mediator)
- Estimate overall direct effect (without mediator)
- Test for statistical significance

These steps, according to Cole and Maxwell (2003), are methodological guidelines or goals, recognizing that not every researcher will be able to implement all of such procedures in their studies. They further acknowledged that statistical tests for overall direct and indirect effects have not yet been developed, and that the tests for direct effects described by Baron and Kenny (1986) and Sobel (1982) in cross-sectional studies do not extend to multiwave designs. However, going by the approach suggested by Cole and Maxwell (2003), reasonable and sufficient analyses are done to estimate the longitudinal mediation effect. In the case of cross-sectional data, Baron and Kenny (1986) indicated that for mediation to be complete, c' (i.e.,

the path of X and Y in the presence of the mediator) should equal zero. In the case of longitudinal data analyses, in order to conclude that there is overall direct effect of X_1 on Y_T , all paths must be zero (i.e., no single path must be nonzero), with the assumption that x and y are nonzero.

For two-wave longitudinal data, it is not possible to examine full mediation but only partial mediation, and this can be said to occur (i.e., the partial mediation) when all paths in the hypothesised mediated relations are significant. It is therefore not possible to test whether the relationship between the exogenous variable (in this study: work-to-family conflict and family-to-work conflict) and endogenous variable (in this study: interpersonal deviant behaviour and organisational deviant behaviour) are fully mediated by the mediating construct or variable (in this study: emotional exhaustion) (Taris & Kompier, 2006). A weakness in the Baron and Kenny (1986) approach is that it does not draw on longitudinal data. It rather relies on one-phase or cross-sectional data, subjecting it, therefore, to challenges. The steps they suggested in conducting mediation analysis are: First, the independent variable (X) must significantly predict the dependent variable (Y), represented in the path as c ; second, the independent variable (X) must significantly predict the mediating variable (M), represented in the path as a ; third, the mediating variable (M) must significantly predict the dependent variable (Y), represented in the path as b ; finally, in the presence of the mediating variable (M), the direct effect of the independent variable on the dependent variable (represented as c') must reduce relative to c . The causal steps approach suggested by Baron and Kenny (1986) suffers from lower power as compared to alternative approaches suggested by MacKinnon (1994) and MacKinnon, Lockwood, Hoffman, West and Sheets (2002).

One of such key challenges in the approach of Baron and Kenny (1986) is that mediation in cross-sectional data primarily involves three variables that can be rearranged in sequences of six. The research design in such a study cannot help in identifying causal

sequences that are plausible and those that are not plausible (Taris & Kompier, 2003). As a result, researchers often test or examine only one causal sequence that is consistent with the theory being tested, while the other possible sequences are omitted. This approach often renders cross-sectional mediation analysis problematic because when conducting research, the idea is to find something new. It is therefore not justified to assume a priori that one causal order is applicable while the others do not, therefore blocking the opportunity to examine other potential causal links. Again, in organisational studies, it is recognized that concepts are related to each other mutually, therefore relationships that exist among variables are not regarded as w one-way street (de Lange, Taris, Kompier, Houtman, & Bongers, 2005; Zapf, Dormann, & Frese, 1996). This set of argument lends credence to the fact that in theory, not only one causal order applies; there could be other causal links, which is a weak point in conducting mediation analysis using cross-sectional data. Longitudinal data therefore provides a more robust and reasonable means of approaching mediational analyses.

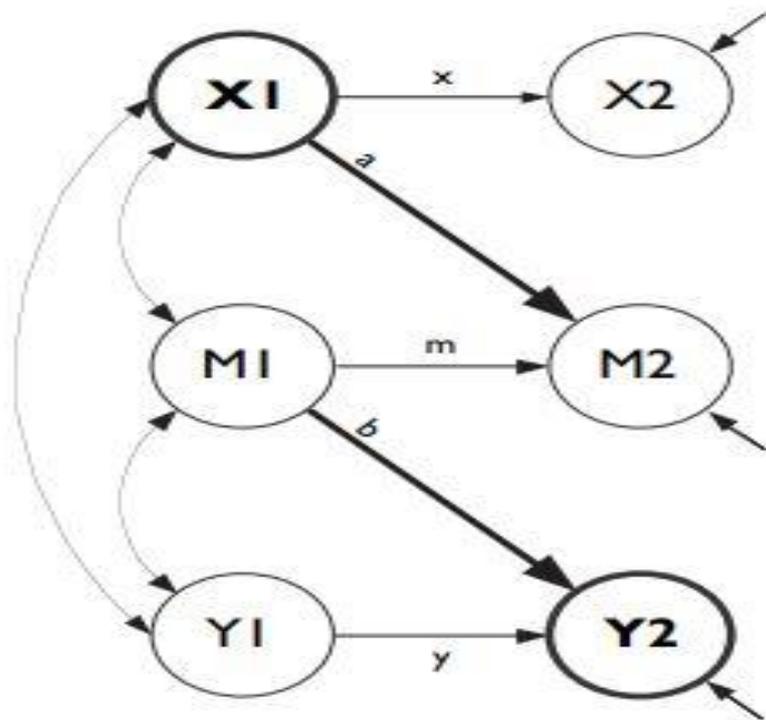


Figure 5. 5 Cole and Maxwell's (2003) Two-Wave Longitudinal Mediation Model

Note: X=predictor variable/construct; M=mediating variable/construct; Y=outcome variable; 1=Time 1; 2=Time 2 [Source: Cole and Maxwell (2003)]

Considering that panel data was used in this study, the panel strategy for testing mediation can be shortened conveniently by using only two waves (Cole & Maxwell, 2003). Little et al. (2007) have noted that "... employing a two-wave design has an added potential benefit in that it permits the researcher to experimentally manipulate M to strengthen causal inferences with regard to the M→Y effect" (p.362).

Little, Preacher, Selig and Card (2007) have suggested a two-wave panel model for testing mediation hypotheses which has been adopted for the current study. The assumption underlying this model is stationarity (Kenny, 1979), which holds that "the degree to which one set of variables produces change in another set remains the same over time" (Cole & Maxwell, 2003, p.560). The stationarity assumption is a necessary condition in two-wave longitudinal studies (Dijkmans, Kerkhof, Buyukcan-Tetik, & Beukeboom, 2015). Therefore, going by the Cole and Maxwell (2003) procedure, it is assumed that the mediating construct (i.e., emotional exhaustion), is constant over time, thereby making it possible to test for longitudinal mediation in the two-wave panel per the design of this study.

Overall, using the procedure allowed the researcher to test whether work-to-family conflict in Time 1 and family-to-work-conflict in Time 1 predicted emotional exhaustion in Time 2, and whether emotional exhaustion in Time 1 predicted interpersonal deviant behaviour in Time 2 and organisational deviant behaviour in Time 2, above and beyond the autoregressive effects. The autoregressive effects are the paths that predict latent variables in Time 2 from their corresponding latent variables in Time 1. Figure 5.5 shows the model used in the longitudinal analysis, and it consists of the following: autoregressive paths (from one latent variable in Time 1 to corresponding latent variable in Time 2); the cross-time paths (i.e., from work-to-family conflict in Time 1 and family-to-work conflict in Time 1 to emotional exhaustion in Time 2, and from emotional exhaustion in Time 1 to interpersonal deviant behaviour in Time 2 and organisational deviant behaviour in Time 2); and correlations among

the five latent constructs within Time 1 and Time 2. The parcels used during the CFA were maintained for the longitudinal analyses.

The latent variables were covaried in Time 1, with their error terms being associated to each other in Time 2. For the corresponding indicators of the latent variables, their error terms were covaried across time. The model fit indices showed the following: With $\chi^2 = 601.227$, $d.f. = 416$, $\chi^2/df = 1.445$, $CFI = .979$, $SRMR = .039$, $RMSEA = .039$, and $PClose = .998$, the model was adequately fit as the fit measures are in line with the recommended thresholds. The conceptual model therefore showed a good fit with the data.

Praskova, Hood and Creed (2014), using the approach by Cole and Maxwell (2003), developed the three-step approach, which is adapted in this study as follows [see Table 5.18].

- i. Test the cross-lagged relation between the predictors (work-to-family conflict and family-to-work conflict) at T1 and the outcome variables (interpersonal deviant behaviour and organisational deviant behaviour) at T2 without paths to the mediators.
- ii. Assess the cross-lagged relations between the predictors (work-to-family conflict and family-to-work conflict) at T1 and the mediator (emotional exhaustion) at T2.
- iii. Assess the cross-lagged relation between the mediator (emotional exhaustion) at T1 and the outcomes (interpersonal deviant behaviour and organisational deviant behaviour) at T2.

Table 5. 18 Regression Weights for Longitudinal Analysis

			Estimate	S.E.	C.R.	P
Autocorrelations						
WFC_T1	→	WFC_T2	.701	.038	18.461	***
FWC_T1	→	FWC_T2	.701	.037	18.847	***
EE_T1	→	EE_T2	.732	.039	18.794	***
IDB_T1	→	IDB_T2	.743	.061	12.226	***
ODB_T1	→	ODB_T2	.687	.077	8.910	***
Step 1						
WFC_T1	→	IDB_T2	.043	.033	1.295	.195
WFC_T1	→	ODB_T2	.017	.035	.484	.628
FWC_T1	→	IDB_T2	.084	.041	2.075	.038
FWC_T1	→	ODB_T2	.061	.043	1.426	.154
Step 2						
WFC_T1	→	EE_T2	.304	.050	6.084	***
FWC_T1	→	EE_T2	.118	.061	1.927	.054
Step 3						
EE_T1	→	IDB_T2	.112	.035	3.235	.001
EE_T1	→	ODB_T2	.107	.036	2.941	.003

Source: Field data, 2019

5.15 Mediation Models

In order to ascertain whether emotional exhaustion mediated the relationship between:

- i. Work-to-family conflict and organisational deviant behaviour
- ii. Work-to-family conflict and interpersonal deviant behaviour
- iii. Family-to-work conflict and interpersonal deviant behaviour
- iv. Family-to-work conflict and organisational deviant behaviour,

an assessment was first made of the direct effect of the predictors (i.e., work-to-family conflict and family-to-work conflict) in Time 1 on the outcome variables (i.e., interpersonal deviant behaviour and organisational deviant behaviour) in Time 2 by omitting the paths to the

mediator (Step 1). This causal model demonstrated good fit statistics and showed that only family-to-work conflict in Time 1 had a direct, significant and positive effect on interpersonal deviant behaviour in Time 2 ($\beta=.08, p<.05$). The other direct effects did not show a significant effect relationship.

Further in Step 2, a test was conducted to ascertain whether work-to-family conflict and family-to-work conflict in Time 1 significantly predicted the mediator (emotional exhaustion) in Time 2. In this model, it was found that only work-to-family conflict predicted emotional exhaustion in Time 2 positively and significantly ($\beta=.30, p<.001$). Family-to-work conflict therefore did not meet the criteria for inclusion in the longitudinal mediation model.

In Step 3, an assessment was made to check whether emotional exhaustion as mediator in Time 1 predicted the outcome variables in Time 2. The mediator in Time 1 was found to be positively and significantly predictive of the two outcome variables: interpersonal deviant behaviour ($\beta=.11, p<.01$) and organisational deviant behaviour ($\beta=.11, p<.01$).

The above analyses show that over time, emotional exhaustion mediated the effect of work-to-family conflict and both interpersonal deviant behaviour and organisational deviant behaviour. That is, changes in work-to-family conflict from Time 1 to Time 2 were associated with changes in emotional exhaustion from Time 1 to Time 2, which in turn, were associated with changes in interpersonal deviant behaviour and organisational deviant behaviour from Time 1 to Time 2. Multiplying the regression coefficient at Step 2 (work-to-family conflict in Time 1 to emotional exhaustion in Time 2) with the regression coefficient at Step 3 (emotional exhaustion in Time 1 to interpersonal deviant behaviour in Time 2 and organisational deviant behaviour in Time 2) showed that the *work-to-family conflict* → *emotional exhaustion* → *interpersonal deviant behaviour* mediation pathway (.30 x .11) accounted for 3% of the variance, which variance was same as the *work-to-family conflict* → *emotional*

exhaustion → *organisational deviant behaviour* mediation pathway (.30 x .11) that also accounted for 3% of the variance.

Hypothesis 3e, which states that: *Over time, emotional exhaustion will partially mediate the relationship between work-to-family conflict and both interpersonal deviant behaviour and organisational deviant behaviour*, is supported. Hypothesis 3f is not supported by the data.

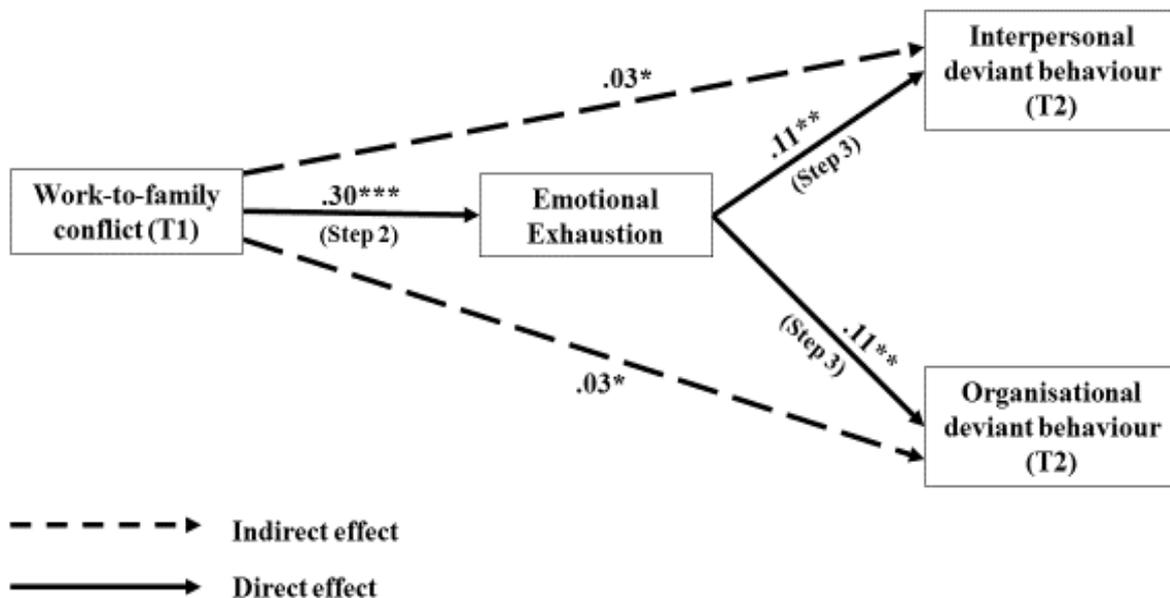


Figure 5. 6 Final Longitudinal Mediation Model

Note: *= $p < .05$; **= $p < .01$; ***= $p < .001$; T1=Time 1; T2=Time 2

5.16 Moderation Analysis

Moderation exists when the introduction of a third construct or variable changes the relationship between two constructs or variables that are related (Baron & Kenny, 1986). In this study, job embeddedness as a moderator was introduced to test whether its presence would alter the relationship between the independent variables (i.e., work-to-family conflict and family-to-work conflict) and the dependent variables (i.e., interpersonal deviant behaviour and organisational behaviour) in both Time 1 and Time 2. Some authors have suggested that it is prudent to proceed with analyses of moderators when they do not have a significant relationship

with either the independent variable or the dependent variable, arguing that this lack of relationship helps to distinguish between moderators and mediators (Baron & Kenny, 1986; Cohen & Cohen, 1983; Gogineni, Alsup, & Gillespie, 1995). The mediator is expected to be related to both constructs (i.e., the predictor and outcome constructs) in the relationship being mediated. Inspecting the correlation matrix (Table 5.11), it is observed that the correlation between job embeddedness and both the independent variables and dependent variables within each time and even across time were not statistically significant, thereby theoretically affirming the requirement suggested by Baron and Kenny (1986), Cohen and Cohen (1983), and Gogineni et al. (1995).

In Time 1, the correlations between job embeddedness and the independent variables and dependent variables were as follows: work-to-family conflict ($r = -.05, p > .05$), family-to-work conflict ($r = -.03, p > .05$), interpersonal deviant behaviour ($r = -.05, p > .05$), organisational deviant behaviour ($r = -.07, p > .05$). The Time 2 correlations coefficients were as follows: work-to-family conflict ($r = -.02, p > .05$), family-to-work conflict ($r = .05, p > .05$), interpersonal deviant behaviour ($r = -.03, p > .05$), organisational deviant behaviour ($r = -.08, p > .05$) [see Table 5.11]. From the correlation coefficients, it is observed that the predictor and outcome constructs are negative in relation to job embeddedness, thereby affirming *hypotheses 4a* and *4b* which predicted a negative correlation between job embeddedness and interpersonal deviant behaviour (*hypothesis 4a*) and organisational deviant behaviour (*hypothesis 4b*). In line with the suggestion by Baron and Kenny (1986), Cohen and Cohen (1983) and Gogineni et al. (1995), the correlations were found not to be statistically significant.

The moderation hypotheses were tested by performing hierarchical regression analyses. The control variables (ownership, gender, age, and marital status) were entered in Model 1 and the independent variables (work-to-family conflict and family-to-work conflict) were entered in Model 2. Based on the results in Model 2, interpretations are made for the direct hypotheses.

The moderator variable (job embeddedness) was entered in Model 3, and the interactive terms in Model 4. This approach followed Covin et al.'s (2006) logic which made it possible to examine the actual impacts of the independent, moderator and control variables. Results in Model 4 which is the main moderation model, form the basis for interpretation of the moderated hypotheses. Before performing moderation analyses, products of centered scores of the moderator (job embeddedness) and the independent variables were computed in order to obtain the interactive terms: "job embeddedness X work-to-family conflict" and "job embeddedness X family-to-work conflict". Baron and Kenny (1986) have noted that the significance of the interaction term shows that the hypothesis for moderation is supported. In cases where there was significant moderation, the moderating effect was plotted.

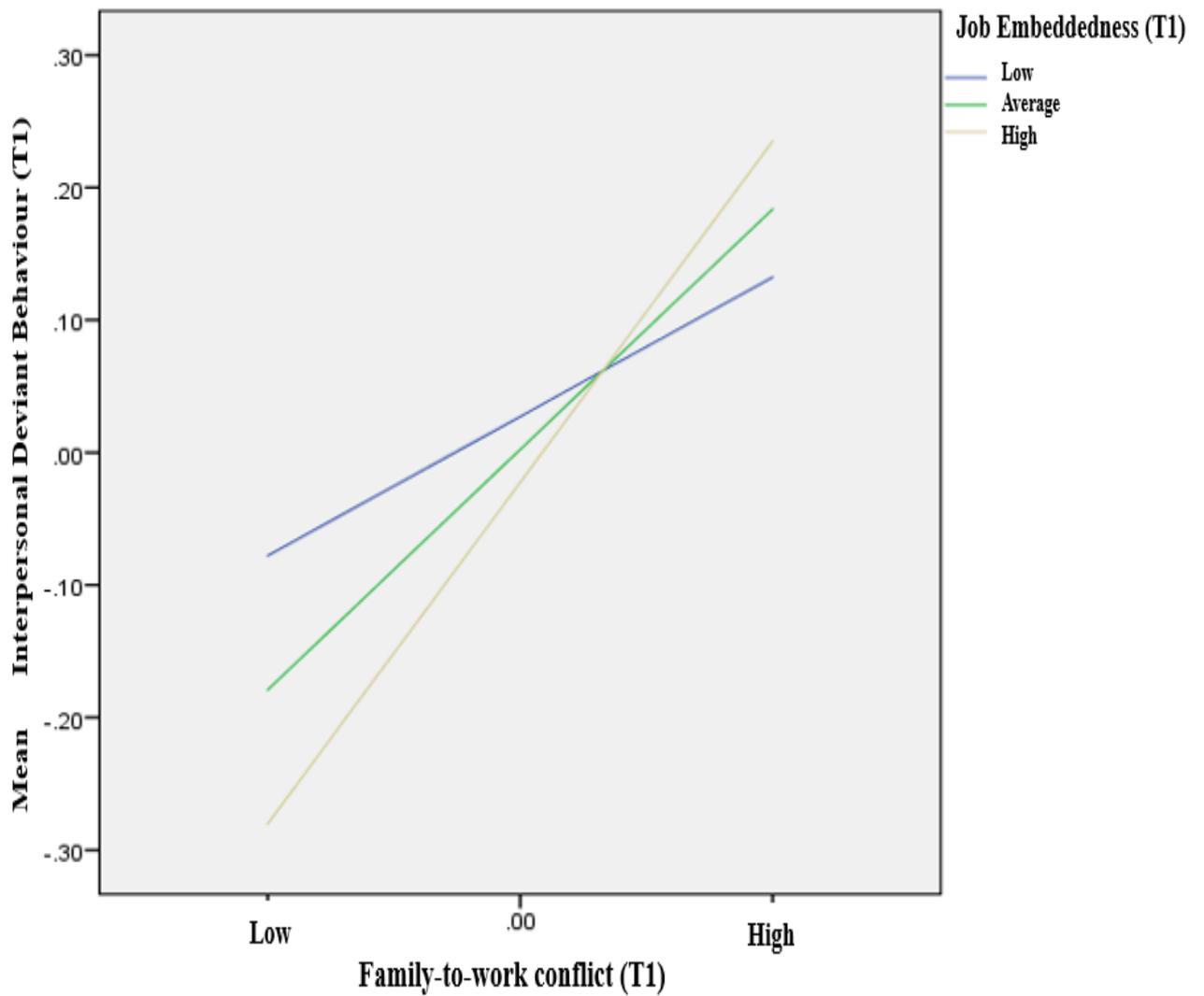


Figure 5. 7 Interactive Plot of family-to-work conflict, interpersonal deviant behaviour and job embeddedness

Table 5. 19 Hierarchical Linear Regression Predicting Interpersonal Deviant Behaviour in Time 1

	Model 1	Model 2	Model 3	Model 4
Ownership	-.051 (1.150)	-.103 (1.170)	-.096 (1.184)	-.093 (1.203)
Gender	.114 (1.048)	.120 (1.059)	.123 (1.063)	.111 (1.083)
Age	.066 (1.358)	.069 (1.374)	.072 (1.384)	.081 (1.396)
Marital Status	.091 (1.268)	.067 (1.274)	.065 (1.276)	.063 (1.307)
WFC_T1		.067* (1.305)	.066* (1.308)	.065 (1.324)
FWC_T1		.091** (1.303)	.091** (1.303)	.090 (1.303)
JE_T1			-.017 (1.031)	-.011 (1.043)
JE x WFC_T1				-.022 (1.556)
JE x FWC_T1				.047* (1.518)
R ²	0.024	0.113	0.114	0.129
Change in R ²	-	.089***	0.001	0.015
F-test	1.841	6.241***	5.404	4.790***

Notes: ***Significant at 0.1% (0.001); **significant at 1% (0.01); *significant at 5% (0.05) NB (1): VIF values are in parentheses; (2) unstandardized regression coefficient is reported in Model 4 (i.e. moderation model); JE=job embeddedness; WFC=work-to-family conflict; FWC=family-to-work conflict; T1=Time 1

Table 5. 20 Hierarchical Linear Regression Predicting Organisational Deviant Behaviour in Time 1

	Model 1	Model 2	Model 3	Model 4
Ownership	-.045 (1.150)	-.081 (1.170)	-.069 (1.184)	-.061 (1.203)
Gender	.154* (1.048)	.147 (1.059)	.153* (1.063)	.151 (1.088)
Age	.052 (1.358)	.060 (1.374)	.066 (1.384)	.073 (1.396)
Marital Status	.125 (1.268)	.112 (1.274)	.109 (1.276)	.102 (1.307)
WFC_T1		.011 (1.305)	.009 (1.308)	.010 (1.324)
FWC_T1		.080* (1.303)	.079* (1.303)	.079* (1.303)
JE_T1			-.032 (1.031)	-.028 (1.043)
JE x WFC_T1				-.021 (1.556)
JE x FWC_T1				.031 (1.518)
R ²	.041	.079	.085	.094
Change in R ²	-	.038**	.006	.009
F-test	3.187*	4.206***	3.878***	3.362**

Notes: ***Significant at 0.1% (0.001); **significant at 1% (0.01); *significant at 5% (0.05) NB (1): VIF values are in parentheses; (2) unstandardized regression coefficient is reported in Model 4 (i.e. moderation model); JE=job embeddedness; WFC=work-to-family conflict; FWC=family-to-work conflict; T1=Time 1

Table 5. 21 Hierarchical Linear Regression Predicting Interpersonal Deviant Behaviour in Time 2

	Model 1	Model 2	Model 3	Model 4
Ownership	-.031 (1.150)	-.116 (1.167)	-.112 (1.172)	-.105 (1.180)
Gender	.000 (1.048)	-.009 (1.052)	-.009 (1.052)	-.008 (1.057)
Age	-.043 (1.358)	-.043 (1.363)	-.039 (1.381)	-.035 (1.400)
Marital Status	.090 (1.268)	.073 (1.270)	.069 (1.283)	.065 (1.310)
WFC_T2		.111** (1.337)	.110** (1.343)	.111** (1.344)
FWC_T2		.129** (1.324)	.131** (1.331)	.126** (1.361)
JE_T2			-.020 (1.030)	-.019 (1.039)
JE x WFC_T2				-.017 (1.417)
JE x FWC_T2				.027 (1.412)
R ²	.004	.120	.121	.123
Change in R ²	-	.116***	.001	.003
F-test	.268	6.686	5.753	4.553

Notes: ***Significant at 0.1% (0.001); **significant at 1% (0.01); *significant at 5% (0.05) NB (1): VIF values are in parentheses; (2) unstandardized regression coefficient is reported in Model 4 (i.e. moderation model); JE=job embeddedness; WFC=work-to-family conflict; FWC=family-to-work conflict; T2=Time 2

Table 5. 22 Hierarchical Linear Regression Predicting Organisational Deviant Behaviour in Time 2

	Model 1	Model 2	Model 3	Model 4
Ownership	.073 (1.150)	-.004 (1.167)	.005 (1.172)	.022 (1.180)
Gender	-.024 (1.048)	-.026 (1.052)	-.023 (1.052)	-.016 (1.057)
Age	-.069 (1.358)	-.073 (1.363)	-.062 (1.381)	-.049 (1.400)
Marital Status	.108 (1.268)	.094 (1.270)	.082 (1.283)	.064 (1.310)
WFC_T2		.127 (1.337)	.124 (1.343)	.125 (1.344)
FWC_T2		.082 (1.324)	.086 (1.331)	.082 (1.361)
JE_T2			-.053 (1.030)	-.055 (1.039)
JE x wfcT2				-.045 (1.417)
JE x FWC_T2				.038 (1.412)
R ²	.007	.094	.099	.108
Change in R ²		.088***	.005	.009
F-test	.485	5.096***	4.609***	3.932***

*Notes: ***Significant at 0.1% (0.001); **significant at 1% (0.01); *significant at 5% (0.05) NB (1): VIF values are in parentheses; (2) unstandardized regression coefficient is reported in Model 4 (i.e. moderation model); JE=job embeddedness; WFC=work-to-family conflict; FWC=family-to-work conflict; T2=Time 2*

The moderating effect of job embeddedness in the relationship between work-family conflict (i.e., work-to-family conflict and family-to-work conflict) and interpersonal deviant behaviour in Time 1 and Time 2 was examined. The results are presented in the hierarchical linear regression output in Tables 5.19 and 5.21. In Time 1, the direct effects (Model 2) shows that both work-to-family conflict ($\beta=.07$, $p<.05$) and family-to-work conflict ($\beta=.09$, $p<.05$)

increase the incidence of interpersonal deviant behaviour. This finding is consistent in Time 2 such that again, both work-to-family conflict ($\beta=.11$, $p<.05$) and family-to-work conflict ($\beta=.13$, $p<.05$) increase interpersonal deviant behaviours of bank workers. For the moderating effect of job embeddedness in the relationship between work-to-family conflict and interpersonal behaviour, and between family-to-work conflict and interpersonal behaviour, results in Model 4 (Tables 5.19 and 5.21) were used. Results showed that by the introduction of the moderator, the direction of the relationship for work-to-family conflict changed from positive to negative (i.e, from $\beta=.07$, $p<.05$ to $\beta=-.02$, $p>.05$), and this negative effect was not significant. That is, the direct relationship showed that work-to-family conflict increased interpersonal deviant behaviour but job embeddedness in the relationship reduced the impact of work-to-family conflict on interpersonal deviant behaviour but was not statistically significant at .05. There was however a significant moderation effect of job embeddedness in the family-to-work conflict-interpersonal deviant behaviour relationship and the direction is consistent as the direct relationship ($\beta=.05$, $p<.05$). This interactive effect was plotted (Figure 5.7), and it confirmed the moderation effect. The figure shows that job embeddedness enhances interpersonal deviance of bank workers who are high in the experience of family-to-work conflict.

Moderation analysis in Time 2 also showed that the direction of relationship between work-to-family conflict and interpersonal deviant behaviour changed when the moderating variable was introduced. That is, there was a positive-to-negative change (i.e., from $\beta=.11$, $p<.05$ to $\beta=-.02$, $p>.05$), meaning that job embeddedness minimized interpersonal deviant behaviour from work-to-family conflict. This is however not statistically significant, but the consistency in the results show that job embeddedness is a very critical factor in changing the nature of the relationship between work-to-family conflict and interpersonal deviant behaviour. Although family-to-work conflict continued to show an increase in interpersonal deviant

behaviour ($\beta=.03$, $p>.05$), it was not statistically significant and did not moderate the relationship between family-to-work conflict and interpersonal deviant behaviour in Time 2.

Another set of moderation analyses was done to examine the moderating effect of job embeddedness in the relationship between work-family conflict (work-to-family conflict and family-to-work conflict) and organisational deviant behaviour in Time 1 and Time 2. The hierarchical linear regression outputs are presented in Table 5.20 and Table 5.22. The direct relationships (Model 2) in Time 1 showed that only family-to-work conflict ($\beta=.08$, $p<.05$) significantly increased organisational deviant behaviour. Although work-to-family conflict also showed an increase in organisational deviant behaviour ($\beta=.01$, $p>.05$), it was not found to be statistically significant. In Time 2, however, both work-to-family conflict ($\beta=.13$, $p>.05$) and family-to-work conflict ($\beta=.08$, $p>.05$) increased the possibility of the occurrence of organisational deviant behaviour but were not statistically significant.

For the moderation analyses, it was found that in both Time 1 and Time 2, job embeddedness did not significantly moderate the relationship between work-to-family conflict and organisational deviant behaviour ($\beta= -.028$, $p>.05$ for Time 1; $\beta= -.045$, $p>.05$ for Time 2), and family-to-work conflict and organisational deviant behaviour ($\beta= .031$, $p>.05$ for Time 1; $\beta= .038$, $p>.05$ for Time 2). It is however important to note that with the introduction of the moderator (job embeddedness), the direction of the impact of work-to-family conflict on organisational deviant behaviour changed from positive to negative (i.e., from $\beta= .010$ to $\beta= -.021$ in Time 1; and from $\beta= .125$ to $\beta= -.045$ in Time 2), yet not statistically significant (see Table 5.20 and Table 5.22).

In conclusion, job embeddedness only significantly moderated the relationship between family-to-work conflict and interpersonal deviant behaviour in Time 1. *Hypothesis 5c* is therefore supported by the data while *hypotheses 5a*, *5b*, and *5d* are not supported by the data.

5.17 Independent Samples t-test

The researcher posited that male bank employees would differ significantly from their female employee counterparts in their experience of interpersonal deviant behaviours and organisational deviant behaviours. Apart from this, the analysis went further to examine the results obtained from their experience of work-to-family conflict and family-to-work conflict. Results are summarized in Table 5.23 presented as mean scores for each construct and time for male and female bank employees, the t-values, and the p-values.

Table 5. 23 Summary Independent Samples t-test Comparing Male and Female Bank Employees

	WFC_T1	WFC_T2	FWC_T1	FWC_T2	ODB_T1	ODB_T2	IDB_T1	IDB_T2
Female (N=177)	3.98	4.45	2.40	2.81	1.36	2.07	1.57	2.12
Male (N=124)	3.69	4.31	2.42	2.37	1.51	2.03	1.69	2.12
	t=1.43	t=.72	t=-.13	t=-.39	t=-1.95	t=.43	t=1.43	t=.03
	p=.15	p=.47	p=.89	p=.70	p=.05	p=.67	p=.17	p=.97

Note: T1=Time 1; T2=Time 2; WFC=work-to-family conflict; FWC=family-to-work conflict; ODB=organisational deviant behaviour; IDB=interpersonal deviant behaviour.

Table 5.23 above shows that the mean scores for each construct with respect to male and female bank employees were not found to be statistically significant as evidenced by the p-values which are greater than or equal to .05. Therefore, although slight differences exist in the mean scores, they are not sufficiently statistically significant so as to draw a conclusion of a significant difference.

5.18 Conclusion

This chapter began with a description of reliability scores of the data collection instruments. It continued with a discussion of the original Cronbach's alpha scores of the scales, the scores for

the data from Time 1 and Time 2, and the reliability scores after item parceling. These scores were all highly reliable as they met the threshold of 0.70 as recommended by Shemwell et al. (2015)

Demographic details of respondents ($N=301$) were presented next. Data screening procedures through identification of missing values/data, detection of outliers and normality tests were then conducted with supporting literature backing their appropriateness and interpretation. Statistical analyses were performed using statistical software including Analysis of Moment Structures (AMOS) version 20.0 for the Structural Equation Modeling (SEM) and the Statistical Package for the Social Sciences (SPSS) version 20.0. The SEM statistics were passed through SPSS at the first stage of data input and then loaded into AMOS, which was then further used for testing the measurement models and in the mediation analyses both within and across time. The SPSS was also used for the correlation analysis, moderation analysis, independent samples t-test and the paired samples t-test. It was again used in the plotting of the interaction graph in the moderation analysis.

In testing the hypotheses, the following were found:

Table 5. 24 Summary Hypotheses Outcomes

Hypothesis	Finding
H1a: Work-to-family conflict will significantly predict interpersonal deviant behaviour positively	Supported by data in Time 1 and Time 2
H1b: Work-to-family conflict will significantly predict organisational deviant behaviour positively	Supported by data in Time 2 but not in Time 1
H1c: Family-to-work conflict will significantly impact interpersonal deviant behaviour positively	Supported by data in both Time 1 and Time 2
H1d: Family-to-work conflict will significantly impact organisational deviant behaviour positively	Supported by data in Time 1 only

H2a: Emotional exhaustion will be positively and significantly correlated with work-to-family conflict Supported by data in Time 1 and Time 2

H2b: Emotional exhaustion will be positively and significantly correlated with family-to-work conflict Supported by data in Time 1 and Time 2

H3a: Emotional exhaustion will mediate the relationship between work-to-family conflict and interpersonal deviant behaviour Supported by data in Time 1 and Time 2; full mediation reported in both Times

H3b: Emotional exhaustion will mediate the relationship between work-to-family conflict and organisational deviant behaviour Supported by data in Time 1 and Time 2; full mediation reported in both Times

H3c: Emotional exhaustion will mediate the relationship between family-to-work conflict and interpersonal deviant behaviour Not supported by data in both Time 1 and Time 2

H3d: Emotional exhaustion will mediate the relationship between family-to-work conflict and organisational deviant behaviour Not supported by data in both Time 1 and Time 2

H3e: Over time, emotional exhaustion will partially mediate the relationship between work-to-family conflict and both interpersonal deviant behaviour and organisational deviant behaviour Supported by longitudinal data

H3f: Over time, emotional exhaustion will partially mediate the relationship between family-to-work conflict and both interpersonal deviant behaviour and organisational deviant behaviour Not supported by data

H4a: Job embeddedness will be negatively related with interpersonal deviant behaviour Confirmed by data in Time 1 and Time 2

H4b: Job embeddedness will be negatively related with interpersonal deviant behaviour Confirmed by data in Time 1 and Time 2

H5a: High job embeddedness will reduce the impact of work-to-family conflict on interpersonal deviant behaviour Not supported by data

H5b: High job embeddedness will minimize the impact of work-to-family conflict on organisational deviant behaviour Not supported by data

H5c: High job embeddedness will lower the effect of family-to-work conflict on interpersonal deviant behaviour Supported by data in Time 1

H5d: High job embeddedness will reduce the impact of family-to-work conflict on organisational deviant behaviour Not supported by data

Source: Analyses from data

The next chapter (i.e., Chapter Six), discusses the findings from the study in line with the empirical literature and relevant theories.

CHAPTER SIX

DISCUSSION OF RESULTS

6.0 Introduction

This study sought to contribute to knowledge by examining the role of emotional exhaustion and job embeddedness in the relationship between work-family conflict and workplace deviant behaviours. From previous studies reviewed so far, it is seen that the direct link between work-family conflict and workplace deviant behaviour is largely under researched, just as are studies mediating or moderating such relationships with emotional exhaustion or job embeddedness respectively. Also critical is the fact that most of the previous studies have largely focused on cross-sectional data, and in the case where there was an attempt to use longitudinal data, the same set of individuals (respondents) were not involved in successive studies.

Having analysed data that was successfully collected from respondents, this sixth chapter of the thesis discusses the findings from the analyses. The discussions consider the results obtained from the analyses and then examines each alongside reviewed literature – both empirical and theoretical. The research sought to assess the respective predictive relationships between the key constructs of the study: work-family conflict (made up of work-to-family conflict and family-to-work conflict); workplace deviant behaviour (made up of interpersonal deviance and organisational deviance); emotional exhaustion (which is the mediating construct); and job embeddedness (which is the moderating construct). The study further sought to examine the mediating role of emotional exhaustion in the relationship between work-family conflict and workplace deviance, with key focus on the longitudinal mediation effect. The role of job embeddedness as a moderator in the relationship between work-family conflict and workplace deviance was examined as well. In the presence of selected demographic variables, the study sought to ascertain how such demographic variables serve as

controls in the respective relationships. The findings from both individual times and longitudinal analyses are discussed.

6.1 Work-to-family Conflict and Deviant Behaviour

Hypothesis 1a sought to empirically test whether work-to-family conflict had a significant predictive effect on interpersonal deviant behaviour. Since data were collected in both Time 1 and Time 2, both cross-sectional analyses (separate analyses were conducted, each for Time 1 and Time 2) and longitudinal analyses were conducted. Results showed that work-to-family conflict in Time 1 significantly predicted interpersonal deviant behaviour in same time. Also, in Time 2, work-to-family conflict significantly predicted interpersonal deviant behaviours. This shows that increasing incidence or experience of work-to-family conflict leads to employees engaging in deviant behaviours directed at their colleagues at work, otherwise referred to as interpersonal deviance.

Again, in *hypothesis 1b* which sought to assess the degree to which work-to-family conflict predicts organisational deviant behaviour of bank employees, it was found that data in Time 2 supported the hypothesis but not in the case of Time 1 data. The variation in the level of significance for the analyses in Time 1 and Time 2 could be attributed to the different times for the collection of data, possibly influenced by the different emotional and psychological states of the respondents at each time. The first round of data collection was immediately after a major reform in the banking sector while the second round was about five or six months after the reforms, and so their emotional states at the time of completing the questionnaires possibly influenced their responses. Also, the differences in outcome in Time 1 and Time 2 suggests that the responses respondents provide in any research is usually defined by their present circumstance.

The results gave credence to an earlier study by Darrat et al. (2010) which showed that work-family conflict exhibited significant positive relationships with interpersonal deviant

behaviour and organisational deviant behaviour. They did not distinguish between family-to-work conflict and work-to-family conflict but used a composite five-item scale developed by Netemeyer et al. (1996) to assess interpersonal deviance, organisational deviance, and customer-directed deviance. In this study, it was observed that the link between work-to-family conflict and interpersonal deviant behaviour is positive, suggesting that an increase in levels of work-to-family conflict would have a correspondingly positive incidence in interpersonal behaviours. This is because an individual becomes psychologically drained from the experience of work-to-family conflict such that one is predisposed to engaging in a behaviour that hurts another work colleague physically or emotionally. Thus, if the employee who is experiencing conflict does not possess the requisite resources to contain and control resultant behaviours, other work colleagues eventually suffer negative emotional and behavioural transfer from the incumbent.

Hypotheses 1a is therefore confirmed by data in both Time 1 and Time 2 but *hypothesis 1b* is confirmed by data only in Time 2 but not in Time 1, thereby making *hypothesis 1b* being partially supported by the data. At this point a key question that comes up is how the same questionnaire with the same people at two different times would yield differences in levels of significance. This could be attributed to the time lag between the first and second rounds of data collection, and that probably, other events took place in the banks between the end of the first round of data collection and the beginning of the second round of data collection. The first round of data collection took place about two months after the deadline date for commercial banks to meet the new minimum capital requirement set by the Bank of Ghana (Bank of Ghana, 2018). It is therefore possible that the mood, anxiety and suspicions of the respondents made them respond the way they did because they were still not comfortable with the researcher although they were informed that it was an academic exercise. By the time of the second round

of data collection, they were relatively more comfortable and relaxed to complete the questionnaires.

What this therefore means is that the link between work-family conflict and workplace deviant behaviours may not necessarily be consistent among individuals because of other underlying factors that may not have been considered in the research process. Also, some perceptions, behaviours and attitudes change over varying degrees of time, and this could count as a possible reason for the differences seen in results in both times of data collection, especially in the case of work-to-family conflict-organisational deviance relationship. In spite of the differences, the study shows that when work-to-family conflict increases, employees equally engage in deviant behaviours.

6.2 Family-to-work Conflict and Deviant Behaviour

With respect to family-to-work conflict and interpersonal deviant behaviour and organisational deviant behaviour, it was observed that data in both Time 1 and Time 2 supported *hypothesis 1c* which sought to assess the impact of family-to-work conflict on interpersonal deviant behaviour of bank employees. *Hypothesis 1d*, focused on the extent to which family-to-work conflict predicts organisational deviant behaviour among bank employees. Data in Time 1 showed a significant prediction while data from Time 2 in the same measure did not support the hypothesis.

The work-family conflict composite measure used by Darrat et al. (2010) included elements of family-to-work conflict. In relation to interpersonal deviance, their study showed a significant relationship with the composite measure of work-family conflict, which is in line with *Hypothesis 1c* of this study, thereby supporting data from both Time 1 and Time 2. In the study by Ferguson et al. (2012), family-to-work conflict was linked with production deviance, which is a form of organisational deviance. Again, Darrat et al.'s (2010) study showed a significant positive relationship with organisational deviance. These two outcomes are in line

with *Hypothesis 1d*, and it is confirmed eventually by data in Time 1 but not in Time 2. *Hypothesis 1c* is therefore supported by data in Time 1 and Time 2 while only data in Time 1 supports *Hypothesis 1d*.

The regression weights were all positive for both “family-to-work conflict and interpersonal deviant behaviour” and “family-to-work conflict and organisational deviant behaviour”, thereby suggesting that an increase in levels of family-to-work conflict impacts deviant behaviours in the same direction. Therefore, in line with the health impairment process of the JD-R model (Demerouti et al., 2001), the conflicts arising from the demands from the family to the work domain eventually deplete employees’ mental and physical energies, such that they are unable to, for instance, arrive early to work, work conscientiously, or even relate cordially with their work colleagues.

Hypotheses 1a-1d were premised on studies conducted by Darrat et al. (2010) and Ferguson et al. (2012) in which they examined the relationship between work-family conflict and deviant behaviours. It was also premised on the JD-R model, with both work-to-family conflict and family-to-work conflict considered as job demands, and the deviant behaviours as consequences of the health impairment process of the JD-R model.

Darrat et al.’s (2010) study was undertaken among salespersons where the effect of work-family conflict was linked to three forms of deviance: interpersonal deviance, organisational deviance, and customer-directed deviance. They found that increased conflicts in the performance of work and family roles correspondingly led to an increase in the violation of organisational norms that also affected critical organisational outcomes. Ferguson et al.’s (2012) study, based on the crossover and spillover literature as well as Hobfoll’s (1989) Conservation of Resources Theory, examined work-family conflict and production deviance. They found that high levels of family-to-work conflict was associated with the incidence of production deviance, and that men were more likely than women to experience production

deviance. Also, there was a crossover effect of partner work-to-family conflict on the incumbent's production deviance. In this present study, work-family conflict (i.e., family-to-work conflict and work-to-family conflict) is linked to workplace deviant behaviours (i.e., interpersonal deviant behaviour and organisational deviant behaviour) through the mechanism of emotional exhaustion, which is examined under the strength and direction of job embeddedness.

6.3 Work-Family Conflict and Emotional Exhaustion

It was expected that once a bank employee experiences either family-to-work conflict or work-to-family conflict, their emotional strengths would become compromised, thereby making them correspondingly experience high levels of emotional exhaustion, as evidenced by the health impairment process of the JD-R model (Demerouti et al., 2001). A positive correlation was therefore expected. From the available data for this study, the results relating to work-to-family conflict revealed that that in Time 1, the correlation coefficient was positive and significant. A similar result was obtained for Time 2, thereby confirming a positive significant correlation between emotional exhaustion and work-to-family conflict. This therefore confirms *hypothesis 2a*, that high levels of work-to-family conflict result in high levels of emotional exhaustion among bank employees.

The results of the analyses for the correlation between family-to-work conflict and emotional exhaustion (*Hypothesis 2b*) showed a positive and significant relationship. In Time 1 and Time 2, the correlation coefficients were all significant, showing that the experience of family-to-work conflict by employees in banks also leads to high levels of emotional exhaustion across time. Put together, both work-to-family conflict and family-to-work conflict have positive and significant correlations with emotional exhaustion. This means that when employees experience high levels of conflict, whether emanating from the work or family

domains, there is a significant likelihood that their level of emotional exhaustion would also increase on such employees.

The estimates from the standardised direct effects in the regression model (see Figure 5.4; Table 5.13) showed that in Time 1, work-to-family conflict significantly predicted emotional exhaustion; Time 2 also recorded a significant predictive effect of work-to-family conflict on emotional exhaustion. This finding enhances the understanding about the relationship between work-to-family conflict and emotional exhaustion such that when employees experience work-to-family conflict, they are also very likely to experience emotional exhaustion significantly.

However, for both Time 1 and Time 2, it was found that family-to-work conflict did not significantly predict emotional exhaustion although the relationship was positive. Thus, although a significant bivariate correlation exists, the predictive effect is nonsignificant with respect to the family-to-work conflict and emotional exhaustion relationship. In other words, although an increase in family-to-work conflict could increase one's experience of emotional exhaustion, such relationship was not significant. In this case, a predictive relationship could not be established though a positive correlation exists.

Going by the stated *hypotheses 2a* and *2b*, the data for this study in Time 1 and Time 2 support *hypothesis 2a* but not *hypothesis 2b*. In the empirical studies reviewed, Yavas et al. (2008) found that both work-to-family conflict and family-to-work conflicts increase the level of emotional exhaustion experienced by frontline employees. This study is therefore consistent with one aspect of Yavas et al.'s (2008) study. Their study focused on only frontline employees who were in constant touch with customers or clients, and who were expected to exhibit a required nice behaviour even if their current emotions did not call for such nice behaviour. They also experienced additional emotional exhaustion from both work-to-family conflict and family-to-work conflict because their frequent encounters with customers exposed them to

even more difficult situations which exacerbated their job demands, hence increasing their levels of emotional exhaustion. The present study used bank employees and no specific distinction was made between those who were in frequent touch with customers (frontliners) and those in the back office. Therefore, the nature of work, depending on one's job description, could be one of the reasons why the frontline employees (in the study of Yavas et al. (2008)) experienced emotional exhaustion from both aspects of work-family conflict, while only one aspect was significant in the case of bank employees.

Karatepe (2013) also found that employees who were bombarded with excessive job demands and who were unable to manage the conflict arising from work and family, experienced emotional exhaustion and eventually performed poorly on their jobs. This finding also clearly fits into the general explanation of the JD-R model, thereby lending credence to the fact that the more job demands experienced by individuals in the performance of their jobs, the higher their chances of experiencing emotional exhaustion.

In the burnout syndrome (Yavas et al., 2008), emotional exhaustion is the initial stage, and it occurs when individuals are confronted with demands that overwhelm their energy and time. Such demands emerge from the work and family domains. Also, in line with the Role Theory (Merton, 1957) of work-family conflict, opposing pressures that arise as a result of participation in different roles by individuals, as captured in the definition by Greenhaus and Beutell (1985), precipitate a high likelihood of individuals experiencing emotional exhaustion as they try to satisfy the demands from both work and family domains. Thoits' (1991) Identity Theory holds that individuals handle multiple role identities and immerse themselves in sustaining such identities that are important to them. Because of their commitments to the multiple identities they hold and the quest to satisfy the demands of each identity, there is heightened emotional exhaustion.

Also, the Conservation of Resources Theory by Hobfoll (1989) holds that individuals at all times seek to acquire, maintain and preserve certain resources such as time and energy. In seeking to satisfy competing demands from work and family domains, some of these resources are lost. For instance, one may not be able to give the time required to perform a family-bound duty because that same time resource may be required to perform an equally important function at work. The same applies to energies that may be required to perform equally necessary tasks in both domains. The Conservation of Resources Theory (Hobfoll, 1989) therefore concludes that conflicts arising out of one's inability to effectively utilize the same resource in both domains, lead to emotional exhaustion.

This present study's findings are given further credence by the Role Theory (Merton, 1957), Identity Theory (Thoits, 1991) and the Conservation of Resources Theory (Shockley & Singla, 2011), as well as the JD-R model (Demerouti et al., 2001). The work of bank employees is considered to be mentally draining (George & Zakkariya, 2015; Joshi & Goyal, 2012). For instance, they are expected to be meticulous in handling transactions in order to ensure a balanced sheet; they deal with different kinds of customers (the nice ones and those who are rude and abusive) on a daily basis and they are expected to be nice even if the customers are rude; work long hours; and could be fired or prosecuted when they commit mistakes that are considered grave, and so they have to be constantly mentally alert even when physically tired.

6.4 The Mediating Role of Emotional Exhaustion (cross-sectional)

The mediating role of emotional exhaustion in the relationship between work-family conflict and deviant behaviours at the workplace was also examined. Cross-sectional mediation analyses were therefore conducted for both Time 1 and Time 2 of the data set. The outcome of work-to-family conflict and family-to-work conflict on the available resources of employees usually affects their thoughts, feelings and emotions (which is, emotional exhaustion), and eventually their behaviours (deviant behaviours, whether interpersonal or organisational

deviant behaviours). The discussions on *hypotheses 3a-e* are based on the Source Attribution Theory (Shockley & Singla, 2011) and the health impairment process of the JD-R model.

The results showed emotional exhaustion fully mediated the relationship between work-to-family conflict and both interpersonal deviant behaviour and organisational deviant behaviour in Time 1 and in Time 2. This means that in the present study, emotional exhaustion fully explains the relationship between work-to-family conflict and both interpersonal deviant behaviour and organisational deviant behaviour. Their engagement in deviant behaviours can be attributed to the increasing demands placed on them from the work domain, as evidenced by the Source Attribution Theory (Shockley & Singla, 2011) and the health impairment process of the JD-R model.

In the case of organisational deviant behaviour, results from the analyses showed that emotional exhaustion also fully mediated the relationship between work-to-family conflict and organisational deviant behaviour. In this instance, work-to-family conflict in itself leads to organisational deviant behaviour, but this relationship is also explained by the experience of emotional exhaustion which is a by-product of the work-to-family conflict already endured. Again, this is in line with the health impairment process of the Source Attribution Theory (Shockley & Singla, 2011) and the health impairment process of the JD-R model. The direct relationship between work-to-family conflict and organisational deviant behaviour was not significant but the introduction of the mediator saw a significant indirect effect, meaning that emotional exhaustion fully explains the relationship.

In line with the Source Attribution Theory, Judge et al. (2006) argued that dissatisfied employees were more likely to engage in deviant behaviours, especially when such dissatisfaction arose from the environment in which the dissatisfaction or frustration was coming. In this case, for the work-to-family conflict, it can be deduced that the frustration from the demands of the work which eventually affects one's commitment at the family level, leads

them to engage in deviant behaviours within the work environment. Some studies (e.g., Ajzen, 2001; Babakus et al., 1999; Jaramillo et al., 2006) have provided a series of events that may follow emotional exhaustion: the nature of the job demands, followed by reduced commitment, and then one form of deviant behaviour or the other.

High levels of work-to-family conflict enhances the emotional exhaustion experienced by employees (Boles et al., 2000; Karatepe, 2013; Yavas et al., 2008). Emotional exhaustion results from the depletion of energies and emotional resources available to employees as a result of the experience of work-to-family conflict. Yavas et al.'s (2008) study conducted in Turkey for instance, suggested that work-to-family conflict (and family-to-work conflict) heightened the emotional exhaustion of frontline employees. Also drawing from the health impairment process of the JD-R model, Bakker and Demerouti (2007) and Hakanen et al. (2006) explained that work-family conflict in general enhances the emotional exhaustion of employees, which later increases their engagement in deviant or counterproductive behaviours.

The results from the analyses conducted to test *hypotheses 3c and 3d* showed that data in Time 1 and Time 2 did not support the hypotheses. In respect of the relationship between family-to-work conflict and interpersonal deviant behaviour, and family-to-work conflict and organisational deviant behaviour, emotional exhaustion does not mediate the relationships. That is, although a positive and significant relationship exists between the predictor and outcome variables, such a relationship is not explained by emotional exhaustion. This could be attributed to the fact that the emotional exhaustion arising from a conflict whose source is from outside the work environment may not be transferred to the work environment (i.e., organisational deviance and interpersonal deviance) but to the source of the conflict. Again, by principle and work ethics, employees are not to allow negative moods from external sources to openly interfere in their workplace behaviours. This explains why although the employees may

be experiencing emotional exhaustion, this same emotional exhaustion does not explain their involvement in both forms of deviant behaviours.

6.5 Mediating Role of Emotional Exhaustion (Longitudinal)

With two-wave longitudinal data, only partial mediation can be inferred (Taris & Kompier, 2006). It is for this reason that a partial mediation is stated and tested. The results from the analyses showed that over time, emotional exhaustion partially mediated the relationship between work-to-family conflict in Time 1 and both interpersonal and organisational deviant behaviours in Time 2. Work-to-family conflict creates a situation where the employee becomes fully engrossed in work such that the quality time that is needed to attend to family commitments are virtually missing. Over time, the resources needed by the employees to contain this conflict become depleted as the source (i.e., the workplace) of this work-to-family conflict keeps making more demands. These demands eventually generate emotional exhaustion, in line with the Source Attribution Theory and the JD-R model, which then result in interpersonal deviance and organisational deviance.

What this reveals is that emotional exhaustion builds over time; it is not a one-off event, and that the source of the higher demand (whether from home or from work domain), which in this particular discussion is the work domain, facilitates the levels of emotional exhaustion such that employees eventually engage in deviant behaviours whether at the interpersonal level or at the organisational level. The works of Bakker and Demerouti (2007), Boles et al. (2000), Karatepe (2013), Yavas et al. (2008) all examined emotional exhaustion in cross-sectional studies, and in these, they found that emotional exhaustion played a significant role in facilitating deviant or counterproductive behaviours. In this study, however, using the two-wave longitudinal design, it has been established that emotional exhaustion, arising mainly from the demands from work, is an emotional state that develops over time, which eventually results in both interpersonal and organisational deviance.

With *hypotheses 3c and 3d* showing non-significant mediation of emotional exhaustion between family-to-work conflict and interpersonal deviance (*3c*) and organisational deviance (*3d*), *hypothesis 3f* is not supported. What this means is that emotional exhaustion does not explain the relationship between family-to-work conflict and interpersonal deviant behaviour. Perhaps some other explanatory variable(s) not considered in this study account for this relationship. Also, drawing from the JD-R model and Source Attribution Theory (Grandey, Rupp, & Brice, 2015), it can be argued that because the source of the conflict is not from the work domain, and the demands that lead to engaging in deviant behaviours are not directly from the work but family domains, the emotional exhaustion (which results from the high work demands) acting as a channel linking the family-to-work conflict and both interpersonal deviance and organisational deviance, is not strong enough to play a mediating role.

Data for this study were collected from the Ghanaian banking sector shortly after the new reforms that led to the recapitalization and the close-down of some commercial banks Source. As a result, even stricter regulations were instituted and so it was rather uncommon for employees to allow pressure from the family domain to affect their work relations with fellow employees or with the bank itself. What this meant was that the emotional exhaustion experienced were not emerging from the family domain but mostly from the work domain. That is why in the case of the family-to-work conflict, emotional exhaustion did not explain or mediate its relationship with both interpersonal deviant behaviour and organisational deviant behaviour.

6.6 Job Embeddedness and Deviant Behaviour

In order to ascertain the relationship between job embeddedness and the outcome variable (workplace deviant behaviour, consisting of interpersonal deviant behaviour and organisational deviant behaviour), *hypotheses 4a and 4b* were tested using bivariate correlations where it was

expected that job embeddedness would be negatively correlated with interpersonal deviant behaviours (H4a) and organisational deviant behaviour (H4b).

In both Time 1 and Time 2, job embeddedness was negatively correlated with interpersonal deviant behaviour and organisational deviant behaviour. In Time 1, the correlation coefficients were: interpersonal deviant behaviour ($r=-.046$, $p>.05$) and organisational deviant behaviour ($r=-.074$, $p>.05$). In Time 2, the correlation coefficients were interpersonal deviant behaviour ($r=-.033$, $p>.05$) and organisational deviant behaviour ($r=-.078$, $p>.05$). Although the correlations were all negative, they were not statistically significant. Therefore, *hypotheses 4a and 4b* are not supported by data from this study. The tests of *hypotheses 4a and 4b* were mainly seated within Thau et al.'s (2007) assertion that the nature of social bonds of attachment that employees have while working in organisations makes it difficult for them to engage in deviant behaviours. This is because they feel that doing so would be hurting the organisation and that if the organisation suffers they would also be affected. Thus, even in the event of work-to-family conflict or family-to-work conflict, the job embeddedness is expected to minimize the incidence of deviant behaviours.

There is some empirical evidence to the effect that job embeddedness is negatively correlated with interpersonal deviant behaviour and organisational deviant behaviour in both times, just that the correlation is not statistically strong to support earlier works of Avey et al. (2015) and Holtom et al. (2012) who found that when employees are highly embedded in their jobs, their engagement in deviant behaviours reduced. This direction of behaviour can be attributed to an earlier study by Thau et al. (2007) who also looked into the link between job embeddedness and deviant behaviours at the workplace and explained that such a negative relationship was attributable to social bonds of attachment that employees form when they enter the organisation. Such social bonds consequently act as a disincentive to engage in anti-social work behaviours. The subject of social bonds as discussed by Thau et al. (2007) relates

to the *links* aspect of job embeddedness (the others are *fit* and *sacrifice*) as identified by Mitchell et al. (2001). The links refer to the connections that employees have as a result of their membership in the organisation and outside it (Burton, 2015).

Some recent studies, on the other hand, have found positive correlations between job embeddedness and deviant behaviours at the workplace. Darrat et al. (2017) for instance found that in the incidence of low job satisfaction, customer-directed deviance, organisational deviance and interpersonal deviance were positively correlated with job embeddedness. Also, high levels of job satisfaction only led to a positive correlation between job embeddedness and organisational deviant behaviours and not interpersonal deviant behaviour and customer-directed deviance. Ghosh (2017) also found a positive correlation between job embeddedness and unethical behaviours, noting that job embeddedness increases unethical behaviours.

The strength and direction of this relationship in this present study can be attributed to the degree of strict regulations in the banking sector, especially around the time of data collection when the banking sector was still in the early aftermath of a clean-up exercise that saw some commercial banks folding up and many employees losing their jobs for that matter. In such an environment, employees are generally careful and seek to behave in acceptable ways in order to maintain their jobs. It is therefore not surprising that the results showed a negative correlation though not statistically significant. The banking sector is generally considered as a prestigious place to work because of the incentives available to workers. Consequently, even when the job demands seem stressful, the intention to quit is not strong, thereby fitting into the definition of job embeddedness as a critical factor that shapes employees' decision to remain in the organisation (Burton, 2015).

Drawing on the JD-R Model (Demerouti et al., 2001) and the Conservation of Resources Theory (Hobfoll, 1989), job embeddedness is considered a resource that minimizes the effect of work-family conflict on workplace deviant behaviours. What this suggests is that

the presence of job embeddedness minimizes the impact of job demands on consequential behaviours (i.e., workplace deviant behaviours – interpersonal deviance and organisational deviance) exhibited by employees. The presence of this resource is beneficial not only to the employees, but also for the organisation in the sense that in the situation of less deviant behaviours, very limited time will be spent dealing with consequences of deviant behaviours. Instead, much attention is given to the core business of the organisation.

6.7 The Moderating Role of Job Embeddedness on Work-Family Conflict and Deviant Behaviour

Hypotheses 5a-5d were tested to ascertain the moderating role of job embeddedness in the relationship between work-family conflict (i.e., work-to-family conflict and family-to-work conflict) and workplace deviant behaviour (i.e., interpersonal deviance and organisational deviance).

By using the output in Model 4 of the hierarchical linear regression, the moderation analysis showed that job embeddedness changed the direction of the relationship between work-to-family conflict and interpersonal deviant behaviour from positive to negative. The direct relationship showed that work-to-family conflict increased interpersonal deviant behaviour but the introduction of job embeddedness minimized the impact of work-to-family conflict on interpersonal deviant behaviour. This was however not statistically significant. Hypothesis 5a is partially supported by the data. There is an important point worth noting about the role of job embeddedness in minimizing interpersonal deviant behaviour. Based on the motivational process of the JD-R (Bakker & Demerouti, 2007; Demerouti et al., 2001; Llorens et al., 2006) and the Conservation of Resources Theory (Hobfoll, 1989), it can be said that job embeddedness as a resource for individuals, can minimize likely deviant behaviour even in the face of work-to-family conflict. This study, however, found that this moderation was not

statistically significant. What this means is that the presence of job embeddedness as a resource may not necessarily eliminate deviant behaviours but only serve to minimize them.

This study also found that the relationship between family-to-work conflict and interpersonal deviant behaviour in Time 1 was moderated significantly by job embeddedness such that job embeddedness enhanced interpersonal deviance of bank employees who were high in the experience of family-to-work conflict. In other words, the presence of job embeddedness strengthens the relationship between family-to-work conflict and interpersonal deviance. This finding is in line with an earlier study by Ng and Feldman (2012) who found that high levels of job embeddedness was associated with increased family-to-work conflict. They further indicated that employees high in job embeddedness gradually lose interest in forming new social ties. Such social ties are interpersonal in nature (therefore, linked to interpersonal deviant behaviour). Thus, if one is no longer interested in forming new social ties, it serves to point out aspects of interpersonal deviant behaviour where the individual's interaction with work colleagues become strained.

Henle (2005) advanced the notion that certain organisational factors significantly contributed to employee deviant behaviours, including what is termed as weak sanctions for rule violations (Hollinger & Clark, 1983). Indeed, in the banks where regulations are tighter and monitoring of work processes are very close and tight, it becomes considerably difficult to transfer negative emotions (negative spillover) from home to the bank itself and its processes. One of the seemingly easiest ways would be to transfer such negative emotions to work colleagues who are the easier target. The general perception still holds that people working in financial institutions, especially banks, are rich (Aronson, 1980; Minsky, 1991; Slater, 2012). This therefore increases the expectations of immediate and distant family members, as well as friends due to the largely extended family system and the wide social network and ties people keep. The demands with its associated stress, frustration and other negative emotions when not

controlled are channeled to work colleagues and not the bank itself because of the associated sanctions. Therefore, although job embeddedness was expected to minimize the effect of family-to-work conflict on interpersonal deviance, it rather enhanced it.

For Time 1 and Time 2, job embeddedness' moderating role was not found to be statistically significant in the relationship between family-to-work conflict and work-to-family conflict as predictors on one hand, and organisational deviant behaviour as outcome on the other hand. Worth noting in the outcome of analysis is the fact that although the moderation was not significant, its introduction in the relationship changed its direction, that is, from positive to negative. The direct relationship between family-to-work conflict and work-to-family conflict with organisational deviant behaviour were positive but the moderator changed the direction of the relationship, meaning that job embeddedness minimized the impact of the conflicts on organisational deviance. What this means is that in situations where employees are embedded in their jobs even in the face of either work-to-family conflict or family-to-work conflict, the element of embeddedness serves to reduce their degree of involvement in deviant behaviours. As earlier indicated in Burton's (2015) definition of job embeddedness, a number of factors within the banks (especially, attractive incentive packages) influence bank employees' decision to stay, and so once they decide to stay, their involvement in deviant behaviours would usually be minimized. The outcome of the analysis however found such moderating roles of job embeddedness to be non-significant although such was the nature of the direction.

When conflicts arise from the family to work domain, job embeddedness is able to minimize the tendency to engage in interpersonal deviance. Often employees are unable to directly target the organisation (i.e., the bank) itself because of institutional- and sector-based strict rules and punitive consequences that follow organisational deviance as compared to interpersonal deviance. Their bond to the bank (job embeddedness as a resource) rather makes

them channel their aggressive behaviours to their work colleagues though at a significantly low threshold of deviance. Thus, job embeddedness (combination of factors that make people remain on the job) minimizes the tendency for people to engage in interpersonal deviance.

6.8 Gender and Deviant Behaviours

So far studies in work-family conflict and workplace deviance have found inconsistent results in terms of the role of gender (e.g., Shockley et al., 2017). Frone (2003), for instance, in his review, concluded that there was no clear evidence of gender differences in both directions of work-family conflict (i.e., work-to-family conflict and family-to-work conflict) and workplace deviant behaviours. Ferguson et al. (2012) found that male employees were more engaged in deviant behaviours at work than female employees. They conducted a two-study design involving constructive replication and extension and examined how partner work-family conflict impacted the incumbent's production deviance.

Analyses conducted in this study showed that for both interpersonal deviant behaviour and organisational deviant behaviour in Time 1 and Time 2, there was no significant difference between male and female bank employees (i.e., all p-values were $>.05$), meaning that the hypothesis that more male bank employees will be involved in deviant behaviours than their female counterparts was not supported. A study by Omar et al. (2011) examined predictive effect of job stress and job satisfaction on workplace deviant behaviour, also found that no significant relationship existed between male and female employees in their experience of deviant behaviours.

Henle (2005) used the person-based explanation to argue why people engage in deviant behaviours at work, suggesting that irrespective of one's work environment, there seem to be an in-built tendency for people to be deviant. However, it is also true that the environment shapes individuals to a greater extent, and so in a well-regulated environment where there are strong sanctions for deviating, people tend to relax their innate tendencies, and those who are

not able to cope eventually leave, either voluntarily, or are pushed out for violations caused. Gender forms a key component of the person-based explanation. This also fits into the organisational factors, especially on the issue of sanctions for rule violations (Hollinger & Clark, 1983) such that irrespective of one's person-based characteristic, the fear of strict sanctions would make employees behave in ways that would make their behaviours appear similar. This could be the reason why in banks, male and female employees did not differ significantly in their involvement in deviant behaviours, whether interpersonal or organizational. Both interpersonal deviant behaviour and organisational deviant behaviour were measured using the 5-point Likert scale, and the mean scores were all below the mid-score of 3 (see Table 5.23), suggesting low deviant behaviours recorded from the data.

CHAPTER SEVEN

SUMMARY, CONTRIBUTIONS, CONCLUSION AND IMPLICATIONS

7.0 Introduction

This chapter summarises the entire study by presenting the rationale, research objectives and the findings from the analyses of data. From these, conclusions are drawn and relevant implications outlined, together with contributions emanating from the study.

7.1 Summary

This research, conducted among bank employees, sought to examine the relationship between work-family conflict and deviant behaviours at the workplace and the role played by emotional exhaustion and job embeddedness. Two forms of work-family conflicts were considered – work-to-family conflict and family-to-work conflict; two forms of deviant workplace behaviours were also addressed – interpersonal deviant behaviour and organisational deviant behaviour. Their respective relationships were mediated by emotional exhaustion and moderated by job embeddedness. That is, emotional exhaustion was expected to explain the nature of the relationship between work-family conflict and deviant behaviours at the workplace, while job embeddedness as a moderator was expected to assess the strength of the predicted relationships. These relationships were drawn mainly from the JD-R Model (Demerouti et al., 2001) as well as the Conservation of Resources Theory (Hobfoll, 1989).

The study was based on the premise that very few studies exist that look at the direct relationship between work-family conflict and deviant behaviours at the workplace, and the mediating role of emotional exhaustion and moderating role of job embeddedness especially in Ghana and more so in the banking sector. Again, methodologically, previous studies have mostly used cross-sectional data in analyzing the issues of work-family conflict and workplace deviant behaviours, and especially in performing mediation analyses. This present study

performed some cross-sectional mediation analysis but also went further to perform longitudinal mediation analysis in order to have a more robust and firm argument regarding the explanatory power of emotional exhaustion as a mediator in the relationship between work-family conflict and workplace deviant behaviours. The panel two-wave longitudinal research design was therefore adopted for the study.

The objectives of the study were to: examine the relationship between work-family conflict and workplace deviant behaviours; assess the mediating role of emotional exhaustion in the relationship between work-family conflict and workplace deviant behaviour; and ascertain the degree to which job embeddedness moderates the relationship between work-family conflict and workplace deviant behaviours. Hypotheses were stated following the literature review, and these were premised on relevant theories so as to enable the researcher associate the findings of the research to reviewed literature and theories.

Data were obtained from bank employees (n=301) after conducting two rounds of data collection. The questionnaires measured the following constructs: Work-family conflict (work-to-family conflict and family-to-work conflict each had 5 statements with 7-point response items); Workplace deviant behaviour (interpersonal deviant behaviour had 6 statements with 5-point response items, and organisational deviant behaviour had 8 statements on a 5-point scale); Job embeddedness was measured using 7 statements on a 7-point scale; and Emotional exhaustion was on a 7-point scale with 9 statements. All constructs were reliable after testing for Cronbach's alpha following data collection which showed that all constructs were above the threshold of .70 as suggested by Shemwell et al. (2015). Demographic information was also obtained from the respondents, including: gender, age, and marital status.

In the second round of data collection, not all respondents for the first round were available to complete the questionnaires mainly due to absence arising from annual leave, sick leave, maternity leave, or transfer to another branch. However, at the end of the data collection

process, 301 matched responses were obtained. The respondents were guided to provide a unique code which enabled the researcher to match the responses in both rounds. Further statistical analyses were conducted in SPSS (version 20.0) and SEM in AMOS (version 20.0). Item parceling technique was used to reduce the items in each construct, and their model fit indices were computed. Once the models were fit, further analyses were conducted. Missing data were treated using the 'within-person-missing-means' substitution approach which estimated the appropriate response based on the pattern of responses from each respondent.

From the data collected, there were 117 (38.9%) respondents from the only public bank used and 184 (61.1%) respondents from the private banks (n=6). Also, 177 (58.8%) of the respondents were female while the male respondents were 124 (41.2%). The majority of respondents (n=251; 83.4%) were between 21-40 years, representing a very youthful sample for the study, while the rest (n=50; 16.6%) were between 41-50 years. Also, 138 (45.8%) of the respondents were single in terms of marital status; 157 (52.2%) were either married or cohabiting, while 6 (2%) were separated, divorced or widowed. These demographics showed a heterogeneous sample representing a wide category of employees of the banks selected for the study. These demographics were however controlled for in the analyses in order to assess mainly, the direct relationships as well as the mediating and moderating relationships.

From the data analyses, it was found that work-to-family conflict significantly predicted interpersonal deviant behaviour in Time 1 and Time 2; work-to-family conflict significantly predicted organisational deviant behaviour in Time 2 but not in Time 1. Family-to-work conflict significantly predicted interpersonal deviant behaviour in Time 1 and Time 2; family-to-work conflict significantly predicted organisational deviant behaviour in Time 1 only. Bivariate correlations showed that both work-to-family conflict and family-to-work conflict were significantly correlated with emotional exhaustion, however the regression weights in the

SEM analysis showed that only work-to-family conflict significantly predicted emotional exhaustion in both Time 1 and Time 2, but not family-to-work conflict.

Mediation analyses were conducted in the individual Times (i.e., Time 1 and Time 2) cross-sectionally, as well as longitudinal mediation analysis. From the analyses, emotional exhaustion fully mediated the relationship between work-to-family conflict and interpersonal deviant behaviour in Time 1 and in Time 2; emotional exhaustion also fully mediated the relationship between work-to-family conflict and organisational deviant behaviour in Time 1 and in Time 2. In the case of emotional exhaustion mediating the relationship between family-to-work conflict and interpersonal deviant behaviour and organisational deviant behaviour, it was found that in both Time 1 and Time 2, there was no mediation effect. Thus, in the cross-sectional analyses, emotional exhaustion fully accounted for the relationship between work-to-family conflict and interpersonal deviant behaviour and organisational deviant behaviour; emotional exhaustion, however, did not account for the relationship between family-to-work conflict and both interpersonal deviant behaviour and organisational deviant behaviour.

In the longitudinal analyses, emotional exhaustion partially mediated the relationship between work-to-family conflict and both interpersonal deviant behaviour and organisational deviant behaviour; emotional exhaustion, however, did not mediate the relationship between family-to-work conflict and both interpersonal deviant behaviour and organisational deviant behaviour.

The moderating variable, job embeddedness, was correlated with the outcome variables – interpersonal deviant behaviour and organisational deviant behaviour. It was found that in both Time 1 and Time 2, job embeddedness was correlated with interpersonal deviant behaviour and organisational deviant behaviour negatively and significantly. The analysis also found that job embeddedness only moderated the relationship between family-to-work conflict and interpersonal deviant behaviour. An independent samples t-test was conducted to test

whether there was any significant difference between male and female bank employees in their engagement in deviant behaviours at the workplace. It was found that for both interpersonal deviance and organisational deviance, there was no significant difference between male and female bank employees.

7.2 Contributions of the Study

The contributions of this thesis to the literature on work-family conflict and deviant behaviours can be looked at in four aspects:

- Understanding of the nature of the relationship between work-family conflict and workplace deviant behaviours.
- Appreciation of the role of emotional exhaustion as a mediator in the relationship between work-family conflict and workplace deviant behaviours.
- Understanding of the role of job embeddedness as moderator in the work-family conflict-workplace deviant behaviour relationship.
- Methodological efficacy of panel studies in mediational analyses.

First, the study provides empirical evidence that work-family conflict (i.e., both work-to-family conflict and family-to-work conflict) have a positive relationship with workplace deviant behaviours. That is, when employees experience high levels of conflict associated with the demands in their roles in the family domain and in the work domain, they are also likely to engage in some form of deviant behaviour. Though the Role Theory (Merton, 1957) focuses on conflicts arising mainly from the work domain (Grandey & Cropanzano, 1999), this study has shown that family-related roles that interfere with work-related roles also contribute to deviant behaviour. Over time, however, the role demands from the work domain become more profound in the work-family conflict-workplace deviance relationship. The source of the conflict therefore seems to be the direction toward which the “aggression” or deviant behaviour

is directed, thereby lending credence to the Source Attribution Theory (Shockley & Singla, 2011). The Source Attribution Theory suggests that apart from the resources that work-family conflict drains across the family and work domains, it as well triggers certain behaviours towards the source of the conflict. The main source of conflict experienced by employees was from the work domain, and so in the long-term, the work-to-family conflict influenced deviant behaviours at the workplace as seen in this study. With limited studies assessing the link between work-family conflict and workplace deviant behaviour, this study makes meaningful contribution to empirical literature and to theory as pointed out.

Secondly, the mediating role of emotional exhaustion was to find out the extent to which this construct explains the relationship between work-family conflict and workplace deviant behaviours. Strain, stress, and emotional exhaustion become responses to demands on individuals when the resources required to deal with such demands are inadequate. The JD-R Model (Demerouti et al., 2001) is an occupational stress model and so the focus of source of the stress is the work domain. This study shows, however, that the source of the stress or emotional exhaustion, is not only from the work domain but also from the family domain to some extent. Therefore, emotional exhaustion playing a mediating role encapsulates stressors from both work and family domains, and so its role in explaining deviance from work-family conflict is an important contribution to literature. That is, the deviant behaviours that employees engage in as a result of their experience of work-to-family conflict especially, can be fully explained by emotional exhaustion, as evidenced by the cross-sectional findings. Again, it was observed that over time (longitudinally) emotional exhaustion mediated the relationship between work-to-family conflict (with source of conflict being the workplace) in one time, and both organisational deviance and interpersonal deviance at another time. What this means is that when people are employed into jobs that are very demanding, they may not immediately exhibit deviant behaviours. Such eventual deviant behaviours exhibited over time can be

explained by the fact that the workers become emotionally exhausted as a result of the demands of their work. Although part of the exhaustion comes from domains outside the workplace (for instance, from the family domain), those from the workplace are more pronounced and become responsible for the resultant deviant behaviours. The use of the panel design was therefore justified, thereby contributing to methodological efficacy for the application of such designs in mediation analysis. Again, the timeframe during which employees begin to exhibit deviant behaviours could be different depending on a number of factors that have not been explored in this study. The fact that some of the longitudinal relationships were not significant has some methodological implications. Since this study is novel, variations in time are required to clearly map out and establish the optimal point in time at which deviant behaviours begin to form, develop and become entrenched among employees.

Third, job embeddedness as a moderating factor in this study showed that its presence did not necessarily eliminate deviant behaviours but rather minimized its occurrence in the work-family conflict-workplace deviance relationship. The JD-R Model (Demerouti et al., 2001) advances that when the resources available to employees are not balanced with the demands of the job, they become stressed and emotionally exhausted, and this emotional exhaustion eventually predisposes them to engage in deviant behaviours. One of such resource for individuals is their level of embeddedness on the job. In advancing the JD-R Model (Demerouti et al., 2001) within the context of work-family conflict-workplace deviant behaviour nexus, embeddedness as a resource that minimizes the occurrence of deviant behaviours is not only a resource to the individual employee but also to the organisation as a whole. This is because when an organisation has employees who are embedded and think less of leaving, they are more likely to engage in behaviours that advance the progress of the organisation.

Methodologically, this study demonstrates the efficacy of panel studies, especially in mediation analyses. Although two-wave data were collected instead of three or more waves, the design used in this study provides very useful insights regarding the explanatory power of mediating variables or constructs rather than merely using cross-sectional data and analyses. As earlier pointed out in the problem statement of this study, work-family conflict and workplace deviance studies have largely adopted the cross-sectional design. To the best of the knowledge of the researcher, this study is one of few that has used the panel longitudinal design, thereby making it a useful contribution to methodological literature in this area of research. The style of coding used in this study as a way of tracking and matching responses from Time 1 and Time 2 has proved to be effective and therefore presents a useful approach in conducting future panel studies. The key principle behind the self-generated unique identification code is that apart from ensuring anonymity of respondents, they are also able to generate same codes [when given cues] in subsequent rounds of data collection irrespective of the time lag in-between one round of data collection and the other. Again, regarding the interval between one wave of data collection and the next, this study has shown that the decision about the interval should be guided by the stability of majority of the respondents in their jobs or company premises. This is to minimise the rate of attrition due to movement of staff as a result of rapid job rotation, transfers, turnover, or other forms of absence that would make it impossible for them to take part in subsequent waves of a given panel study.

7.3 Conclusion

From the findings of this study and discussions, the following conclusions can be drawn:

- a. That empirically, work-to-family conflict and family-to-work conflict have a positive relationship with both interpersonal deviant behaviour and organisational deviant behaviour. What this means is that increasing levels of experience of any of the forms

of work-family conflict predisposes such an employee to engaging in at least one form of deviant behaviour.

- b. Employees do not simply engage in deviant behaviours because of either work-to-family conflict or family-to-work conflict. There are some mechanisms through which these conflicts operate in order to result in the deviant behaviours. One of such mechanisms identified through the JD-R model, is emotional exhaustion, a variant of burnout, and it is specifically captured as a mediating variable.
- c. The mediating role of emotional exhaustion in the relationship between work-family conflict and workplace deviant behaviour can be explained in a more robust way when such analyses are subjected to stronger research designs. The two-wave panel longitudinal design for this study showed that over time, job demands on employees generate emotional exhaustion which eventually results in workplace deviant behaviours. This assertion could not have been made (i.e., factoring in the longitudinal effect) if only cross-sectional data was collected. Longitudinal analysis of mediation therefore yields more credible outputs than cross-sectional mediation analysis.
- d. Job embeddedness, which considers factors that make people remain on the jobs, and applied in this study as a moderator, showed that once people have reason to remain on the job, their engagement in deviant behaviours would be mostly minimal. In other words, there is a negative relationship between job embeddedness and both interpersonal deviant behaviour and organisational deviant behaviour. When employees have reason not to leave the organisation, especially when conditions are favourable, they become embedded, and this becomes a resource to mitigate deviant behaviours.

- e. The non-significant difference in experience between male and female bank employees in their experience of work-to-family conflict, family-to-work conflict, interpersonal deviant behaviour and organisational deviant behaviour in both Time 1 and Time 2, shows that in the banking sector, employees experience relatively equal levels of stress due to the demands of their jobs, thereby eliciting relatively same levels of consequent behaviour. Since employment and job positions are largely based on competence rather than gender, it serves to give credence to the relatively same degrees of experience in the respective constructs with respect to male and female bank workers.

7.4 Limitations and Practical Implications

Some limitations were encountered while carrying out this study, and they include the following:

- a. Being a panel longitudinal study, it was expected that the same respondents would be reached in both rounds of data collection. This was however not achieved as some of the bank employees who took part in the first round of data collection were unavailable in the second round and so such paired responses were lost. Again, in some branches of some of the banks, the branch managers were not willing to cooperate with the researcher to administer questionnaires although permission for data collection was already granted from the headquarters of such banks. Being mindful of such possible occurrences, however, the researcher targeted many bank branches and also administered more questionnaires so that the attrition rate would not significantly affect quantitative data analysis.
- b. This study only focused on the banking sector in order to deeply understand the issues of the interaction of the respective variables among employees of banks. It may however be prudent to conduct sector-by-sector analyses in future studies with the same constructs.

- c. The most critical challenge in this study was having access to banks for data collection. The process was quite lengthy in some banks, thereby delaying the start of data collection. It is important to therefore begin contact with target institutions very early when conducting research in order to reduce the negative impact of delays that characterize long and sometimes bureaucratic processes in getting approval for data collection. Especially for a longitudinal study, the initial contact must begin earlier.

Based on the discussion of findings from this study and the conclusions drawn, the following implications are presented:

a. **Implications for banks**

- As employees go about their daily routine of life, that is, combining work and family demands, there is the possibility that the increasing demands from both domains (i.e., work and family) would result in some form of conflict, be it family-to-work conflict or work-to-family conflict. These conflicts also have the tendency of generating stress and emotional exhaustion over time, as seen in this study. The work-family conflict has a role to play in the resultant interpersonal deviant behaviour, and this is explained by emotional exhaustion. It is therefore recommended that banks pay particular attention to the job demands imposed on employees. This is because over time, these increasing demands exhaust employees emotionally, who then engage in both interpersonal and organisational deviant behaviours.

- Also, the personal or family lives of employees could have some impact on the moods and emotions of employees, and the negative ones eventually affect their ability to relate well with coworkers, clients, or even focus on work in order to be productive. Top level managers and strategic decision makers in banks should therefore develop policies that consciously consider the personal lives of their

employees such that situations that make it difficult for one to cope at work are properly managed. For instance, counseling services should be available for employees who have challenges with difficult spousal or marital problems or other issues emanating from home that make such employees less productive (i.e., coming late to work, closing earlier than official closing time, not focused on the work and committing avoidable mistakes, among others). Such support services would go a long way to help employees become even more committed and highly embedded in their jobs. This study has shown that job embeddedness when high, minimizes deviant behaviours. Therefore, support services enable employees to have a friendly atmosphere to work and even give off their very best.

- Banks have a key role to play in upholding the integrity of the financial sector of the economy, and for this reason, the Bank of Ghana has policies in place to ensure that funds of depositors are secured and that the banking sector is robust. For individual banks, it is recommended that they also tighten their policies and rules in order to keep all employees in check. Usually in environments where there are strict, clear and well communicated rules that are as strategically enforced cooperatively, people comply and fear to deviate from the stated norm (Marasi, Bennett & Budden, 2018). In the wake of the banking sector reforms, one of the key concerns was about why some banks were still operating when they were actually not solvent. This was clearly a case of lack of strict enforcement of regulations. Individual banks must in their own capacities, enforce sector-based regulations that relate to individual employees so as to ensure that they all comply and therefore minimise the incidence of deviant behaviours. Some of these regulations could also bank-specific, not necessarily sector-based.

- It would be a herculean task to completely eliminate any form of deviant behaviours primarily due to human nature. For now, some banks do background check on their employees by obtaining a criminal report from the police. This is in order, however, the fact that one has no proven criminal record does not mean that they do not or cannot engage in behaviours that go against the norms of their organisations. Therefore, banks should take the extra step to do additional background checks based on where the employees are associated outside the workplace, such as former schools attended, and social or religious groups of association. It may appear to be a lot of work and probably costly, but it would be worth it, considering the potential losses that can be averted.

b. Implications for research

- This study has demonstrated that indeed, adopting a longitudinal research design is more appropriate in mediation analysis as it is more robust and provides stronger meaning to the explanatory power of the mediating variable or construct used in the study. Similar studies in this endeavor should consider added times, perhaps three-wave or four-wave panel longitudinal studies in measuring the constructs. Indeed, the two-wave study only allows one to measure or compute partial mediation, and full mediation can only be assumed on at least three-wave study. Time is a very critical factor in the outcome of job demands (for which outcome is emotional exhaustion in this study) and the eventual final consequence (which is workplace deviant behaviours). What this means is that work-to-family conflict influencing workplace deviant behaviours, and explained by emotional exhaustion, is not just an event, but a process that begins when job demands culminate into workplace deviant behaviours, and this happens as a result of emotional exhaustion that is

generated over time from the excessive job demands. Therefore, using study designs that utilize time intervals in data collection is crucial in arriving at informed study outcomes. In using multi-wave designs for research, the interval between times is very important as well, and one of the determinations of the time gap between one study and the other should be the stability of employees in a given sector or industry. If it is established that the rate of turnover is high among a study population, and the researcher aims to target same respondents over time while on the same job, steps should be taken to have reasonable time interval in-between the study times so as to minimize the rate of attrition in subsequent rounds of data collection.

- With workplace deviant behaviour as the outcome variable of study and work-family conflict as the main antecedent, bank employees were used because they were presumed to be very busy people who have to combine heavy demands of work and family, especially around a period just after major reforms in the banking sector. Future studies could also replicate this study in the same sector to assess whether the findings corroborate with this study. Other sectors or industries could also be considered as well. For instance, in Ghana, marketing officers or sales representatives of product-based organisations (that is, organisations that manufacture and sell physical products and not services) are alleged to often divert such products for personal gain. This could be empirically examined in future studies, especially within the context of Ghana, by comparing marketing or sales representatives or officers in multinational and locally-based manufacturing firms. In essence, research among varying categories of employees and sectors is encouraged. All such studies would add to the bank of literature on deviant behaviour studies in Ghana.

- Again, future research should consider additional mediating and moderation variables with strong theoretical basis in order to examine empirically their roles in the relationship between work-family conflict and workplace deviant behaviours.
- In developing the JD-R model, Darrat et al. (2001) recommended that the model is applied in different contexts in order to establish consistency in the relationships among the various elements in the model. This study focused on the banking sector and has eventually given credence to the model. Future research could consider other areas of work in order to test the JD-R model and extend it.

c. Recommendations for policy

- The Bank of Ghana being the regulator of banking institutions in Ghana has measures to ensure that banks conform to standards. Most of such measures or policies relate directly to the business of banking. The aspects that relate directly to people are about qualifications of certain categories of bank officials and board members. Although the strict rules and directives by the Bank of Ghana and individual banks already deter deviance behaviour to some extent, the source of the deviance needs to be as well identified and managed. Through this study, a case has been made to the effect that work-family conflict accounts for emotional exhaustion over time, relates with both interpersonal deviant behaviour and organisational deviant behaviour. Therefore, a policy from the Central Bank that seeks to focus on family-friendly issues would be in the right direction. This policy could be generic from the Central Bank, but more specific at the individual bank levels. In doing so, however, it is important to consider privacy issues so that banks are not seen to be micromanaging their employees.

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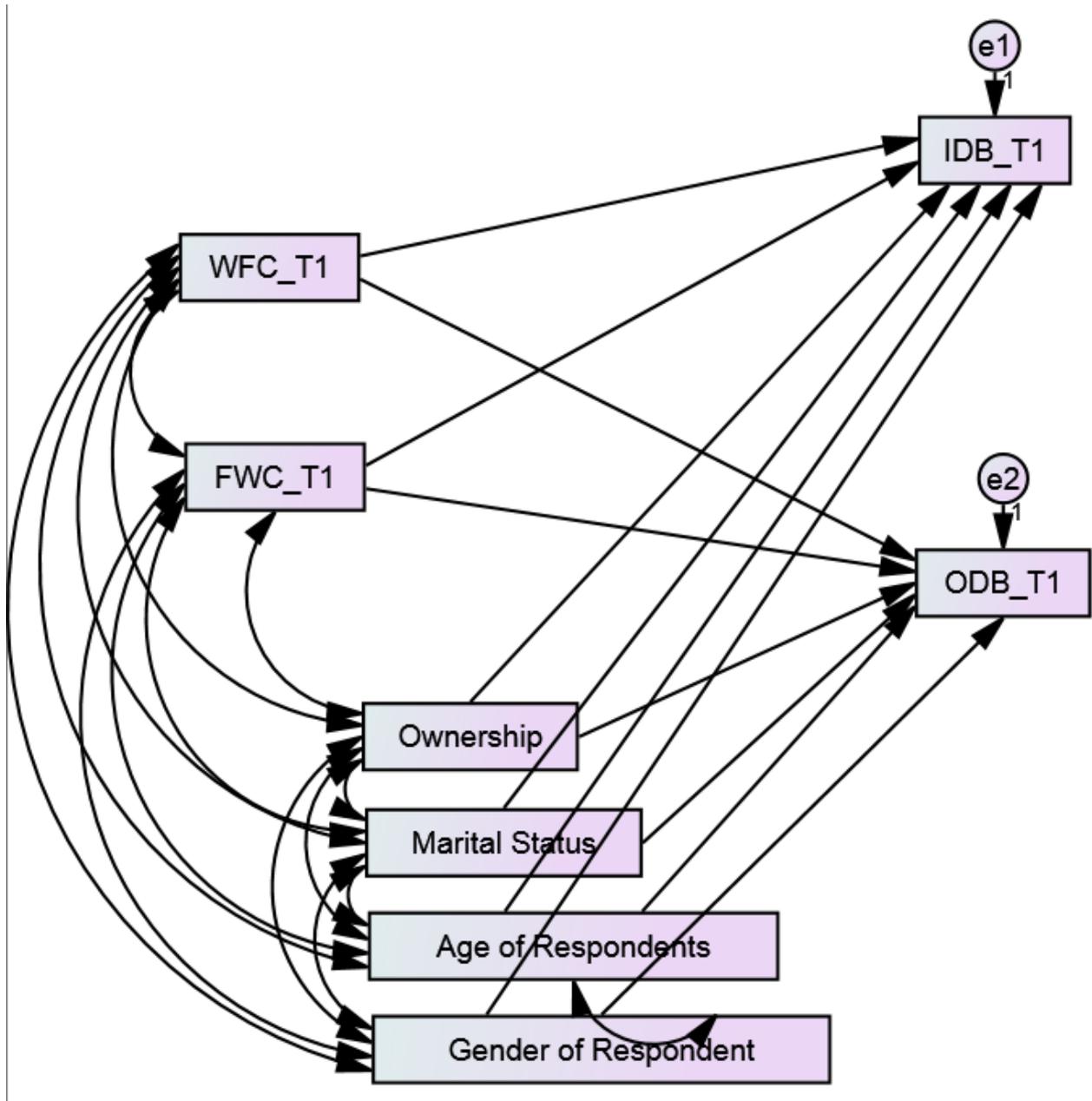
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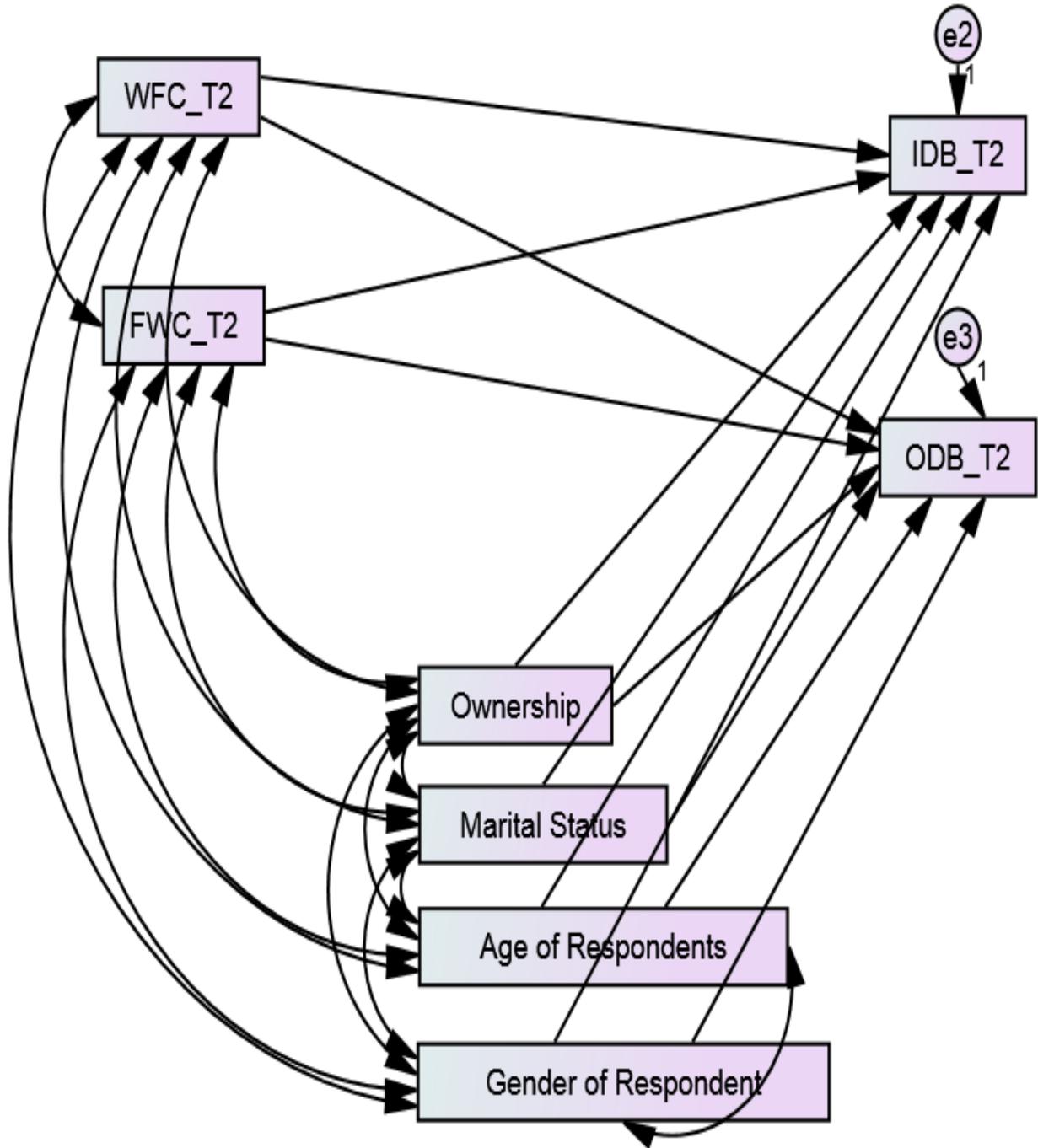
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APPENDIX 1: FULL STRUCTURAL MODELS



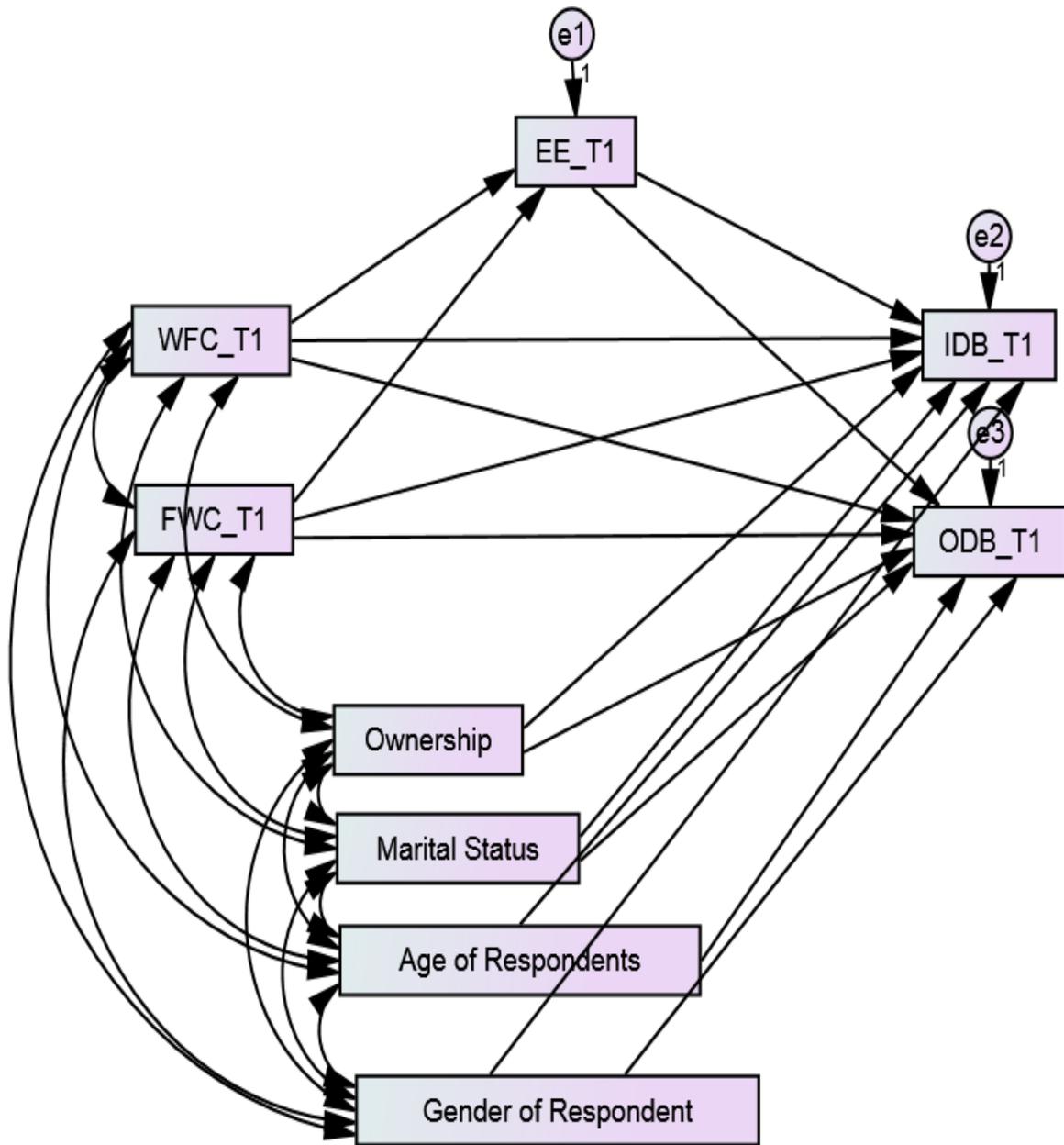
Full Structural Model for Direct Relationships in Time 1

Note: WFC=work-to-family conflict; FWC=family-to-work conflict; IDB=interpersonal deviant behaviour; ODB=organisational deviant behaviour; T1=Time 1



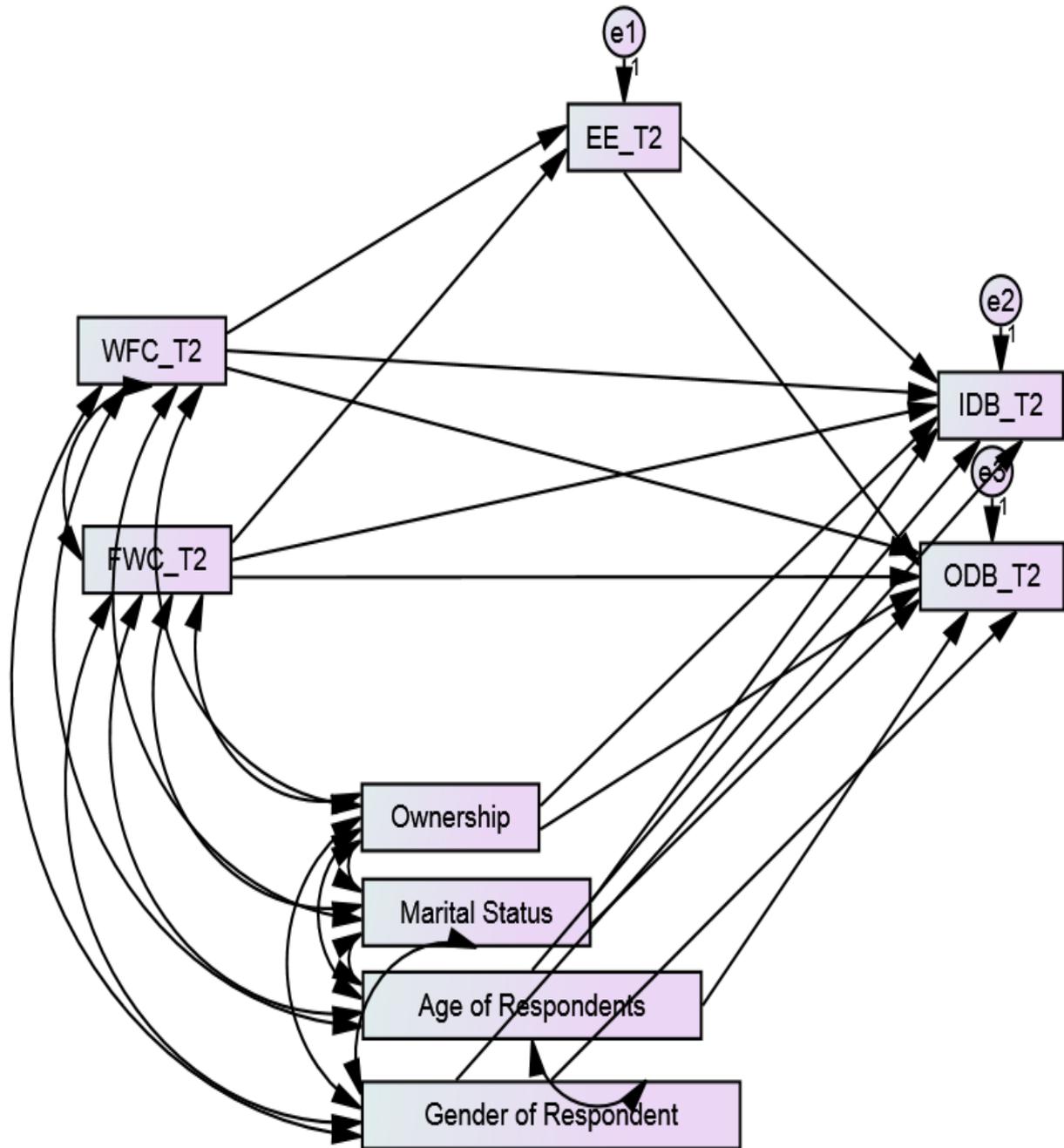
Full Structural Model for Direct Relationships in Time 2

Note: WFC=work-to-family conflict; FWC=family-to-work conflict; IDB=interpersonal deviant behaviour; ODB=organisational deviant behaviour; T2=Time 2



Full Structural Model for Mediation in Time 1

Note: WFC=work-to-family conflict; FWC=family-to-work conflict; IDB=interpersonal deviant behaviour; ODB=organisational deviant behaviour; EE=emotional exhaustion; T1=Time 1



Full Structural Model for Mediation in Time 2

Note: WFC=work-to-family conflict; FWC=family-to-work conflict; IDB=interpersonal deviant behaviour; ODB=organisational deviant behaviour; EE=emotional exhaustion; T2=Time 2

APPENDIX 2: QUESTIONNAIRES

Unique ID:

UNIVERSITY OF GHANA

DEPARTMENT OF ORGANISATION AND HUMAN RESOURCE MANAGEMENT,
UNIVERSITY OF GHANA BUSINESS SCHOOL

RESEARCH QUESTIONNAIRE (ROUND ONE)

Introduction

My name is **Aaron Makafui Ametorwo**, a PhD Candidate from the Department of Organisation and HRM, University of Ghana Business School, University of Ghana, Legon, and I am conducting a study to examine the **Role of Job Embeddedness and Emotional Exhaustion in the Relationship Between Work Family Conflict and Workplace Deviant Behaviour**.

I would be most grateful if you could spend a few minutes of your time to respond to this questionnaire as a way of gathering enough data for further analysis. Your input is very important, and I assure you that the information you provide will be held strictly confidential.

The Unique ID should be in the following format: Initials of first and last name (eg. Aaron Ametorwo); Day of birth (eg. Saturday); Month of birth (October... 10th); and Day of Month of birth (26). Thus, the Unique ID is: **AAS1026**

Thank you.

Contact Details

Phone: 0202474709

Email: makafuiaron@gmail.com; amametorwo001@st.ug.edu.gh

Name of Bank:

DEMOGRAPHIC DETAILS

For each of the demographic details, kindly tick, circle or underline the option that relates to you.

1. Gender:

Female [] Male []

2. Age:

21-30 years [] 31-40 years [] 41-50 years [] 51-60 years [] 60+ years []

3. How long have you worked in the banking sector? _____

4. How long have you worked in this Bank? _____

5. Your Department: _____

6. Marital Status:

Single [] Married [] Separated [] Divorced [] Widowed [] Cohabiting []

7. Number of Children/Direct Dependents: _____

WORK FAMILY CONFLICT SCALE

Using the scale of **1=strongly disagree** to **7=strongly agree**, kindly rate your level of experience of work family conflict.

#	Statement: Work-to-Family Conflict Items	1	2	3	4	5	6	7
1	The demands of my work interfere with my family life							
2	The amount of time my job takes up makes it difficult to fulfil family responsibilities							
3	Things I want to do at home do not get done because of the demands my job puts on me							
4	My job produces strain that makes it difficult to make changes to my plans for family activities							
5	Due to work-related duties, I have to make changes to my plans for family activities							
#	Statement: Family-to-Work Conflict Items	1	2	3	4	5	6	7
1	The demands of my family/spouse/partner/ward(s) interfere with work-related activities							
2	I have to put off doing things at work because of demands on my time at home							
3	Things I want to do at work don't get done because of the demands of my family/spouse/partner/ward(s)							
4	My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime							
5	Family-related strain interferes with my ability to perform job-related duties							

WORKPLACE DEVIANT BEHAVIOURS

Kindly use the ratings below to assess yourself on workplace deviance issues. Tick the option that best describes your experience or behaviour.

Responses:

- 1=never
- 2=one to three times
- 3=four to ten times
- 4=eleven to twenty times
- 5=more than twenty times

#	Statements: Interpersonal Deviance Items	1	2	3	4	5
1	Made an ethnic, racial, or religious comment against a co-worker					
2	Cursed or used a profane word at a co-worker					
3	Refused to be in talking terms with a co-worker					
4	Gossiped about my immediate boss/supervisor					
5	Made an indecent gesture or comment at a co-worker					
6	Teased a co-worker in the presence of other employees					
#	Statements: Organisational Deviance Items	1	2	3	4	5
1	Arrived late for work intentionally					
2	Called in that I was sick when I was actually not ill					
3	Took unapproved and undeserved breaks to avoid work					

4	Made unauthorized use of organisational property (eg., company car, photocopier, printer, etc.)						
5	Closed from work earlier without permission						
6	Lied about the exact number of hours I worked						
7	Worked on some personal issues on the job (self-, family-, or religion-related matters) instead of focusing on work						
8	Purposely ignored my boss'/supervisor's instructions						

JOB EMBEDDEDNESS SCALE

Using the scale of **1=strongly disagree** to **7=strongly agree**, kindly rate (by ticking the appropriate option) your level of job embeddedness in your current job.

#	Statement	1	2	3	4	5	6	7
1	I feel attached to this organisation							
2	It would be difficult for me to leave this organisation							
3	I am too caught up in this organisation to leave							
4	I feel tied to this organisation							
5	I simply could not leave the organisation that I work for							
6	It would not be easy for me to leave this organisation							
7	I am tightly connected to this organisation							

EMOTIONAL EXHAUSTION SCALE

Using the scale of **1=never** to **7=very often**, kindly rate (by ticking the appropriate option) your level of experience of emotional exhaustion.

#	Statement	1	2	3	4	5	6	7
1	I feel emotionally drained from my work							
2	I feel fatigued when I get up in the morning and have to face another day on the job							
3	I feel burned out from my work							
4	I feel frustrated by my job							
5	I feel used up at the end of the workday							
6	I feel like I am at the end of my strength							
7	I feel I am working too hard on my job							
8	Working with people all day is really a strain for me							
9	Working directly with people puts too much stress on me							

THANK YOU FOR YOUR TIME

Unique ID:

UNIVERSITY OF GHANA

**DEPARTMENT OF ORGANISATION AND HUMAN RESOURCE MANAGEMENT,
UNIVERSITY OF GHANA BUSINESS SCHOOL**

RESEARCH QUESTIONNAIRE: ROUND TWO

Introduction

My name is **Aaron Makafui Ametorwo**, a PhD Candidate from the Department of Organisation and HRM, University of Ghana Business School, University of Ghana, Legon, and I am conducting a study to examine the **Role of Job Embeddedness and Emotional Exhaustion in the Relationship Between Work Family Conflict and Workplace Deviant Behaviour**.

I would be most grateful if you could spend a few minutes of your time to respond to this questionnaire as a way of gathering enough data for further analysis. Your input is very important, and I assure you that the information you provide will be held strictly confidential.

PLEASE INDICATE THE UNIQUE ID NUMBER YOU USED IN THE FIRST ROUND OF THIS QUESTIONNAIRE.

Thank you.

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Phone: 0202474709

Email: makafuiaron@gmail.com; amametorwo001@st.ug.edu.gh

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For each of the demographic details, kindly tick, circle or underline the option that relates to you.

8. Gender:

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9. Age:

21-30 years [] 31-40 years [] 41-50 years [] 51-60 years [] 60+ years []

10. I work in this bank as: Contract Staff [] Permanent staff []

11. How long have you worked in the banking sector? _____

12. How long have you worked in this Bank? _____

13. Your Department: _____

14. Marital Status:

Single [] Married [] Separated [] Divorced [] Widowed [] Cohabiting []

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8	Working with people all day is really a strain for me							
9	Working directly with people puts too much stress on me							

THANK YOU FOR YOUR TIME