

UNIVERSITY OF GHANA, LEGON

DEPARTMENT OF PSYCHOLOGY

**RELATIONSHIPS AMONG SOCIO-CULTURAL VALUES, WORK-FAMILY
CONFLICT AND WORK ATTITUDES: A STUDY OF BANK MANAGERS IN
GHANA.**

BY

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DECLARATION

I, Abigail Opoku Mensah, the author of this thesis hereby declare that except for references to other people's work which have been duly acknowledged, the work presented here was done by me as a student of the Department of Psychology, University of Ghana, Legon, under the supervision of Professor Charity S. Akotia, Dr. Maxwell Asumeng and Dr. Benjamin Amponsah. This work has never been submitted in whole or in part for any degree elsewhere.

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DEDICATION

To Eric, Michelle, Michael and Manuel



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Doing this PhD has been a challenge for me, especially being a mother of three, a wife and a full time worker. There has been a significant change in my life since I commenced this journey. I have grown enormously in life, knowledge and skill during my study at the University of Ghana and I now would like to show my sincere appreciation to all those who have contributed in one way or the other in my life. There have been so many people who have come across my path during this journey that I wish to recognize and give my heartfelt gratitude.

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ABSTRACT

The study investigated the relationships between socio-cultural values, work-family conflict and work attitudes among managers in the financial services sector. Although previous studies have investigated work-family conflict and other types of work attitudes, little is known regarding how an individual's socio-cultural values, together with their experience of work-family conflict influence their work attitude (job satisfaction, organizational commitment and job involvement). The study also examined social support and socio-cultural values as moderating variables of the relationship between work-family conflict and work attitudes. The research strategy employed was a cross-sectional survey which is considered to be one of the best techniques available for the study of attitudes, values, beliefs and motives. Specifically, the explanatory sequential mixed method was used. The research involved three studies. **Study one** focused on development and validation of socio-cultural values at work scale. A total of 30 employees were interviewed and 608 were given questionnaires. Analysis was done using thematic content analysis and principal components analysis. Five main factors emerged: moral values, attitude toward others, family values, religious values and communalism. The scale reported a Cronbach alpha of .71 and was then used in study two. **Study two** investigated the relationships that exist between Work-Family Conflict, Socio-cultural Values and Work Attitudes - (job satisfaction, organizational commitment and job involvement as well as the moderating effect of Socio-cultural values and Social Support on the relationship between work-family conflict and work attitude. A total of 211 Bank Managers were purposively selected from three capital cities in Ghana, namely: Accra, Kumasi and Takoradi. Subsamples of 12 Bank Managers were further recruited for qualitative enquiry. Partial Least Squares, a version of structural equation modeling and independent sample t-test were used to analyze the study two data. The results indicate no significant negative effect of work-family conflict on job satisfaction, organization commitment and job involvement. Contrary to expectation, family interference with work had a positive effect on job satisfaction, organization commitment and job involvement; while work interference with family had no significant negative effect on job satisfaction, organization commitment except job involvement. Socio-cultural values had a significant positive effect on work-family conflict as a composite while it had a positive

but weak effect on work interference with family and a negative effect on family interference with work when assessed individually. Socio-cultural values and social support did not moderate the relationship between work-family conflict and job satisfaction as well as organizational commitment; however, it moderated the relationship between work-family conflict and job involvement. The results further revealed no significant gender difference in the experience of work-family conflict among the bank managers. **Study three** was a qualitative study conducted to explore the coping strategies used by Bank Managers in minimizing the effect of work interfering with family conflict and family interfering with work conflict on work attitudes. Five main typologies were identified: temporal adjustment, situational urgency, utilization of technology, social support and finally, adaptation. In conclusion, Bank Managers generally experience work-family conflict; however, the experience of the conflict did not have any negative effect on their job satisfaction and organizational commitment except job involvement. Additionally, their adherence to socio-cultural values had a positive effect on their work attitude (job satisfaction, organization commitment and job involvement). Finally, their receipt of social support and adherence to socio-cultural values did not moderate the relationship between work-family conflict and (job satisfaction, organization commitment) except job involvement. The study provides useful coping strategies in managing work-family conflict which is applicable to the Ghanaian culture. Implications and detailed discussion of the findings and recommendations for future research are presented in the main work.

TABLE OF CONTENTS

	Page
Title Page	i
Declaration	ii
Dedication	iii
Acknowledgements	iv
Abstract	v
Table of Contents	vii
List of Tables	xv
List of Figures	xvi
List of Appendices	xiii
CHAPTER ONE: INTRODUCTION	1
1.1 Background to the Study	1
1.2 Statement of the Problem	9
1.3 Research Questions	12
1.4 Objectives of the Study	12
1.5 Relevance and Rationale of the Study	13
1.6 Structure of the Thesis	15
CHAPTER TWO: THEORETICAL FRAMEWORK AND REVIEW OF RELATED LITERATURE	17
PART 1: Theoretical Framework	
2.1 Introduction	
2.2 Theoretical Framework of the Study	17
2.2.1 Role Conflict Theory	18
2.2.2 Social Identity Theory	19

2.2.3 Socio-cultural subsystem	22
2.3 Summary of the theories adopted	23
PART 2: Review of Related Literature	24
2.4 Introduction	24
2.4.1 Work-Family Conflict and Job Satisfaction	24
2.4.2 Work-Family Conflict and Organizational Commitment	30
2.4.3 Work-Family Conflict and Job Involvement	33
2.4.4 Work-Family Conflict and Socio-Cultural Values	36
2.4.5 Work Attitudes and Socio- Cultural Values	42
2.4.6 Work-Family Conflict and Social Support	45
2.4.7 Work-Family Conflict and Coping Strategies	50
2.4.8 Work-Family Conflict and Gender	51
2.5 Analysis and Implications of the Literature Reviewed	58
2.6 Conceptual Framework of the study	60
2.7 Hypotheses of the Study	61
2.8 Conceptual Framework of the Study depicting the Hypothesized Relationships	63
2.9 Operational Definition of Terms	64
 CHAPTER THREE: METHODOLOGY	 66
3.1 Introduction	66
3.2 Philosophical Bases/ Research Epistemology	66
3.3 Mixed-Method Sequential Explanatory Approach	70
3.4 Rationale for the Choice of Mixed- Methods Sequential Explanatory Design	72
3.5 Rationale for the Choice of Analytical Tools for Qualitative Data	74
3.6 Rationale for the Choice of Analytical Tools for Quantitative Study	75
3.6.1 <i>Principal Component Analysis</i>	75

3.6.2 <i>Structural Equation Modelling (SEM)</i>	76
3.6.3 <i>Partial Least Squares (PLS) Path Models</i>	77
3.7 Justification for the use of PLS Approach to SEM	77
CHAPTER FOUR: STUDY ONE (Development and Validation of Socio-Cultural Values at Work Scale)	79
4.1 Introduction	79
4.2 Aim and Objectives	79
4.2.1 <i>Specific Objectives for Study one:</i>	79
4.3 Examination of existing Value Scales	79
4.4 Research Design for Study One	80
4.5 Stage One	81
4.5.1 <i>Population</i>	81
4.5.2 <i>Sample Selection in Stage One</i>	82
4.5.3 <i>Inclusion and Exclusion Criteria</i>	83
4.5.4 <i>Data Collection Procedure in Stage One</i>	83
4.5.5 <i>Analysis of the Interview</i>	84
4.6 Themes and Sub-themes of Socio-cultural Values at Work	86
4.6.1 <i>Religious Values</i>	86
4.6.2 <i>Communalism</i>	87
4.6.3 <i>Attitude toward others</i>	88
4.6.4 <i>Moral Values</i>	88
4.6.5 <i>Family Values</i>	89
4.7 Results for Stage One	90
4.8 Stage Two	90
4.8.1 Sample Selection and Data Collection Procedure in Stage Two	90

4.8.2 Description of Scale	92
4.8.3 Factor Analysis	92
4.8.4 Item Analysis	94
4.8.5 Reliability Analysis	98
4.9 Conclusion	100
CHAPTER FIVE: STUDY TWO (Quantitative)	101
5.1 Introduction	101
5.2 Research Design	101
5.3 Study Area	102
5.4 Population	102
5.5 Sample Technique and Sample size	103
5.6 Characteristics of Participants' Work	105
5.6.1 <i>WIF by Some Socio-demographic Characteristics</i>	110
5.6.2 <i>FIW by Some Socio-demographic Characteristics</i>	110
5.7 Inclusion and Exclusion Criteria	111
5.8 Ethical Issues	112
5.9 Data Collection Instruments	112
5.9.1 <i>Demographic Data</i>	112
5.9.2 <i>Work-Family Conflict (WFC)</i>	113
5.9.3 <i>Organizational Commitment Scale (OCS)</i>	114
5.9.4 <i>Job Involvement Scale (JIS)</i>	115
5.9.5 <i>Job Satisfaction Scale (JSS)</i>	116
5.9.6 <i>Socio-Cultural Values at Work Scale (SCVWS)</i>	117
5.9.7 <i>Social Support Scale (SSS)</i>	118
5.10 Pre-testing	119
5.11 Data Collection Procedure for the Main Study	120

5.11.1 Quantitative Data Analysis Technique	122
5.11.2 Evaluation of the Model	122
5.11.3 Evaluation of the Measurement Model	122
5.11.4 Assessing the Structural Model	124
5.11.5 Bootstrapping	124
5.12 Results	125
5.12.1 Descriptive Statistics of Respondents'	125
5.12.2 Partial Least Square (PLS) Analysis results	128
5.12.3 Results of the Measurement Models	128
5.12.3.1 Organizational Commitment	128
5.12.3.2 Job Satisfaction	134
5.12.3.3 Job Involvement	137
5.12.3.4 Work-Family Conflict	138
5.12.3.5 Social Support	140
5.12.3.6 Socio-Cultural Values at work	141
5.13 Structural Model	148
5.14 Testing of Hypotheses	149
5.15 Summary of the Findings	175
5.16 Discussions	176
5.16.1 Relationships between Work-Family Conflict and Managers' Work Attitudes (job satisfaction, organizational commitment and job involvement)	176
5.16.2 Relationships between Socio-Cultural Values and Managers' Work Attitudes (job satisfaction, organizational commitment and job involvement)	182
5.16.3 Relationships between the Forms of Work-Family Conflict (WIF and FIW) and Managers' Work Attitudes (job satisfaction,	

organizational commitment and job involvement)	185
--	-----

5.16.4 Relationships between Socio-cultural Values at Work and Work-Family Conflict (WIF and FIW)	188
---	-----

5.16.5 The Moderating Effect of Socio-cultural Values on the Relationship between Work-Family Conflict and Work Attitudes (job satisfaction, organizational commitment and job involvement)	190
---	-----

5.16.6 The Moderating Effect of Social Support on the Relationship between Work-Family Conflict (WIF and FIW) and Work Attitudes (job satisfaction, organizational commitment and job involvement)	193
--	-----

5.16.7 Work-Family conflict and Gender	194
--	-----

5.17 Conclusion	196
-----------------	-----

5.18 Recommendations for future research	197
--	-----

CHAPTER SIX: STUDY THREE (Qualitative)	199
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6.1 Introduction	199
------------------	-----

6.2 Rationale for Qualitative approach	199
--	-----

6.3 Objectives of Study Three	200
-------------------------------	-----

6.4 Research Questions	200
------------------------	-----

6.5 Sample and Sampling Technique	200
-----------------------------------	-----

6.6 Ethical Issues	201
--------------------	-----

6.7 Data Collection Procedure	202
-------------------------------	-----

6.8 Data Analysis	203
-------------------	-----

6.9 Results	204
-------------	-----

6.9.1 Experience of WIF among the Bank Managers	204
---	-----

6.9.2 Experience of FIW among the Bank Managers	204
---	-----

6.9.3 Findings of how managers cope with WFC	208
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6.9.3.1 <i>Social Support</i>	209
6.9.3.2 <i>Temporal Adjustment</i>	211
6.9.3.3 <i>Situational Urgency</i>	213
6.9.3.4 <i>Utilization of Technology</i>	214
6.9.3.5 <i>Adaptation</i>	216
6.10 Summary of the Findings	218
6.11 Discussion	219
6.12 Conclusion	222
 CHAPTER SEVEN: GENERAL DISCUSSION	 224
7.1 Introduction	224
7.2 Overview of the Study	224
7.3 Summary of the Major Findings	225
7.4 Discussion of Findings	227
7.4.1 Work-family Conflict and Work Attitudes among Bank Managers	227
7.4.2 Socio-cultural Values and Work Attitudes among Bank Managers	231
7.4.3 Socio-cultural Values and Work-Family Conflict (WIF and FIW) among Bank Managers	233
7.4.4 Moderation Effects of socio-cultural values and social support	235
7.4.5 Effect of Gender	237
7.5 Final Model	240
7.6 Contributions of the Study to Knowledge	242
7.6.1 Theoretical Implications of the Study	242
7.6.2 Methodological Contributions of the Study	243
7.6.3 Contributions to Literature	244
7.6.4 Implications for Industrial and Organizational Psychology (I/O) and Human Resource (HR) Managers	246
7.6.5 Implications for Policy Makers	247
7.6.6 Implications for Employers and Employees	248

7.7 Limitations of the Study	249
7.8 Recommendations for Future Research	250
7.9 Summary and Conclusion to the study	251
REFERENCES	256
APPENDICES	282
A. Questionnaire	282
B. Semi-Structured Interview Guide	291
C. Consent Forms	292
D. Socio-cultural Values at Work Items Pool	294
E. Licensed Commercial Banks in Ghana	297
F. University of Ghana Ethics Committee for Humanities Approval	298
G. Descriptive Statistics of Respondents	299
H. Final Factor Loadings	302
I. Original and Current Cronbach's Alphas of all Scales used Before the Measurement Evaluation	
J. Interaction Slopes analysis (SCV)	
K. Interaction Slopes Analysis (SS)	304

LIST OF TABLES

Table 4.1 Examination of Existing Value Scales	80
Table 4.2 Themes and Sub-themes of Socio-cultural Values at Work	86
Table 4.3 KMO and Bartlett's –test Results of Socio-cultural Values at Work Variables	93
Table 4.4 Rotated Component Matrix	97
Table 4.5 Total Variance Explained	98
Table 5.1 Profile of Respondents	108
Table 5.2 Affective Commitment –Initial Measurement Model	129
Table 5.3 Affective Commitment – Final Measurement Model	130
Table 5.4 Continuous Commitment- Initial Measurement Model	131
Table 5.5 Continuous Commitment- Final Measurement Model	132
Table 5.6 Normative Commitment- Initial Measurement Model	133
Table 5.7 Normative Commitment- Final Measurement Model	133

Table 5.8 Job Satisfaction- Initial Measurement Model	135
Table 5.9 Job Satisfaction- Final Measurement Model	135
Table 5.10 Job Involvement- Initial and Final Measurement Models	137
Table 5.11 Work Interfering with Family Conflict (WIF) - Initial and Final Measurement Models	138
Table 5.12 Family Interfering with Work Conflict- Initial Measurement Model	139
Table 5.13 Family Interfering with Work Conflict- Final Measurement Model	139
Table 5.14 Social Support- Initial and Final Measurement Model	140
Table 5.15 Socio-Cultural Values at Work- Initial Measurement Model	141
Table 5.16 Socio-Cultural Values at Work- Final Measurement Model	143
Table 5.17 Discriminant Validity of Constructs	146
Table 5.18 Collinearity Statistics of WFC, SCV and WA	150
Table 5.19 Path Coefficients	151
Table 5.20 Effect of WFC and SCV on Forms of Commitment	153
Table 5.21 Collinearity Statistics of (WIF/FIW), SCV, JS, OC and JI	155
Table 5.22 Path Coefficients	156
Table 5.23 Decomposition of the Effect of Socio-Cultural Values on Work Attitudes	160
Table 5.24 Moderation Relationships of SCV between Work-Family Conflict and Work Attitude	164
Table 5.25 Moderation Effects of SCV between (WIF/FIW) and WA (JS, OC and JI)	166
Table 5.26 Collinearity Statistics of WFC, SCV and SS	168
Table 5.27 Moderation Effect of Social Support between WFC and WA (JS,OC and JI)	169
Table 5.28 Moderating Effects of Social Support between (WIF/FIW) and WA (JS, OC and JI)	172

Table 5.29 Summary of Quantitative Analysis Results	175
Table 6.1 Demographic characteristics of respondents	201
Table 6.2 Themes and Subthemes (explanation) of Coping Strategies	209

LIST OF FIGURES

Figure 2.1 Conceptual Framework of the Study	60
Figure 2.2 Hypothesized relationships between endogenous, exogenous and moderator variables as conceptualized in this study.	63
Figure 4.1 Scree Plot Graphic of Socio-cultural Values at Work Item Clusters based on Eigenvalues	95
Figure 5.1 Path Model for Lower and Higher Order Constructs	148
Figure 5.2 PLS Graph of WFC and SCV on Work Attitudes	150
Figure 5.3 PLS Graph of the relationships between FIW, WIF, SCV and Work Attitudes	155
Figure 5.4 Path Diagram of the Moderation Relationships of Socio-cultural Values between WFC and Work attitude (JS, OC and JI)	163
Figure 5.5 Path Diagram of the Moderation Relationships of Socio-cultural Values between the forms of WFC (WIF and FIW) and WA (JS, OC and JI)	166
Figure 5.6 Path Diagram of the Moderation Relationships of SS between WFC and WA	169
Figure 5.7 Path Diagram of the Moderation Relationships of SS between WFC (WIF/FIW) and WA (JS, OC, and JI)	171
Figure 7.1 Final Model of the Supported Hypothesized Relationship.	240

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

What really happens when an employee's demands at the workplace collide with his or her demands at home? An attempt to answer this question has led many researchers to examine work-family conflict (WFC) and work-related issues (e.g., Cooklin et. al 2014; Dartey-Baah, 2015; Warokka & Febrilla, 2015) which are considered to be crucial issues in today's business world (Burke & El-Kot, 2010; Moreno-Jimenez, Mayo, Sanz-Vergel, Geurts, Rodríguez-Muñoz & Garrosa, 2009) as well as a major problem that managers and directors have to deal with. According to Burke, Koyuncu and Fiksenbaum (2014), work responsibilities and family responsibilities are considered as two important roles of which integrating and balancing become very difficult for many people.

Work roles interfering with family roles and vice versa have more often than not resulted in work-family conflict and these, to a very large extent, become a major concern due to their negative implications for both employees and organizations (Allen, Herst, Bruck & Sutton, 2000). As asserted by Kanter (2006), work and family responsibilities are considered the most central domain in most adults' lives. As a result, there is a great level of difficulty for anybody to make a choice between work and family roles since work and family are not independent (Kanter, 1977). Trying to live up to this ideal creates work-family conflict for employees, especially those who have to struggle to juggle between

job responsibilities and family responsibilities (Schieman, Milkie & Glavin, 2009). Consequently, and this will give rise to conflicts.

Greenhaus and Beutell (1985) defined work-family conflict (WFC) as “a form of inter-role conflict in which the role pressures of the work and family domains are mutually incompatible in some respect” (p.77). In a more practical sense, the conflict occurs when a person is expected to perform multiple roles such as being a parent, a worker and a spouse. Quite a number of studies (e.g., Edwards & Rothband, 2000; Greenhaus & Beutell, 1985) have brought to light that work and family are not two separate spheres because they depend and have a dynamic relation with each other. However, the inevitability of work-family conflict is very obvious.

One of the main limitations of early work-family conflict researches has been the lack of consideration of socio-cultural values as possible antecedents of work-family conflict and also the lack of studies on how employees' socio-cultural values influence employees work attitudes'. Past studies mainly focused on objective variables such as work character and family friendly programs in the work environment, number of children, marital status and spouse's work status in the family arena (Liu, 2011) as antecedents. Although some previous researchers like Aycan (2006), Aycan and Eskin (2005) and Ling and Powell (2001) have investigated the impact of culture on work-family conflict, the kind of relationship that exists among socio-cultural values, work-family conflict and work attitude which is of quite relevance to employees, as well as employers and signifies contemporary problem area at all levels have not been explored. Generally, the research focused on carrying out an investigation into the relationships that may exist among employees' socio-cultural values, work-family conflict and work

attitude. It specifically looked at the issue in a well-defined context among financial services sector managers.

Socio-cultural values as defined by Hofstede (1980) and Pasa, Kabasakal and Bobur, (2001) are the values, attitudes and beliefs that are shared among a group of people in a community or society which make them distinct as a collective group from others. These values guide the way people live and make decisions which affect the quality of work and other relationships. According to Bratton, Callinan, Forshaw and Sawchuk (2007), individual work behaviour illuminates awareness of the conceptions among work attitudes, values and behaviour with an individual cultural structure. Mugunthan (2013) also demonstrated that cultural norms, such as traditional gender role ideology, which is one out of many cultural values in Africa, may influence work-family conflict and work attitude of employees. This clearly suggests a possible link between socio-cultural values of individuals, work-family conflict and work attitudes. Gbadamosi (2003) indicates in his study that Africans have their own unique cultural values which are different from the western culture and these values could also influence work attitudes.

Ghanaian socio-cultural values are cherished among the people of Ghana. For instance, the Ghanaian traditional gender role ideology is such that women are supposed to take care of the home, the children and do the household chores, while the men work outside the home to provide for the family (Sarpong, 2006). Sarpong (2006) observes “a good wife is seen as one who is obedient to the husband, sees to it that all he wants is forthcoming without him having to ask first” (p. 35). There is also a strong expectation of men to work outside their homes to take care of their families. On the contrary, if men take the responsibility of the home as the main caretakers of the family and play the

traditional role of a wife, men are given all sorts of names like “*kwadwo besia*’ (a man who acts and behave like a woman) or *barima kotobonku*” (a man who is always seen in the midst of women and taking up the roles of women). These notwithstanding, some men continue to play the care giving role in the family while a significant number of the men work outside the home.

These traditionally accepted roles played by both men and women have been questioned in contemporary Ghana. In spite of the vehement traditional roles which demonstrate that women are required to stay at home and cater for the family while the men work outside the home, men and most women now work outside the home to give support to the family. The fundamental reason for this development in Ghana is the fact that more girls are receiving formal education than in the past. There has been an increment in the enrollment of females (3 years and older at all levels from the ten regions in Ghana) from 47.7% in 2000 to 50.5% in 2012 (Ghana Statistical Service, 2000 & 2012) which may give women the same opportunities as men in terms of receiving formal education which qualifies females to also occupy managerial positions at the workplace.

These changes have taken place without redesigning work or occupational career paths and without making new provisions for family responsibilities. In the past two decades, the number of Ghanaian women who entered the formal workforce to compete with men has increased. The 2010 Population and Housing Census yielded 2.5% of female administrators/ managers as compared to the 2000 Population and Housing Census which yielded 0.2% female managers from all the ten regions in Ghana.

The discussion above consequently brings an issue to the fore. If both men and women (husband and wife) are both working outside the home, then they are all susceptible to work-family conflict. The period for working hours for both men and women has been on the increase over the years and has therefore become harder to create a balance between work and family life which can influence employees' work attitudes (job satisfaction, organizational commitment and job involvement). The evidence suggests that employees who work for long hours find it difficult to manage work-family conflict (Crompton, 2006). With the clear common perceptions of employers' expectations from their employees (both working men and women), the demands for combining family roles with career become a serious encumbrance for many working parents. However, the demands and availability for family life obligations are not lessening.

The question which comes to mind is this: what is the relationship between socio-cultural values which guide the way people live and take decisions within a society (including the workplace), work-family conflict and work attitude?

Overview of Work-Family Conflict

Work-family conflict in general can be described to be inter-woven. This is to say that work can interfere with family (WIF) roles and family on the other hand can also interfere with work (FIW) roles (Greenhaus & Beutell, 1985). According to Netemeyer, Boles and McMurrian (1996), work interfering with family (WIF) refers to the "inter-role conflicts in which the general demands of time devoted to, and strain created by the job, interfere with performing family-related responsibilities" (p. 401). Family interfering with work (FIW) is the reverse of work interfering with the family (WIF). Over the

years, work and family roles are seen to be having an impact on each other (Caillier, 2013). As work and family responsibilities are not independent constructs (Kanter, 1977), balancing an employee's work and family responsibilities can be a herculean task and may often result in conflict between these two relevant domains. In recent years, there has been increased pressure on organizations to increase productivity and an increased demand on workers' time (Rahim, 2011), which has reduced workers' time with their families and therefore leading to increase in work-family conflict among workers.

Both forms of conflicts (WIF and FIW) were captured in this study to avoid any confusion surrounding the variable. According to Rehman and Waheed (2012) and Greenhaus and Beutell (1985), in order to get an accurate measure of WFC, researchers must consider either directions or the two forms of WFC. Looking at both WIF and FIW together could bring out the holistic effects WFC could have on employees' work attitudes. The influence of work-family conflict (work interfering with family and family interfering with work) on employee work attitude is also not well understood and researched (Cloninger, Selvarajan, Singh & Huang, 2015).

Socio-Cultural Values

It is assumed that socio-cultural values may have a positive impact on employees' work attitudes at the workplace. Socio-cultural values which a society maintains continue to remain strong among workers in spite of all its conflicting values with organizational culture. For instance, Akuoko (2008) indicated that despite the rapid changes the

Ghanaian society has undergone, it still retains most of the norms of its traditional society for most of its people living in the traditional society.

There are empirical studies that assess culture, specifically religiosity and other work attitudes which are mainly found in countries such as U.S.A and Western European countries. However, undertaking a holistic study to find out the kind of relationships that may exist between socio-cultural values, work-family conflict and work attitude have not been explored by past researchers. According to Ali et al. (2001), the African culture has its own unique features which need to be investigated to find its influence on employees work attitudes and work-family conflict. Swartz and Davies (1997) suggested that the African socio-cultural values must be investigated and understood properly in order to improve the management of organizations to make it more effective; which makes this study timely.

Stone, Stone-Romero and Lukaszewski (2007) argued that cultural diversity has received scant attention in industrial psychology, and Peus and Traut-Mattausch (2008) contended that very little cross-cultural research has been performed on the work-family interface. Moreover, majority of the research on cultural diversity such as Kenjilwamoto and Ming Liu (2010) has focused on issues associated with differences in race, and few researches such as Schiefer (2013) study have examined differences in values among individuals from the same society. This research responds to this recent criticism. Examining the relationships between socio-cultural values, work-family conflict and work attitude which is the focus of this thesis will add to and expand our understanding of this relationship from an African perspective based on the study area.

Employee Work Attitudes

Employees have different attitudes with respect to various aspects of their jobs, their careers and their organizations. However, an attitude of a person in general could be either positive or negative regarding the work environment. Employees' work attitudes are evaluations of one's job that express one's feelings and attachment to one's job (Judge & Kacmmeyer-Muller, 2012). In other words, to understand how employees behave, one needs to understand their work attitudes. At the work settings, three important work-related attitudes were investigated in this study. These are job satisfaction, organizational commitment and job involvement. What causes positive or negative work attitudes depend on several aspects of the employee's work environment. This may include how they are treated, the working conditions and relationship with colleagues, the actual duties or tasks they perform (Yusuf & Metiboba, 2012) and of course, work-family interference.

In the 1950's, men spent most of their time working and it was acceptable (Kossek & Ozeki, 1998). As the society changed, the whole idea of putting work first before the family became outdated. In recent times, more employees are expected to balance their work and family by spending enough time with their family while at the same time continuing to succeed at work. This conflict can be seen particularly to be strong for working women because of their responsibility for getting pregnant and taking care of the family. However, men also struggle with this conflict as well (Gagendran & Harrison, 2007). When employees experience work-family conflict, it influences their work attitudes. Shellenbarger (2007) indicates that employees who are able to balance their work and family responsibilities exhibit good work attitudes. Given that employees' work

attitudes may provide us indications as to who will stay on the job, be more engaged and also perform well, investigating employees' job satisfaction, organizational commitment and job involvement will provide helpful steps for the survival of every organization.

1.2 Statement of the Problem

The aim of this study is to investigate the extent to which socio-cultural values, work-family conflict and work attitude are related. The study will further look at the moderating effects of socio-cultural values and social support on the relationship between work-family conflict and work attitudes.

Though work-family interference studies seem under researched in Africa, and particularly in Ghana, a few researchers (e.g., Alutu & Ogbe, 2007; Ampofo & Boateng, 2008; Asiedu-Appiah, Dufie-Marfo & Frempong, 2013; Bedu-Addo, 2010; Oppong, 2006; Songsore & McGranahan, 2003; Vermeulen, 2006) have paid attention to work-family conflict. However, none of these studies seems to address work-family conflict in relation to socio-cultural values and employees work attitudes. Anafarta (2001) and Korabik, McElwain and Chappell (2008) pointed out the need to investigate the relationship that may exist between WFC and culture.

In the same vein, employers are also giving much attention to employees' work attitudes because of the negative effects they have on productivity of goods and services. A small number of researches have attempted to understand the relationships between work-family conflict and employees work attitudes but have concentrated mainly on one common work attitude: that is job satisfaction (e.g., Ahmad & Noryati, 2011; Bedu-

Addo, 2010; Dartey-Baah, 2015; Dev, 2012; Maren, Pitarelli & Cangiano, 2013; Sagas & Cunningham, 2005). However, most of these studies have been done in individualistic societies (e.g. Behan & Drobnic, 2010; Calvo-Salguero, Carrasco-Gonzalez & Salinas Martinez, 2010) and there are relatively fewer studies in the collectivist societies (Baral & Bhargava, 2010) therefore making the current study relevant. Literature indicates that there have also been mixed findings (Boles, Johnston & Hair, 2003) which make it very difficult to generalize the existing results. Surprisingly, employees' job involvement has not been explored well in the work-family literature.

There is strong evidence in the literature that the impact of culture on work-family conflict should be investigated (Wang, Lawler, Walumbwa & Shi, 2004). For the purpose of this study, the focus is specifically on Ghanaian socio-cultural values. Anafarta (2011) revealed that this construct has again received little or no attention and therefore this study will enrich the current literature. The possibility that the Ghanaian socio-cultural values play some role by influencing employees' work attitudes cannot be underestimated.

The fundamental argument in this research is that studies done on work-family conflict, work attitudes and culture have mainly focused on antecedents of the conflict focusing more on the demographic characteristics such as gender, age, individual personalities etc. and concentration had been on one common work attitude - 'job satisfaction' (Maren, Pitarelli & Cangiano, 2013). Putting emphasis on the relationship among socio-cultural values, work-family conflict and work attitudes (job satisfaction, organizational commitment and job involvement) by considering the two main forms of work-family conflict and focusing on these three employees work attitudes in this study have,

however, not been the focus of previous research in work-family conflict literature. Consequently, it is argued that socio-cultural values demonstrated at the workplace, experience of work-family conflict by employees could influence work attitude either in a positive or negative way. Nevertheless, these have not been examined.

To the best of the researcher's knowledge, no study has so far investigated the relationships between socio-cultural values, work-family conflict and work attitudes by relying on role conflict theory, social identity theory and socio-cultural subsystem view point. As indicated in this study, these theories have opened up the linkages between the three main variables. This study therefore seems to be timely, and in all sense reasonable in that going beyond what previous researchers focused on, this study can be considered a novelty in the work-family conflict literature using a sample of Bank Managers in the financial services sector in Ghana who because of their managerial positions reports higher levels of work-family conflict than those occupying non-managerial as well as non-professional positions (Duxbury & Higgins, 2003).

1.3 Research questions

The following research questions were also formulated to guide the study:

1. What indicators are used to measure socio-cultural values at work?
2. Which of the two forms of work-family conflict do Ghanaian Bank Managers experience the most?
3. What are the experiences of bank managers who face the challenges with work interfering with family conflict as well as family interfering with work conflict?

4. What coping strategies are used by Ghanaian Bank Managers to minimize the effects of work-family conflict on work attitude (job satisfaction, organizational commitment and job involvement)?

1.4 Objectives of the study

The overall general objective of the study was to explore and gain a better understanding regarding the relationships between socio-cultural values, work-family conflict and work attitudes among managers in the financial services sector in Ghana.

The specific objectives are as follows:

1. To develop and validate a scale for measuring socio-cultural values at work for Study two of the thesis;
2. To investigate the effects of work-family conflict and socio-cultural values on work attitudes (job satisfaction, organizational commitment and job involvement);
3. To examine the relationship between the forms of work-family conflict (WIF and FIW) and work attitudes (job satisfaction, organizational commitment and job involvement);
4. To explore the relationship between socio-cultural values and the forms of work-family conflict (WIF and FIW);
5. To examine the moderating effect of SCV on the relationship between work-family conflict (WFC) and work attitudes (job satisfaction, organizational commitment and job involvement);

6. To test the moderating effect of social support on the relationship between work-family conflict and work attitude (job satisfaction, organizational commitment and job involvement) and
7. To investigate whether gender of the managers influences the experience of work-family conflict (work interfering with family and family interfering with work).

1.5 Relevance and Rationale of the Study

The findings of this research will be a major contribution that will provide a deeper understanding of the relationships between socio-cultural values, work-family conflict and work attitudes associated with financial services sector managers in Ghana which will fill a wide gap in the literature. Other sector organizations may also benefit from the results of this research, especially in their Human Resource Management practices (such as organizational climate and culture etc.) which in a larger view may have influence on organizational performance and must therefore not be taken lightly.

Specifically, the research findings may provide useful information to the contemporary Ghanaian society as well as for future generations. Literature search has identified the lack of published work on the relationship among socio-cultural values, work-family conflict and work attitude therefore making it a new area of research. Based on this, it is anticipated that the findings will provide baseline information on how socio-cultural values, work-family conflict and work attitude are related among the working people (Bank Managers) of Ghana upon which other researchers can build on. The findings may also trigger further research interest in related areas in other parts of the country especially in the context of socio-cultural values.

This current study is relevant in Ghana because most research efforts on work-family conflict have been carried out in Europe and North America focusing on white female factory workers, the police service and academic institutions (Marks & Leslie, 2000). Besides, these studies are also strongly based on western culture and values (Zhang & Liu, 2011). It was therefore imperative to explore WFC within the Ghanaian distinctive socio-cultural context to unravel its potential impact on employees work attitudes and work-family conflict. Despite important advances in the work-family literature, there is the need to develop research from different cultural perspectives in order to scientifically reveal the system and the whole phenomenon of WFC to enrich the literature in this field of study.

Another benefit is the possibility of unraveling the effects of socio-cultural values and work-family conflict on work attitudes. For example, by establishing that there is either positive or negative relationship among socio-cultural values, work-family conflict and work attitudes, employers or management can develop organizational policies which will help improve work attitude of employees and at the same time increase organization's productivity.

The findings and other important issues raised in the study may serve as a reference point where future researchers in this area may consult for more information and ideas to replicate and/or build on it. As indicated above, very little research seems to have been conducted regarding the relationships between socio-cultural values, work-family interference and work attitudes in the work-family literature. The rationale of the study is to investigate the situation in Ghana and to come out with objective informations that will provide protection for all workers in Ghana especially among Bank Managers'. By doing

this it will promote the ILO Convention Number 156 (1981) and the Recommendation Number 165 (1981).

In sum, the results will demonstrate empirically the theorized relationship among socio-cultural values, work-family conflict, and work attitudes of a section of employees in Ghana using a methodological approach, specifically the mixed-method sequential explanatory design and SEM/PLS to extend works done in this area basing the study on pragmatism paradigm. Thus, the current study examines uniquely many aspects of the subject. The above scarcities in research related to the construct work-family conflict, socio-cultural values and work attitudes show the necessity for more empirical research, which was conducted among Bank Managers in the financial services sector.

1.6 Structure of the Thesis

The thesis examined the relationships between socio-cultural values, work-family conflict and work attitude of financial services sector managers in Ghana. The thesis was in three-studies (*study one, study two and study three*) and was organized into seven chapters. Chapter one of the thesis presents a brief introduction highlighting the main problem under research and the relevance for the study, overview of work-family conflict, Ghanaian socio-cultural values and employee work attitudes. It also contains the problem statement, research questions and objectives of the study.

Chapter two was in two parts, the first part presented theories that informed the framework of this research. The second part discusses related empirical studies under the following headings: work-family conflict (WFC) and (a) job satisfaction, (b)

organizational commitment, (c) job involvement, (d) socio-cultural values, (e) social support (f) coping strategies and (g) gender. The conceptual framework and hypotheses of the study are presented. Operational definitions of terms are also presented in this chapter.

The third chapter explains the research methodology adopted and the rationale for using the adopted methods as well as the philosophical bases of the study. Chapter four, which forms *study one*-scale development of this thesis, presents its introduction, literature review, methodology, results, discussion, conclusion and recommendations.

Chapter Five, which form *study two* (quantitative), provides information on the rationale for the research design adopted, participants used for the study, sampling and sampling technique, data collection instruments, data collection procedure, data analysis, results, discussions and conclusion.

Chapter six (qualitative) forms *study three* and answer the research questions in the study. The chapter presents the rationale for the research design adopted, participants used, sampling and sampling technique, data collection instrument, data collection procedure, analysis, results and conclusion.

The seventh chapter discusses the key findings of the study. It further presents the summary and conclusion, implications of the findings, limitations and made some recommendations for future research.

CHAPTR TWO

THEORETICAL FRAMEWORK AND REVIEW OF RELATED LITERATURE

2.1 Introduction

The study aims to investigate the relationship among socio-cultural values, work-family conflict and work attitudes. The focus of this chapter is on two distinct areas. The first part is the researcher assessment of the theoretical frameworks that underpin the current study. The objective was to elaborate on theories which explain the various variables being investigated in this study and to have a well-defined structure for the study. The second part focuses on empirical evidence that shows the relationship among socio-cultural values, work-family conflict and work attitudes of employees. Three major work related attitudes (job satisfaction, organizational commitment and job involvement) of employees were discussed. Socio-cultural values and social support as moderating variables were also explored as well as work-family conflict and gender. The chapter ends with some hypotheses for testing.

2.2 Theoretical Framework of the Study

The study was drawn predominantly from the role conflict theory and the associated concepts of social identity theory and socio-cultural subsystem view. These theories have been critically reviewed showing the bearings they have with this current study.

2.2.1 Role Conflict Theory

The work-family conflict concept under the role conflict theory is based on the role theory as expounded by Katz and Kahn (1978); and Kahn, Wolfe, Quinn, Snoek and Rosenthal (1964) which posits that the main determinant of an individual's behaviour is based on what others expect from them. The theory therefore predicts that the expectation surrounding each of these diverse roles a person performs can lead to role conflict. This is because each role requires time, energy and commitment. Such incompatibility is indicated by the fact that participation in the work role is made difficult by virtue of performing family roles and vice versa.

The theory posits that different roles are performed by individuals which are bestowed on them by different societal structures such as the family, work and the community (Parsons & Shlis, 1951). It is assumed that role conflict is caused by prohibitions from external constraints that prevent individuals from fulfilling their multiple roles (Barnett & Baruch, 1985). As a result of performing certain duties, norms, rights and other behaviours expected by individuals may lead to conflict (Bidle, 1986). Poelmans, O'Driscoll and Beham (2005) confirms this, indicating that the ability of an individual in performing multiple roles leads to role ambiguity in a particular role or all the multiple roles, which has harmful effects on people's health, attitude and wellbeing (Poelmans, O'Driscoll & Beham, 2005). As a result, role conflict occurs when people are unable to take up the responsibilities in their homes and at their workplaces.

Greenhaus and Beutell (1985) stated that any role characteristic that influences an individual's time involvement within a role can produce conflict between that role and another role. The theory explains that conflict is bound to exist when time spent on family roles such as assisting any family member is devoted to activities within the work

role. Different roles therefore compete for an individual's limited time resources which make it physically impossible to meet the demands from another role (Kopelman, Greenhaus & Connolly, 1983). This can be used to explain the fact that time and energy spent on individual family-related activities cannot be spent on work-related activities, thus creating work-family conflict. This means that additional time, energy and commitment will be required for those competing demands. Consequently, it can result in the experience of conflict if there are not enough resources at the disposal of an individual to perform those roles (Goode, 1960).

Explicitly, the theory suggests that the more time an individual spends on work-related activities the more they would experience WIF conflict. Conversely, the more time an individual spends on family-related activities, the more they would experience FIW conflict. The role conflict theory however does not specifically indicate as to which of the roles affect the execution of the other. It did not recognize the fact that conflict can also occur if an individual is not able to fulfil his or her own expectations. These notwithstanding, the theory perfectly explain what happens when an individual performs multiple roles, which is 'work-family conflict, an aspect of what the current study seeks to explore.

2.2.2 Social Identity Theory

Social identity theory identifies a systematic approach that demonstrates the relationship between the gender of a person, family, work, stress and oneself (Wiley, 1991). Wiley defined identity as "what one attributes to himself or herself or what others attribute to that person by virtue of a particular position they occupy" (p.496). As a result of the

interaction with other people, one can be found to have multiple identities (e.g. father, husband, brother, colleague, manager or mother, wife, sister, colleague and a manager) as indicated by Lobel (1991). Based on this, social identity theory therefore postulates an association between the individual self and the society at large, whilst concurrently accommodating the individual variability in his or her role performance due to the diversity in comprehension and possibility to transfer some role expectations and demands to other significant others (e.g., colleagues, spouse, child) (Wiley, 1991). In the Ghanaian society, men as well as women are expected to perform some specific accepted traditional roles within the society. For instance, it is expected from a female child up to adulthood to be discharging family roles such as cooking, cleaning or better put it performing household chores which is contrary to the roles of the male child. The male child is expected to be responsible for his family, and this concept becomes part of them to adulthood which makes the role very clear to them as the head of their family.

The multiple role identities which comprise the self, has been found in a hierarchical order on the basis of role or identity salience of the individual (Lobel, 1991 & Wiley, 1991). The relative level of importance to a particular role is established based on the combination of an individual commitment to a role within the hierarchy (Stryker, 1987). Wiley (1991) defined commitment as “the degree to which a person’s relationships depend upon the kind of person, playing a particular role, holding a particular position in relationships and having a particular identity” (pp. 496). Lobel (1991) described accessibility as the willingness with which a particular social identity is identified with certain stimuli while it portrays the degree to which the stimulus responses to category demands.

Turner (1982) highlighted that these multiple or different identities would be exhibited in response to situational changes (i.e. being a father or a husband at home and a manager or a colleague at the workplace). Certainly, employees may consider with importance one role than the other. For instance, depending on an individual's own values and the expectations of the society a female bank manager will be described as irresponsible when she places her work first before her family. On the contrary, a male manager, as in the case of this study will be seen as hard working when he considers his own work first before the family with the view of catering for his family.

Social identity theory identifies two forms of work-family conflict: Firstly, the conflict that occurs between work role performance and family identities of similar importance and secondly, being unsatisfactory role performance either work or family identity of high importance (Wiley, 1991). For example, the first type of conflict occurs when an individual who equally cherishes being a father (signifying the family identity) as well as performing the role as a manager (signifying the work identity) is supposed to make a decision between representing his child at a Parent Teachers Association (PTA) meeting or attending an emergency meeting at work on the same day at the same time, especially when a person who values being a responsible father or mother may experience dissatisfaction for not being able to attend a child's PTA meeting due to his or her commitments to work (i.e. a role of lower salience). The social identity theory fails to project the possibilities of some individuals who may be able to balance the two roles effectively. However, it explains how and why individuals identify themselves as members of a society, and showed how their social identity influences their behavior.

2.2.3 Socio-cultural subsystem

This subsystem takes into account an integral part of the social system theory which brings about the kind of relationship that exists between an organization's culture and that of the individual ambient society in which they live. According to Nukunya (2013, p.3), culture influences productivity, work ethics and other aspects of the economy.

Culture in this study portrays a system of values, norms and beliefs that is shared among a group of people. This however, according to Apekey (2001), explains the bases for an individual's behavior and attitude at work. Though culture is said to be dynamic and changes over time, the core values of the people still remain intact to a large extent. The main concern here is the extent to which these cultural values influence employees work attitudes. The study focuses on the effects of the transfer of these values to the workplace, hence how it influences the managers' work attitudes (job satisfaction, organizational commitment and job involvement).

Employees, to a large extent may maintain their cultural values even when they work in an organization that does not take into account their cultural values. The blend of these two spheres becomes an issue worth investigating. An individual who finds himself or herself in a new work setting with its unique work culture cannot replace it with his or her societal cultural values (Nukunya, 2003). Their indigenous values will still influence them. Apekey (2001) argued that Ghanaians' cultural values have remained relevant in predicting and influencing people's attitudes and behaviour. Some empirical works by Saari and Erez (2002) and Saari and Judge (2004) have shown that employees' work

attitudes are influenced by culture. The theory however, failed to indicate which specific values influence individuals' attitudes more than the other.

From the above analysis, each Bank Manager will unconsciously transfer the societal cultural values to the workplace. Based on the socio-cultural subsystem view, the study dwells on the assumption that the banking sector though it has its own organizational culture, its members' behaviours and attitudes toward work would be influenced by their societal-cultural values.

2.3 Summary of the theories adopted

Three main theories that informed this thesis were examined. Role conflict theory highlighted the conflict between the two main domains (work and family roles). Social identity theory together with socio-cultural subsystem view was also examined to capture the cultural influence aspect of this study and how it affects work attitudes. The theories basically assume that multiple roles played by individuals lead to conflict; the cultural values within a particular society influence the kind of behavior/attitude people put up irrespective of where they find themselves including the work setting. Thus, these cultural values influence employees' attitudes at the workplace.

2.4 Review of Related Literature

This section reviewed related literature, focusing on the relationship among socio-cultural values, work-family conflict and work attitude. The study is centered on three key work related attitudes exhibited by employees at the work place (job satisfaction, organizational commitment and job involvement). Work-family conflicts are minimized when organizations take it upon themselves to provide supports for their employees

(Rhoades & Eisenberger, 2002). This implies that organizations that consciously provide support for their employees will encourage the employees to be attached to their respective organizations and also increase the amount of effort they put in their work (Kim & Cunningham, 2005). This chapter presents a review of literature in the following areas: (a) work- family conflict and job satisfaction; (b) work-family conflict and organizational commitment; (c) work-family conflict and job involvement; (d) work-family conflict and socio-cultural values; (e) work-attitudes and socio-cultural values; (f) work-family conflict and social support; (g) work-family conflict and coping strategies; and finally (h) work-family conflict and gender.

2.4.1 Work-Family Conflict and Job Satisfaction

Job satisfaction is described as the extent to which people like or dislike their jobs. One of the most commonly used definitions of job satisfaction by researchers is by Locke (1976). He defined it as “a pleasurable or positive emotional state as a result of appraisal of one’s job or job experiences” (p. 1304). Susskind, Borchgrevink, Kacmar, and Brymer (2000) further indicated that job satisfaction actually represents the workplace and employees’ perceptions of their job.

An individual’s job satisfaction can be envisaged by levels of support one gets from his or her organization, work situation and employee assessment of the work climate in the organization. Generally, quite a number of studies have identified a variety of factors which affect an employee’s level of job satisfaction. To get employees satisfied, organizations make provision for employees such as favourable working conditions, fairness in job, promoting and rewarding (Parvin & Kabir, 2011). These they considered

to be the elements which contribute to employee satisfaction. A low level of job satisfaction leads to negative work attitudes and behavior such as absenteeism, external turnover and reduced productivity at the workplace (Rehman, 2011). Employees' satisfaction with their jobs is very essential at the workplace. This is because when employees are not satisfied with their jobs it tends to affect their overt organizational behaviour. Due to these negative consequences, employers or managers in every organizational setting are much concerned about the factors which determine employees' job satisfaction or dissatisfaction.

Bedeian, Burke and Moffett (1988) conducted a study among accounting professionals (335 females and 432 males) and looked at how these professionals' work stress and family responsibilities interact and subsequently influence their job satisfaction, marital satisfaction, as well as overall life satisfaction. Bedeian et al. (1988) projected that conflict within each domain role would directly relate to satisfaction within that role. This means that work-related role stress would directly influence job satisfaction while family-related role stress would influence marital satisfaction. They again predicted an indirect relationship between work-related role stress, parental demands and satisfaction (the work itself, marriage, and life) through work-family conflict. Data was collected using a questionnaire. Results from the study showed that work-family conflict was related to employees' specific domain satisfaction and their total life satisfaction. One limitation of Bedeian et al (1988) study has to do with the kind of sample used. Their focus of study was limited to only working women who were married and excluded single working women who may also experience the conflict in the accounting field. Considering this, it will be difficult to generalize this result to single working men and women who may also

experience work-family conflict and therefore this current study made use of both married and single employees.

Sagas and Cunningham (2005) in their study used both male and female coaches and found out that work-family conflict was negatively related to job satisfaction among female assistant coaches. It is of much surprise that none of the forms of work-family conflict appeared to be significantly related to job satisfaction among the male coaches in their study. The findings made important additions of insight into the relationship between work-family conflict and job satisfaction where it has been observed that work-family conflict when modeled as a composite appeared to have a significant effect on job satisfaction, but when the forms of the conflict are assessed in relation to job satisfaction there was no significant effect. This notwithstanding, other important work attitudes which are important at the workplace (commitment and job involvement) were not looked at in their study. The six factor scales used in their study outlined mainly the role of a female, on which most men will score very low and hence bring about such results. This means that the scale did not cater for the specific roles or responsibilities performed by men.

A study conducted by Ahmad and Noryati (2011) focused on the indirect effects of perfectionism and locus of control on workers' job satisfaction as they experience work-family conflict. Data was collected using a questionnaire from 159 employed single mothers and analyzed using structural equation modeling. Findings of the study revealed that perfectionism and locus of control among the single mothers were significantly related to their experience of work-family conflict, which affected their level of job satisfaction. An individual's perception of socio-cultural values which is considered to

influence a person scoring high or low on locus of control was not investigated which might have influenced the result. There is a significant limitation to the study due to the nature of their sample. The results gathered may be associated to single mothers who only fall within their selection criteria (aged 45 years and below, work full-time and have at least one child). This result may not be applicable to mothers who are married and also mothers who are working full time but above the age of 45.

Using a sample of 162 workers in Spain, Calvo-Salguero, Carrasco-González, and Salinas-Martínez (2010) observed a moderating effect of gender on the relationship between work-family conflict and job satisfaction such that the women reported less satisfaction with their jobs than the men. Their sample was comprised of employees from different job positions thereby making it very difficult to control their job position. This current study focused on Bank Managers who occupy the same position in their respective bank branches.

A study conducted by Noor (2004) among women in Malaysia also revealed that work-family conflict had a significant negative effect on job satisfaction. In support of their results Carlson and Kacmar (2000) also found a significant negative relationship between work-family conflict and job satisfaction. The findings also confirm the works of other researchers such as Maren, Pitarelli and Cangiano (2013), who found a negative relationship between work-life conflicts and employee job satisfaction. Dev (2012) also had a similar result among employees in the banking sector. However, according to Carlson and Kacmar (2000) some researchers have argued from a contradictory view that the relationship between work-family conflict and job satisfaction is not a clear-cut as presumed.

Using a sample of 686 nurses, Burke and Greenglass (2001) found a direct relationship between work-family conflict and job satisfaction, and psychosomatic symptoms. Work-family conflict related negatively to job satisfaction but had a positive relationship with symptoms of distress in a study conducted by Noor (2002) in Malaysia among women who were married, work full-time and had children and were employed full time.

Other studies have also looked at the two main types or forms of WFC and their results have been conflicting. For instance, Kossek and Ozeki (1998) in their study showed a stronger correlation between WIF conflict and Job satisfaction than FIW conflict. There are other studies which have found a negative relationship between WIF and FIW and work outcomes such as job satisfaction and organizational commitment (e.g., Carlson, Grzywacz & Kacmar, 2010; De Janasz & Behson, 2007). On the other hand, O'Driscoll, Illgen, and Hildreth (1992) study revealed a weak but positive relationship between FIW and job satisfaction. Instead their study found neither FIW nor WIF to accurately measure work outcomes. Bedeian et al. (1988) found WIF to have a positive correlation with job satisfaction among employees. To this effect, the study has shown that WIF is associated with the findings related to work, such as job satisfaction and burnout (Kossek & Ozeki, 1998), while FIW is more associated with measures of psychological stress (Frone, Russell & Cooper, 1992).

It can be argued that these inconsistent results may be due to different limitations and problems in the research studies. With the exception of the study carried out by Grandey, Cordeiro and Crouter (2005), most of the past studies have not entailed a control of the characteristics of the jobs that men and women do. To this effect, there is empirical evidence which suggests that job characteristics may have an influence on both the

degree of WIF (e.g., Aryee, 1992) and on job satisfaction (Hackman & Oldham, 1976). For this limitation in their study, the current study samples will be strictly employees (bank branch managers) with the same job position and the same job characteristics and responsibilities. Another crucial limitation that has been pointed out is the fact that most of the studies have not considered the different cultures under which these studies were conducted. Most of them have not entailed the individual socio-cultural values which may contribute greatly to women experiencing more WFC than men though previous studies have shown that work-family conflict has a significant negative effect on job satisfaction and this is more prominent among female workers (Kossek & Ozeki, 1998).

Anafarta (2011) results indicated that health workers experience more work interfering with family conflict than family interfering with work conflict with WIF having a negative influence on job satisfaction while FIW did not influence the health worker job satisfaction in Turkey. Though they used a more rigorous analytical tool in their analysis, their sample is based in a totally different work setting which may be different from what pertains in Ghana.

2.4.2 Work-Family Conflict and Organizational Commitment

Organizational commitment is a fundamental issue for the management of every organization. It is seen to be directly related to employee's performance and should therefore be treated as an issue with much importance (Abdullah, 2011). Committed employees in an organization are more likely to perform better, work harder and more efficient and are less likely to quit their jobs (Mowday, 1998). Investigating into organizational commitment among employees who experience WFC has become

important because during the last few years, employers expect employees to be able to perform more roles at the workplace which has now increased the workload and has led employees to have limited time for family roles, and vice versa (Akintayo, 2010).

Allen and Meyer (1990) defined organizational commitment as an individual's desire to remain focused and attached to his or her work. They classified it into three main forms: the affective commitment, the normative commitment, and the continuance commitment. They argued that affective, continuance and normative modules of commitment are independent, conceptually and empirically. Affective commitment refers to an employee's attachment with his or her working institution and the organizational goals. Continuance commitment refers to an employee's organizational commitment because of the kind of work-relationships that exist and other benefits, or the material benefits gained from being with the organization; while normative commitment has to do with the sense of obligation of an employee, based on his values and norms. Meta-analysis suggests that most works have rigorously researched on the affective commitment and little or no study has so far investigated the other two types of organizational commitment in relation to WFC. Despite this pattern in research on organizational commitment, Allen and Meyer (1997) emphasized that these three facets of commitment should be considered together and not as types of construct.

Allen and Meyer (2000) highlighted the importance for every organization to pursue a great interest in the commitment among its employees because committed employees are more likely to remain with the organization and endeavor to pursue the organization's goals and objectives than others. In effect, if employees experience high levels of work-family conflict, their roles and responsibilities in family life interfere with the work and

therefore develop a negative affect towards their organizations (Ajiboye, 2008). This makes the relationship between WFC and organizational commitment very relevant to investigate (Allen & Meyer, 2000). A study by Mayer, Salovey and Caruso (2000) found that committed employees are more likely to stay or remain with the organization and strive towards the organization's mission, goals and objectives than others.

Rehman and Quid-i-Azam (2012) investigated work-family conflict and organizational commitment among faculty members in Pakistani universities. They used 38 male and 34 female faculty members from public and private universities with age range of 25 to 55 years and mean age of 34 years. The findings of their study revealed that WFC has a significant negative impact on organizational commitment of faculty members working in some universities in Pakistan. Their findings are also similar to what Rehman (2013) recently found in his study. It was shown that married women's family loads lead to reduction in organizational commitment. However, Rehman (2013) and Quid-i-Azam (2012) studies did not categorically indicate which of the forms of WFC impacted negatively on organizational commitment. Akintayo (2010) also reported a negative impact of WFC on organizational commitment among industrial workers in Nigeria. Other studies have also indicated that WFC has an influence on a lot of variables such as commitment, personality, self-efficacy, and leadership style (Ciarrochi, Chan, & Caputi, 2000). Specifically, WFC was negatively associated with affective and continuance commitment (Ansari, 2011).

Benligiray and Sonmez (2012) also looked at the relationship between organizational commitment and work-family conflict among 766 medical doctors and nurses in Ankara. Their results showed a weak but positive relationship between work-family conflict and

organizational commitment. This implies that as both doctors and nurses get committed to their work, the more work-family conflict they experience. This confirms the work of Sethi (2014) who also indicated a positive relationship between work-family balance and organizational commitment.

Instances where employees are to make a choice between satisfying their organization or attend to family matters, Greenhaus and Beutell (1985) have shown that individuals tend to spend a lot of energy and time on roles they consider very important to them. They argued that this conflict consequently affect employees organizational commitment negatively. With the increasing work demands of employees at the workplace it may prohibit lots of workers from performing some traditional accepted roles that are to be performed by individuals within the society in which they live. It is however, logical to predict that female employees will absent themselves more from their work especially when their work responsibilities prevent them from attending to important family roles.

2.4.3 Work-Family Conflict and Job Involvement

Kanungo (1982) defined job involvement as a cognitive or belief state of psychological identification with a person's job. In other words, it is the psychological identification of one's job which is based on the saliency of the needs and the opinions one has about the need satisfying potentialities of the job. Therefore, employees who are more involved with their work will spend more time and energy on their work roles than on their family roles (Greenhaus & Beutell, 1985). According to Kanungo (1982), an individual who involves him or herself more with work will automatically see their work to be very important in their life which gives them a sense of identity (Kanungo, 1982).

Greenhaus and Beutell (1985) indicated that job involvement can increase the likelihood of inter-role conflict. It has been revealed by other researchers that the salience associated to one's life role will also intensify work-family conflict (e.g., Frone, Russell, & Cooper, 1992; Greenhaus & Beutell, 1985). According to Greenhaus and Beutell (1985), an individual's high involvement in a role is likely to increase inter-role conflict in two ways. First, an increase in the amount of time devoted to a particular role accounts for the high level of involvement that is associated with it, making it tiresome to complete with the expectations that comes with the second role.

Secondly, high level involvement in one role can cause an individual to be mentally preoccupied with that role even when a person is physically attempting to fulfill the demand of the other responsibilities. Greenhaus, Parasuraman, Granrose, Rabinowitz, and Beutell (1989) argued that the "absorptiveness" of an individual's job and their emotional involvement with their job is more likely to lead to work interfering with family conflict. They emphasized that when employees are more involved with their work they spend more time and energy on their work and are also more interested about how to excel on their jobs thereby spending more of their time and energy with their work than with their families. Consequently, these individuals are likely to experience more work-related stress and work-family conflict (Greenhaus & Beutell, 1985). Findings from past studies provide evidence showing a positive relationship between job involvement and work-family conflicts, especially work interference with family conflict (Carlson & Frone, 2003).

Brown (1984) argues that one is highly involved in a job when the work environment makes him or her perceive the work to be meaningful; offers control over the

accomplishment of their work; maintains a fair set of behavioural norms; provides feedback on completed work and introduces supportive relations with supervisors and co-workers. Interestingly, Holahan and Gilbert (1979) showed different results. In one of their studies, Holahan and Gilbert (1979) predicted more conflict for working women who see their employment as a career than those who may see it as a job. It was assumed that those in the career group will experience more work-family conflict because they involve themselves more with their work. On the contrary, there was no significant difference among the two groups in the experience of work-family conflict.

On the contrary, Gutek, Searle and Klepa (1991) reported a strong relationship between work involvement and WIF conflict and FIW conflict. In their study all the responses were collected using a single self-report survey. The use of such methodology can introduce common method bias into their study. This current study will therefore employ both the use of questionnaire and interview to minimize this limitation. Further, Frone and Rice (2012) investigated the effect of work-family conflict on job and family involvement using a sample of non-teaching professions in a large public university in the United States. Their results pointed out the relationship between job-parent conflict and job involvement is not moderated by parental involvement. Rather job involvement is positively related to job-parent conflict regardless of the level of parental involvement.

Although researchers have tended to focus on work interfering with family (WIF), several empirical studies supported a relationship between family interfering with work (FIW) and its outcomes as well. For instance, Wiley (1987) noted that FIW was negatively related to organizational commitment, job satisfaction and life satisfaction in a

sample of employed graduate students. Frone and Rice (2012) reviewed past research and identified the inconsistent results concerning the relationship between work-family conflict and employee job involvement. This lack of consistent findings may be associated with methodological factors such as measurement procedures and sampling bias. Using a general measure of work-family conflict, Higgins, Duxbury and Irving, (1992) found that job involvement was positively related to work-family conflict, whereas Frone et al. (1992) noted job involvement was significantly related to work interfering with family among white-collar workers but not among blue-collar workers. However, some previous researchers have found that high involvement in the work domain spills over to greater experiences of work-family conflict (e.g., Fox & Dwyer, 1999).

Frone et al. (1992) again noted that job involvement had a significant effect on work interfering with family among white-collar workers but not among blue-collar workers. Evidence from past research supports a strong positive relationship between job involvement and WFC (e.g., Gutek et al., 1991). With strong evidence for the relationship between job involvement and WFC, what is missing from these past studies is an understanding of how WFC influences employee's job involvement from a non-western perspective. Thus, the present study will examine the effect of the two forms of WFC (WIF and FIW) on job involvement from a developing country perspective.

2.4.4 Work-Family Conflict and Socio-Cultural Values

In the Ghanaian society, cultural values are very much important and are of much interest to Ghanaians (Gyekye, 2003). Gyekye in his book *“African cultural values”* outlined six important African cultural values which influences the behavior and attitude of Ghanaians. These are religious values, communal and individualistic values, moral values, economic values, chiefship and political values, and aesthetic values. He further indicated social solidarity, kindness, respect, trust, harmony and cooperation as some important specific values to the African people that explain the moral values among the African people. The exhibitions of these socio-cultural values are not compartmentalized in the sense that they are exhibited where every individual finds him or herself, including the work place.

These cultural values are manifested in diverse ways and are expected to be observed. For instance, with regard to gender roles for males and females in the society, Ghanaian males and females have distinct roles and responsibilities in all aspects of their lives (Gyekye, 2003) and these are evidently expressed in some Ghanaian proverbs, utterances and work of art. For example, a Ghanaian proverb which says “*ɔbaa tɔn nyadoa na ɔntɔn atuduro*” – literally means: A woman sells garden eggs but does not sell gun powder. This means that women are to perform “softer roles” and other household chores whilst the men attend to the difficult and “tougher roles” or work outside the home to support the family financially. Examples of such traditional expected roles by women include taking care of children and husband, cooking, cleaning and others.

The men, in contrast, deal with issues outside the home and make decisions for the family as well as striving to support financially and provide security. Another common proverb that also distinguishes the role of men and women in the Ghanaian context is “*ɔbaa to tuo a etwere ɔbarima dan mu*”- A gun bought by a woman is kept in the husband’s room. This means that women are not supposed to be in leadership or managerial position and that all such positions are supposed to be taken by men. Women are expected to play a lesser role in all spheres of life even at the work place.

Nukunya (2003) and Assimeng (1999) indicated in their books how Ghanaians value the *extended family system*. This indicates that the family is also a core cultural value for Africans (Romero, 2004). According to Ollennu (1966), the basic unit of the Ghanaian society is the family and not the individual. The family is affected by whatever action each member of the family does. Largely in Ghana, every individual is responsible for the other person. In fact, the extended family system is very much rooted in the belief systems (Nukunya, 2003), that going the opposite way, it is believed may have some spiritual consequences which every individual would want to avoid. For instance, individuals who have received certain form of support from an extended family member for their education or even their general well-being owes an obligation to the family and must pay back to the same individuals or other members of the family especially when they find themselves a job or assume certain positions at the workplace. In most cases, these obligations are in direct contrast with their organizational code of conduct. They are sometimes demanded to get a job placement in their organization for a family member or to support other family members financially.

On the contrary, in individualistic cultures, such as in the U.S, individuals who view work roles and family roles as obligations competing for the same resources, exert extra effort at work which would be at the expense of other life domains (Spector et al., 2004). However, this evaluation of role value assumes individuals view work and family domains as separate, which may not be relevant across cultures.

Consistent with this idea, studies in collectivistic cultures revealed that people perceive the roles of work and family quite differently than in individualistic societies, perceiving enormous work as a way of assisting and paying their quota to the family's well-being (Yan, 2000). In cultures that promote an interdependent self, it is favorable for an individual to change his or her behavior according to the situation, such that actions benefit others and maintain social harmony (Yeh, 1996). This may imply that employed Ghanaians may take it as their duty to support the extended family members and also show good work attitude because of the lesson from their socio-cultural values.

Relatively few studies have been done in relation to how these variables are related to individual attitudes and behaviour. However, a few studies have come out with some specific socio-cultural values and the kind of relationship they have with individual attitude and the experience of work-family conflict among working employees. Joplin, Shaffer, Francesco and Law (2003) highlighted the influence of cultural characteristics on a person's experiences of work-family conflict as well as its consequences. They indicated that work-family conflict and stress are related to the conflict which occurs between environmental changes and societal culture.

Gelder (2012) investigated how cultural dimensions such as collectivism, familism and traditional gender roles influence their experience of work-family conflict using a sample of 203 professional Latinos. The hierarchical multiple regression analysis revealed a moderating effect of collectivism and familism on the relationship between work and life stressors and work-family conflict. However, this study limits itself to a developed and western culture with its own unique cultural values that may be different from the African context specifically, Ghana.

From another point of view, Collier, Rosaldo and Yanagisako (1982) also asserted that for an individual who values his or her family, the family may pose an obstacle to his or her work. On the contrary, Hochschild (2003) argued that work that interferes with family roles is considered sacrificial by anybody who experiences that conflict. This presupposes that work-family conflict will be less common in collectivist societies. Wang, Lawler, Walumba and Shi (2004) also explored how cultural values influence work-family conflict among 214 bank employees from China and the United States. Results of their moderated multiple regression analysis revealed that the effect of FIW on employee's job withdrawal intentions was positive as the level of collectivism increases. They concluded that cultural values affect individuals' experience of WIF and FIW.

For instance, Ren and Foster (2011) explored work-family conflict and gendered organizational perceptions of women's needs with 105 staff from a Chinese airline. The study identified two major causes of work-family conflict which they indicated to have a cultural dimension, that is, leave entitlement, specifically opportunities to take leave, and organizational perceptions of women. Respondents indicated that the organization had a male dominated culture in that their organization does not provide any flexibility for

these women to be able to balance work and family responsibilities. They indicated further that the male dominated culture favored men and negatively affected women's long-term career prospects. In sum, it was discovered that the airline company neglected women's career development, whilst concentrating on the biological differences between men and women equal opportunities policies. Majority of these women also reported higher level of work-family conflict. In effect, gender role ideology significantly influenced the women's career development and work attitudes. However, this study was mainly based on a single airline from which it is difficult to generalize the results, though it serves as some basis for research.

Studies have shown that those with a more 'egalitarian' gender role identity (GRI) are likely to invest equally in their work roles and family roles. An individual's multiple role commitments may create difficulty in meeting the simultaneous demands of work roles and family responsibilities leading to stress associated with work-family conflict (Greenhaus & Beutell, 1985; Kopelman, Greenhaus & Connolly, 1983). 'Traditional individuals on the other hand are more likely to invest relatively more in appropriate traditional gender role. This will reduce their multiple role commitments at a minimum thus creating lesser stress and WFC for them. For instance, according to the 'rational hypothesis' by Gutek et al (1991), traditional women who are in paid employment are more likely to experience more FIW. This is because their traditional attitudes dictate that women should exert most of their efforts into performing their role as a homemaker. The more hours they spend in the family domain, the more potential there is for FIW to occur. Similarly, men who are very traditional are also more likely to experience more WIF.

The Ghanaian cultural context also provides ample reasons to expect that those who are traditional and believe so much in the gender role ideology may experience high levels of WFC. Interestingly, there have been changes in men's and women's roles in Ghana (Afum, 1998) over the past two decades opening fresh and new opportunities especially for women. More women now found themselves competing with men in the formal sector and are also granted the opportunities to occupy or take up any position in any organization. However, even though women are competing with men, women's responsibilities at home still remain remarkably the same. Due to these strong traditional gender roles, working women are still expected to take care of the home and the family members. Generally, in Ghana, when both parents work full time, it is often the mother or the wife who needs to sacrifice her work to attend to a sick child. Having to perform these multiple tasks or what the researcher refer to as the "twin task" puts a lot of working women in a dilemma as they struggle between the world of work and the traditional and cultural demands of family since these gender roles expectations still exist. For a better understanding of how socio-cultural values influence work family conflict of employees, the individual dimension of assessing this will be adopted in this study.

2.4.5 Work Attitudes and Socio-Cultural Values

Attitude toward authority which is exhibited by showing "respect" is considered as one of the cardinal socio-cultural values among the people of Ghana (Gyekye, 2003). Ghanaians in general show a lot of respect to those in authority and the aged. In a typical Akan setting in Ghana it is extremely common to see or hear a young person referring to an

elderly male as “Papa” (father) and an elderly female as “maame” meaning (mother) even when they are not their biological parents. Manifestation of respect for those in authorities can be done in several ways. For instance, greeting is considered as a sign of respect among the people of Ghana. Younger ones are expected to greet elders or those in authority wherever they see them.

The Ghanaian socio-cultural values undoubtedly consider men as the head of their family which is accorded with authority. It is expected that all the family members should accord him that due respect for who he is as well as his position as the head of the family. The Ghanaian culture frowns upon individuals who disrespect fellow human beings especially the aged even when they are wrong and you are right. The issue of respect at the workplace has become a critical issue to both employees and employers. For instance, employees expect their employers to simply recognize their input which is considered as one component of mutual respect from employers to employees.

According to Mayhew (2015), respect for co-workers and their roles at the workplace inspires a collegial work environment which may have influence on their work attitudes. Respecting each other at the workplace fosters collaboration, synergy and cooperation which are considered as essential features for creating workforce that values productivity (Mayhew, 2015). Where there is no respect among employees or from subordinate to those in authority at the workplace the incidence of workplace conflict may increase (Mayhew, 2015).

Ghanaians are deemed very religious which is considered as one of the important socio cultural values (Gyekye, 2003). Though some researchers suggested that religious values

have little or no bearing on the way people view work (Mortimer & Lorence, 1995; Lincoln & Kalleberg, 1985), other studies indicate that these previous researchers seldom, if ever, gave their respondents the opportunities to describe their work in religious terms. Without such information, researchers such as Yektayar, Tojari¹, Zareie¹, and Mohammadi (2012) affirm that it may be difficult to know the extent to which religious values affect one's work attitudes. There have been mixed results as to how religious value which is one of the African most important cultural values (Gyekye, 2003) influences employees work attitudes. Some researchers suggest that religiosity can influence stress and burnout, organizational commitment, job satisfaction and Organizational Citizenship. However, the mixed results have been found on the issue of whether the influence is negative or positive (Kutcher, Bragger, Rodriguez-Srednicki & Masco, 2010) which leaves a gap in the literature.

According to Abdul, Jusoh, Amlus and Halim (2013), the increased importance of religiosity and employee work attitudes at the workplace setting served as a motivation which supports the positive influence on employees' results. Results from some other studies show that having religious beliefs can lead to individuals' adaptation and control in different circumstances (Zhou & Bankston, 1998). Other findings showed that religious beliefs and attitudes influence several aspects of a person's life and as a supporting power reduces stress and psychological pressures, increase self-esteem and commitment (Ebrahimi & Nasir, 1996). Findings from Adams (2008) showed that saying prayers leads to employee's perception of justice at the workplace, and increases their satisfaction. Interestingly, study results of Ellison (1991) also showed that people with higher religious attitudes have higher rates of life satisfaction and the totality of all

societal-cultural values influence the way individuals behave at the workplace (Gelder, 2012).

Another study by Chusmir and Koberg (1988) examined the relationship of specific religions and degree of religious beliefs to several work attitudes and values like motivational needs, job satisfaction, work ethics, job and organizational commitment. Participants were 222 in number which included 107 male and 115 female managerial and non-managerial workers. Results indicated no significant correlations between work-related attitudes and specific religious affiliation and conviction. However, degree of religious conviction was significantly linked to organizational rank, with non-managerial employees indicating higher degree of religious conviction than managerial employees.

On the contrary, according to Tahmincioglu (2012), though, employees have religious rights in the workplaces, wearing their religion on their sleeve at work can be hazardous to their career. Prenkert (2012) argued that despite the fact that there are religious rights for employees which is covered under Title VII of the Civil Rights Act of 1964, religious conflict is becoming common in this modern world, compared to some few decades ago when the workplace was more homogenous. The controversy in the literature makes the focus of the study very much relevant.

2.4.6 Work-Family Conflict and Social Support

One of the best and earliest definitions of social support comes from Cobb (1976) who defined social support as an individual's belief that he or she is loved, valued, and his or her well-being is cared about as part of a social network of mutual obligation. According to Willigen and Drentea (2001), social support represents the resources that are available

to an individual from other people in their social network. They are normally in a form of emotional support or instrumental support like helping an individual to carry out household chores and take care of babies. In other words it can be defined as having access to helping relationships of varying quality or strength that provide resources such as emotional empathy or tangible assistance (Viswesvaran, Sanchez, & Fisher, 1999).

Basically, there are two main types of social support; organizational support and non-work social support (Chan, 2009). Organizational support can be comprehended as employee's beliefs that their organization cares about their wellbeing and values the contributions that he or she makes to the organization (Rhoades & Eisenberger, 2002). According to Caillier (2013), employers put in place policies that include support for dependent care in the form of cash subsidies, pre-tax salaries and child care centers. Institutional support as well as supervisory support which also falls within organizational support can be defined as an employee's perception of the support offered by their organization, their immediate supervisor in terms of their concern for employee's general welfare and work-related interest (Kottke & Sharafinski, 1988). Chan's (2009) study revealed that a supervisor's support for an employee and their readiness to help the employee with work and family issues have the effect of decreasing the negative spillover of work responsibilities into their private and family life thereby minimizing work-family conflict. These results suggest that the availability of social support from one's institution or supervisor is helpful in reducing the experiences of work-family conflict among the workers (O'Driscoll, Poelmans, Spector, Kalliath, Allan, Cooper, & Sanchez, 2003). Thus, the availability of institutional support and supervisory support can have positive influences on balancing work-family conflict by giving the employees

more time and energy to invest into their work and life roles as well as promoting employees' wellbeing (Lapierre & Allen, 2000).

Additionally, organizational support could come from one's colleagues. This support is also said to have a significant positive influence on work life balance of employees. According to Behson (2002), despite the presence of some policies at the workplace, some employees prefer the option of making changes or informal adjustments at the workplace with their own colleagues, having been given the approval of their supervisor. According to De Lange, Taris, Kompier, Houtman and Bongers (2003), having such control over their method of work, that is planning with their supervisors and colleagues at the workplace, helps workers in the regulation of their energy investments into their job. Having this kind of support promotes a positive work life balance since one is able to recover all that can be spilled over into the home domain (Geurts, Kompier, Roxburgh & Houtman, 2003).

However, according to Rowe and Bentley (1992), females in the banking industry tend to be less supportive of one another when they are in different life stages, that is workers who are single or married or about to have a baby are more supportive when they are in similar life stages. Basically, women are looking out for themselves and are not working and supporting one another as a group in addressing woman's issues (Rowe & Bentley, 1992). This is one opinion however, and cannot be said for all situations.

The non-work domain support on the other hand that helps employees in achieving positive work life balance can take the form of family support (nuclear and extended family) and spousal support (Chan, 2009). Family support can be perceived as empathy

and respect shown by family members towards working parents for the paid and unpaid domestic labour that they perform (Chan, 2009). This can be done by family members giving direct assistance in the provision of household support, thereby increasing the probability that the person is not worried about household demands to be done whilst they are at work (Frone, 2003). The availability of support at the home is related to a positive work life in the sense that energy and time invested within the home are limited and thus the working parents can adjust their behaviour at home and their current need for recovery by rescheduling tasks which need to be accomplished at home (Geurts, Taris, Kompier, Dijkers, Van Hooff & Kinnunen, 2005). This implies that positive load responses are built up, such as energy and such positive loads spillover into the work sphere (Geurts et al., 2005). This in turn reduces work-life imbalance.

Spousal support can be described as the provision of resources from one partner to the other which helps the receiver in improving their wellbeing (Parasuraman, Purohit, Godshalk & Beutell, 1996). In this regard, spouses who are supportive may protect one another from experiencing more work-family conflict (Holahan & Gilbert, 1979). A typical example can be seen in the work of Newell and Reilly (2001), which revealed that there is now a new emerging trend in South Africa whereby more men are now being what he referred to as the “cuddly-breadwinners”. This new trend implies that men are becoming more aware about the importance of building a relationship with their children and as well spending quality time playing with them. These notwithstanding, majority of the routine childcare responsibilities are mostly done by women such as bathing them, sending them to school and the hospital, changing napkins, feeding, washing clothes etc.

In a more practical sense, though the men are trying to help women especially with children responsibilities due to the concept of “cuddly breadwinners”, the primary responsibility for childcare still remains the duty of women (Newell & Reilly, 2001). Balancing work and family responsibilities becomes much more difficult for women, especially those whose partners do not help them with the house work. This in effect makes it more difficult for these working mothers to manage their personal and professional roles effectively (Moorosi, 2007).

According to Puckrin (1990), Black South African women experience more pressure in their respective homes as compared to White women. The reason being that in a black community, men are regarded as the head of family and therefore women are expected to meet their demands regardless of whether the woman works or not. This is one opinion however and cannot be generalized across all black women's lived experiences. Interestingly, the situation is not that different in Ghana. Ghanaian men are seen as the head of the family and the women are supposed to humble themselves and take care of them (Sarpong, 2006). This again highlights the difficulty some women experience in balancing work-family conflict due to the lack of assistance from their spouses.

In order to minimize the occurrence of work-family conflict among employees, family members are expected to assist women with household responsibilities. Having organizational, family and spousal support may also contribute to working parents experiencing less conflict, thereby adopting a sense of balance between work and family life for all employees. The availability of organizational support and non-work support structures can enhance the attainment of work-family balance for working parents. Lack

of such support at the workplace and home has been shown to have a negative impact on employees which could potentially lead to work-family conflict.

Tharmalingam (2014) looked at the relationship between job involvement, role ambiguity, job demands and work-family conflict. He also looked at the moderating effect of social support among university administrative staff in Malaysia with a sample size of 200. Multiple regression analysis results showed that job involvement and social support had negative and significant relationship with work-family conflict and further found social support to significantly moderate the relationships between employees job demand, job involvement and role ambiguity towards work-family conflict. Though his study did not use a higher version of analytical tool for the analysis which could have brought out more features of the relationship, the present study used structural equation modeling and focused on the moderating effect of social support. This study will therefore look at the moderating effect of employee social support on the relationship between work-family conflict and work attitude (job satisfaction, organizational commitment and job involvement). Empirical studies reviewed above show that most of the studies conducted were among lower skills employees in manufacturing companies, university environment and with those done in the banking sectors concentrating on only females.

2.4.7 Work-Family Conflict and Coping Strategies

Four main coping strategies have been identified in the work-family conflict literature. The first typology was by Folkman and Lazarus (1984) who identified two main coping methods. First is problem- solving coping which describes real active coping and focuses

on exercising control in solving a situational problem. Folkman and Lazarus termed the second one as emotion-focused coping which is rather a passive coping method emphasizing on how an individual regulates his or her emotions to bring stressful situations under control. Rotondo and Kincaid (2008) study has shown that the problem-focused coping is ineffective which has rather led to higher levels of WIF or FIW. Other studies have shown that the use of the emotion-focused coping strategies have also yielded less effectiveness as none of them were positively related to FIW or WIF (Rotondo, Carlson & Kincaid, 2003). However, the emotion-focused coping has been found to be effective in some circumstances (e.g., Rotondo & Kincaid, 2008).

Hall (1972) also developed a coping taxonomy that specifically pertains in the work-family conflict arena. He came out with three main approaches namely structural role redefinition, the personal role redefinition and reactive role behaviours. These strategies also fail to capture the actual full range of coping strategies in balancing work-family conflict. Behson (2002) later introduced a very informal approach; literature shows that to some extent this approach is able to cover a wide range of coping methods. This informal approach limits itself to only reducing the effect of family interference with work conflict but not work interference with family conflict which means that an individual who experience WIF may not see the informal approach as effective.

Somech and Drach-Zahavy (2007) recently came out with eight strategies which are considered to be a more refined coping typology (good enough at home/work, super at home/work, delegation at home/work and priorities at home/work). Despite the wide range which this typology covers, it has also resulted in mixed results. This current study will therefore not limit itself to the above indicated typologies which are known in the

work-family conflict. The study opens itself to capture all other coping strategies that may be considered useful especially from an African perspective using a sample of Bank Managers from the banking sector in Ghana.

2.4.8 Work-Family Conflict and Gender

Researches that have focused on gender differences in WFC have produced conflicting results (Voydanoff, 2002). Some studies proposed that men experience more WFC than women (e.g. Duxbury & Higgins, 1991; Yang, Chen, Choi & Zhou, 2000) while other studies reveal that women experience more WFC than men (e.g. Boulis & Jacobs, 2008; Carlson et al., 2000; Kelly et al., 2014). Byron (2005) claimed that both males and females are confronted with different forms of work-family conflict. Some notable studies, based on national probability samples of the general population (Frone, 2000) and on regional probability samples (Frone et al., 1992), also concluded in their studies that women and men experience similar levels of family-to-work conflict, and work-to-family conflict. Interestingly, other studies have produced mixed results even within the same study. A study by McElwain et al (2005) discovered that women experience more WIF than men, even when they both work for the same hours; however, they found no gender difference in FIW between males and females. Other studies also found that women experienced higher levels of FIW whilst men experienced higher levels of WIF (e.g. Fu & Shaffer, 2001). Drew and Murtagh (2005) explained this finding and maintained that for men it was about trying to resolve commuting or working time issues. While among women, they are much worried about flexible arrangements for family and quality of life reasons.

Shaffer and Fu (2001) argued that women experienced higher levels of FIW conflict where as men experienced more WIF conflict. Fu and Shaffer (2001) pointed out that though women are given more equal employment opportunities than in the past, they still have the primarily responsibility to take care of the family. Aryee et al. (2005) concluded that due to the priority women give to family matters, they also experience high levels of parental overload. On the basis of Greenhaus and Beutell's (1985) argument on the importance of role salience to the WFC, it can be deduced that women experience more WFC than men due to their distinctively greater responsibilities in the home and their assigning more importance to family roles.

Jayanthi and Vanniarjan (2012) conducted a study and observed work-life imbalance among executives. They used executives working in service industry at Madurai of Tamilnadu and the sample consisted of 160 executives (80 males and 80 females). Their study revealed that the work-life imbalance in the service industries is a result of role autonomy, role ambiguity, role conflict and role overload. It was observed that role stressors were higher among female executives than male executives. Their study limited itself to particular role stressors and failed to consider other essential variables and therefore cannot really justify the main difference among these gender groups.

In the U.S, work-family conflict is now increasingly common among both male and female workers with about 70 percent reporting some interference between work and family roles (Schieman, Milkie & Glavin, 2009) with the female worker experiencing more of the conflict (Kelly, Moen, Oakes et al, 2014). Female married professionals in Hong Kong indicated “intense” or “extremely intense” levels of WFC and attributed it to

multiple roles, insufficient time and lack of support from spouses as the main sources of their stress (Lo, 2003).

Aryee (1992) observed higher level of WFC among women and decrease in life-satisfaction in Singapore, whereas working mothers in Japan reported that parental responsibilities led to WFC which led to life strain (Matsui, Ohsawa, & Onglatco, 1995). Interestingly, studies done on women in India did not reveal much WFC, but rather reported a fairly compartmentalized and widely approved or accepted gendered role structure in which women strictly stay at home and do the household chores (Dworkin, 2001).

Some recent researchers have also indicated however that men and women do not differ in their level of WFC (Frone, 2003). Barnett and Gareis (2006) have discovered that there may be very little differences in the amount and type of work-family conflict between the two sexes. They conducted research with over 3000 participants in the 2002 National Study of the Changing Workforce, and was discovered that men with families reported more work-family conflict than comparable women (Barnett & Gareis, 2006).

Fox, Fonseca and Bao (2011) also looked at the work-family conflict among women and men. The results revealed that women and men scientists both reported work-family conflict and according to them it is not a “woman’s” problem alone. However, a significant difference existed in the forms of conflict for the genders. For men and women in their study, the conflict was higher for work upon family (than the other way around). Work-to-family conflict, on average, it was 3.19 for women, and 2.89 for men; and thus, it moderated for both, but higher for women. Family-to-work conflict was

lower, on average, for both, at mean level of 2.76 for women and 2.35 for men. Though their study used a large sample size, it limited itself to samples in only one profession with different job responsibilities. The sampling method makes it difficult to generalize the results to other scientists in non-research universities as well as other services industries.

Fox, Fonseca and Bao results have been confirmed by a study conducted by Ansari (2011) in Karachi, Pakistan with a total sample of 210 men and women aged 25–50 years from diverse professions which included: teachers, managers, doctors, bankers and others. The results indicated no significant gender difference with regard to WIF and FIW conflict. The possible reason identified in the literature has to do with the core traditionally accepted role for men as working outside the home and this continues to be a key normalizing principal for men or fathers (Cooklin, 2014; Ranson, 2012). The issue of this being a culturally accepted fact is somehow changing drastically around the world with a rising expectations for fathers' involved in children's daily care (Nomaguchi, 2009).

In fact, in the Quality of Employment Study which was conducted by the U.S. Department of Labor in 2008, they used a sample of 1,298 men drawn from the Families and Work Institute's 2008 National Study of the Changing Workforce (NSCW). Their results clearly showed that men are experiencing significantly higher levels of work-family conflict today than they did three decades ago. For instance, for employed men in the US with families, 49% reported experiencing some or a lot of work-family conflict, as compared with 34% in 1977 ($p < .001$). This is a clear indication that more men are prone to experience work-family conflict than before (Aumann, Galinsky & Matos, 2011).

Kinnunen and Mauno (1998) conducted a study of 501 employees in four organizations in Finland and found no differences between genders when they examined work interfering with family conflict and family interfering with work conflict. Zhang, Yip, Chan, Cheng and Zhang (2012) explored the factor structure of the Work-Family Balance Scale (WFBS) and examine its reliability and validity and use in the urban Chinese population using a sample of 605 urban Chinese residents from 7 cities. Surprisingly, their findings also revealed no gender difference in either work interfering with family conflict or work interfering with family conflict. They attributed the lack of difference to the Chinese government's consistent support for the equal role and responsibility of husbands and wives for both family and work. However, they identified regional differences in both work interfering with family conflict and work interfering with family balance. This result cannot be generalized in the sense that not all countries have provided measures to encourage men to support their wives with family roles at home. In Ghana for instance, there are no such laws.

Relatively very few studies have examined gender as a mediator. This however limits our general understanding of how gender differentially impacts the way in which the antecedents and outcomes of WFC are related. The results of gender as a mediating and moderating variable have also been mixed. McElwain et al. (2005) found that there were significantly no differences in the relationship between WIF and work time demands but gender moderated the relationship between family demands and FIW. Specifically, women are more likely to experience FIW more than men when they had high family demands. It can therefore be deduced that men's level of FIW is not dependent on the amount of family demands they performed. Thus, FIW was more significant predictor of

job satisfaction for men than women. In other words, the men were more likely to report low levels of job satisfaction than women when they had high levels of FIW. On the contrary, McElwain et al.'s result was different from that of Duxbury and Higgins' (1991). Duxbury and Higgins (1991) found that more women were likely than men to report low quality of work life when they had high WFC, whereas men were also more likely than women to report low quality of family life when they had high WFC. Along this same line, Burley (1995) found a moderating effect for gender on the relationships between WFC and spousal support and marital adjustment-it was significantly more negative for men than for women.

Some other studies have also found no difference in the experience of work-family conflict among the two sex groups. For instance, Okurane (2012) looked at the linkages between work-family conflict and career commitment and tested the moderating effects of gender and mentoring among Nigerian civil servants. Data for the study was obtained from 286 employees in government establishments located in Abuja, Nigeria using a questionnaire. She predicted that gender will moderate the negative relationship between work-family conflict and career commitment, such that the relationship will be stronger among women than men. The result revealed no such moderator effects. According to her, the non-significant moderator effects of gender on the negative relationship between work-family conflict and career commitment implies that being a man or a woman does not significantly increase or decrease the strength of the negative relationship between work-family conflict and career commitment. Burden and Googins (1987) also reported similar levels of work-family conflict for both sexes.

According to these two researchers, it seems valid therefore that both sexes are equally challenged by the experience of work–family conflict if only men and women perform multiple roles. Rehman (2013) also examined the impact of work-family conflict on commitment to organizations in public and private universities in Pakistan. His sample comprised both male and female faculty members. It was revealed in his study also that no significant difference existed in the experience of work-family conflict between men and women and the interactions were also seen to be insignificant.

Despite this evidence of convergence, a significant gap in gender difference in the forms of WFC still remains (Bianchi et al., 2000). There is evidence that even when men do contribute to household labor, women perform the more routine, daily tasks (Hochschild, 1989) and remain responsible for the accomplishment of the work. Based on the related reviewed literature, it is expected that the levels of conflict would differ by gender among men and women because a range of research proves that gender influences how people integrate work with personal roles, and the extent to which they are able to maintain boundaries between work and family (Boulis & Jacobs, 2008). The fact is that even when women have high-level professional careers or simply work outside the home for income, they spend more time on family-related tasks and responsibilities than men (Boulis & Jacobs, 2008) and can experience more work–family conflict. Frone, Russell and Cooper (2000) found that work interferes three times more with family than vice versa. Even though WIF and FIW are strongly correlated with one another, they are conceptually and empirically distinct constructs (Rehman & Waheed, 2012).

This lack of differences in WFC raises questions on gender differences in men and women employees in developing countries like Ghana where the cultural settings under

which early researches were carried out are far different. In recent times, there is a growing concern that the quality of home and community life in Ghana is deteriorating, of which increased employment level of women stands as one of the major causes (Asiedu-Appiah, Dufie-Marfo & Frempong, 2013). This study therefore intends to examine the effect of gender on WFC from a Ghanaian perspective.

2.5 Analysis and Implications of the Literature Reviewed

The above literature review indicates that very little research has been done on culture in relation to work-family conflict among employees. Swartz and Davies (1997) however, suggested that the Africa socio-cultural values must be investigated and understood properly in order to improve the management of organizations to make it more effective. In view of this, the current study investigates the relationships between the Ghanaian socio-cultural values, work-family conflict and work attitude among a sample of bank managers in Ghana.

The findings of the literature suggest that studies done on work-family conflict and employees' work attitudes were mostly done in a western work cultural settings which are extremely different from a non-western cultures, for example Ghana, where the present study was conducted. This clearly indicates that the findings from those studies cannot be generalized to non-western cultures.

It was also drawn from the literature review that there are no specific or valid measurement scales for measuring socio-cultural values at work. All the existing scales on values focused on the individual values rather than how the societal values influence

the behaviours of an individual. This made it very necessary for study one of this thesis to develop and validate scale in measuring employee socio-cultural values at work scale.

It was also revealed from the literature that most studies on work-family conflict as well as employees work attitudes relied heavily on the quantitative method of research which of course lacks the advantages of a qualitative research method. The present study blends the two approaches to make use of the strength in each approach.

Another issue is the use of the first generation analytical tools such as correlation and regression in past research. SEM/PLS which is a statistical technique, allows for testing as well as estimating causal relations using a combination of statistical data and qualitative causal assumption (Judea, 2000) was used.

Past researchers also encouraged future research to address the identified gaps in the literature, particularly the mixed results from studies done on work-family conflict as well as studies that looked at employees' work attitudes. In an attempt to address this issue, the two forms of work-family conflict will be explored and three important employee work attitude (job satisfaction, organizational commitment and job involvement) will also be examined. In addition, the moderating effect of social support and socio-cultural values on the relationship between work-family conflict (WFC) and work attitudes (job satisfaction, organizational commitment and job involvement) will be explored in this research.

2.6 Conceptual framework of the study

The diagram below shows the conceptual framework of the study

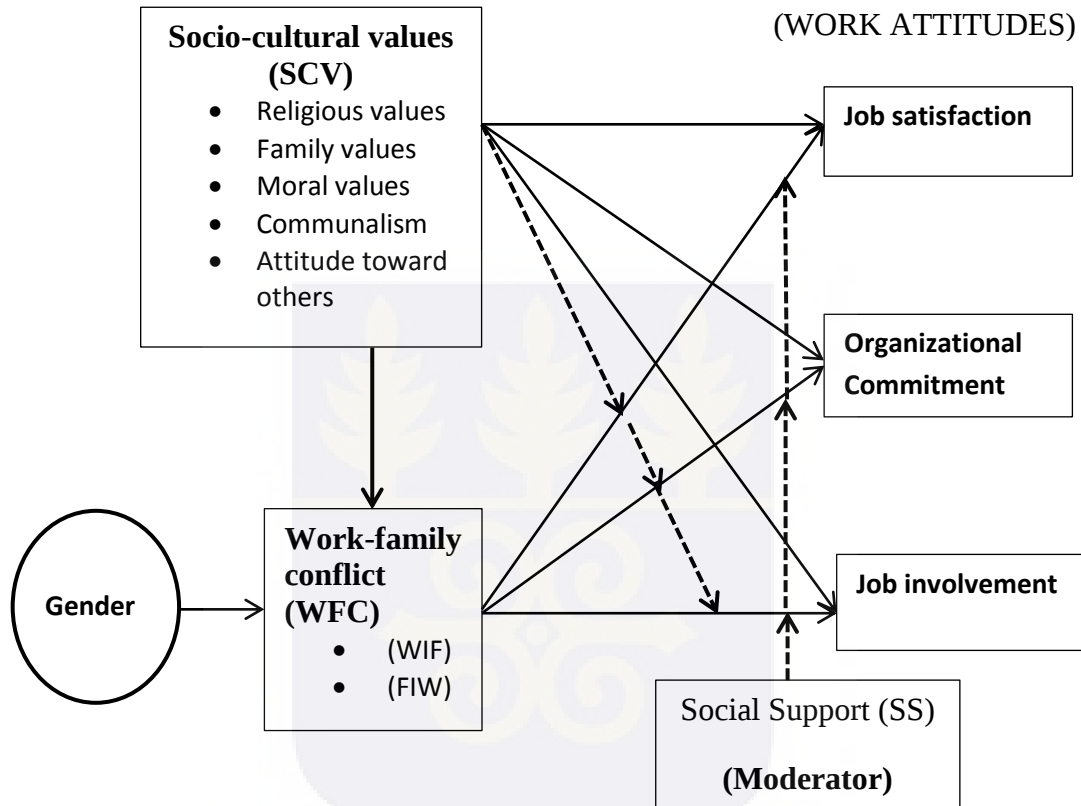


Figure 2.1: Conceptual Framework of the Study

Figure 2.1 shows the relationship of the variables under study in a conceptual framework. The relationships between the variables are shown by the direction of the arrows with broken lines indicating a moderating effect. Socio-cultural values (religious values, family values, moral values, communalism and attitude toward others) are considered to influence the experience of work-family conflict (WIF and FIW) and work attitude of employees (job satisfaction, organizational commitment and job involvement). Work family conflict on the other side is shown to influence employees work attitude as well as

gender influencing the experience of work-family conflict (WIF and FIW). The model presents a moderating effect of social support and socio-cultural values on the relationship between work-family conflict and work attitudes.

2.7 Hypotheses of the study

Based on the above literature and objectives of the study, the following hypotheses were postulated for testing:

H₁: Work-family conflict will have a significant negative effect on (a) job satisfaction, (b) organizational commitment, and (c) job involvement.

H₂: Socio-cultural values will have a significant positive effect on (a) job satisfaction, (b) organizational commitment, and (c) job involvement.

H₃: Work interfering with family conflict will have a significant negative effect on (a) job satisfaction, (b) organizational commitment, and (c) job involvement.

H₄: Family interfering with work conflict will have a significant negative effect on (a) job satisfaction, (b) organizational commitment, and (c) job involvement.

H₅: Socio-cultural values will have a significant negative effect on (a) work interfering with family conflict and (b) family interfering with work conflict.

H₆: Socio-cultural values will moderate the relationship between work-family conflicts and Job Attitudes: (a) job satisfaction, (b) organizational commitment, and (c) job involvement.

H₇: Social support will moderate the relationship between work-family conflict and work attitudes: (a) job satisfaction, (b) organizational commitment, and (c) job involvement.

H₈: Social support will moderate the relationship between Work interfering with family conflict and work attitudes: (a) job satisfaction, (b) organizational commitment, and (c) job involvement.

H₉: Social support will moderate the relationship between Family interfering with work conflict and work attitudes: (a) job satisfaction, (b) organizational commitment, and (c) job involvement.

H_{10} : There will be a significance different in the level of (a) work interfering with family and (b) family interfering with work experienced by male and female Bank Managers.

2.8 Conceptual framework of the study depicting the hypothesized relationships

The diagram below shows the hypothesized relationships as conceptualized in this study.

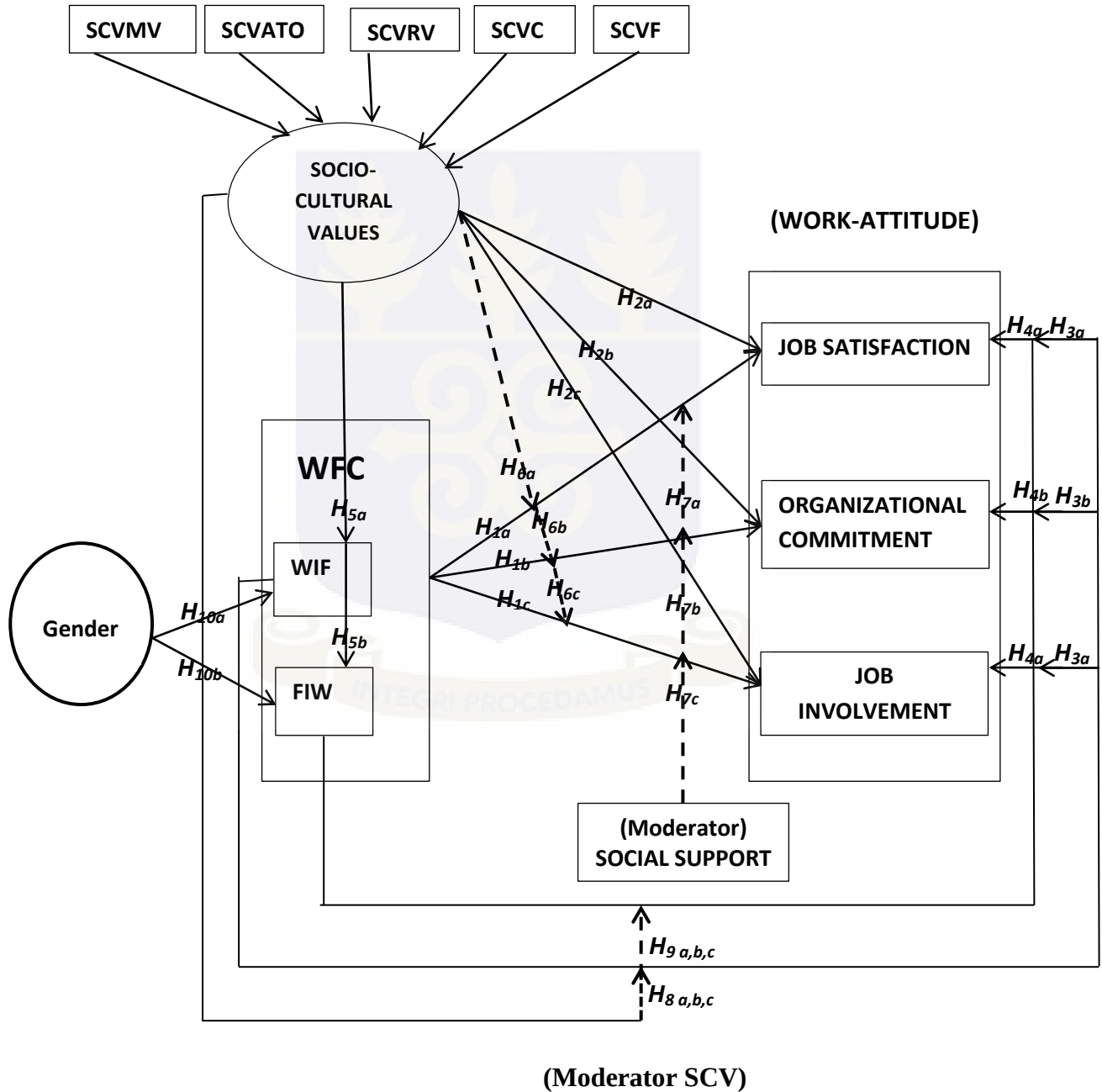


Figure 2.2 Hypothesized relationships between endogenous, exogenous and moderator variables as conceptualized in this study.

Source: Author's construct (2014)

SCV: Socio-Cultural Value; **SCVTMV:** Socio-cultural value (Moral Values); **SCVATO:** Socio-cultural value (Attitude toward others); **SCVRV:** Socio-cultural value (Religious values); **SCVC:** Socio-cultural value (Communalism); **SCVF:** Socio-cultural value (Family values); **JI:** Job involvement; **JS:** Job satisfaction; **OC:** Organizational commitment; **WFC:** Work-family conflict; **FIW:** Family interfering with work; **WIF:** Work interfering with family.

2.9 Operational Definition of Terms

In this study the following operational definitions have been used as key words.

Work-family conflict (WFC): It involved how the Bank Managers' work responsibilities interfered with their family roles as well as how their family roles interefered with their work responsibilities. It was measured using the adapted scale from Netemeyer, Boles and McMurrian (1996).The scale has two main components; work interfering with family conflict (WIF) and family interfering with work conflict (FIW).

Family interfering with work (FIW): Is specifically on how the performance of the Bank Managers' family roles interfered with their work responsibilities.

Work interfering with family (WIF): It involved how the performance of the Bank Managers' responsibilities at the workplace interfered with their family roles.

Socio-cultural Values (SCV): It encompassed the Bank Managers' implicit and explicit values and norms that guide and influence their behavior and attitude within the society including the workplace. This was measured using socio-cultural values at work scale (18

items) that was developed and validated in Study One of this thesis. The following factors constitute socio-cultural values that employees exhibit at the workplace in this study (moral values, family values, communalism, attitude toward others and religious values) which guide their actions.

Work Attitude (WA): Three different work attitudes were measured in this study which evaluates a person's job by expressing how they feel toward beliefs about and attachment to job (job satisfaction, organizational commitment and job involvement).

Job Satisfaction (JS): it is described as satisfaction with one's workplace and the perception they have for their jobs which has to do with their likes and dislikes about their job. It was measured using the Minnesota Satisfaction Questionnaire short form version (Weiss et al., 1967) which has a total of 20 items.

Organizational Commitment (OC): It was conceptualized as the managers desire to remain and attachment to their job. It was measured using Allen and Meyer (2000) revised commitment scale which captured the manager's affective commitment, continuance and normative commitment. The scale has a total of 19 items.

Job Involvement (JI): It is defined as the psychological importance the managers have for their job. According to Greenhouse and Beautell (1985) a highly involved person is expected to devote more time and energy to their work. Job involvement was measured using a scale developed by Kanungo (1982) with 10 items.

Social Support: It is conceptualized as having support from the organization in which the manager's work, as well as the support they get from their family members and others in the society.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter discusses the general methodology used in the three studies in this research. First, it briefly presents the philosophical underpinnings of the study. This is followed by the research design specifically used in both Study Two and Study Three. It further presents the rationale for the choice of the mixed-method explanatory sequential technique adopted. Secondly, justifications for the use of analytical tools used in the studies are presented. A further detailed presentation of methodology adopted in each study is presented in each respective study chapter. (See Chapter four for study one, Chapter five for study two and Chapter six for study three)

3.2 Philosophical Bases/ Research Epistemology

In every research there is the need to declare presuppositions as to why we undertake a particular research, what is the main subject of the research being undertaken, which methods to use, and what the researcher thinks about reality, recognition and science? Creswell (2003) argues that every researcher has the liberty to choose their own methods, technique and procedures. However, in choosing which philosophical ontology, epistemology and methodology, the researcher must make sure that the paradigm meets the needs and purpose of her study. This section therefore presents an overview of the philosophical paradigm adopted in this study.

Every research paradigm has its own ontology, epistemology and methodological approaches. First, Positivism explains that there is an objective reality which can really be understood by testing theories “through observation and measurement in order to predict and control forces that surround us” (e.g., O’Leary, 2004, p. 5) using quantitative approach. The extreme opposite of this paradigm is the interpretivist/constructivist and their approach seeks to provide understanding of “the world of human experience” (Cohen & Manion, 1994, p.36). The Interpretivist/constructivist paradigm suggests that “reality is socially constructed” (Mertens, 2005, p. 12) and solely relies on the “participants’ views about the situations being studied” (Creswell, 2003, p. 8).

Pragmatism paradigm is also based on the belief that true scientific objectivity is unobtainable as the society in which we live in is produced by our social behavior: “To a pragmatist, the mandate of science is not focused on finding the truth or reality; the existence of which are perpetually in dispute, but to facilitate human problem-solving” as indicated by Powell (2001, p. 884). A pragmatic perspective draws on employing “what works,” using diverse approaches, giving priority to the importance of any research problem and question, and valuing both objective and subjective knowledge (Morgan, 2007). This paradigm is hailed as the foundation of mixed-method research (Teddlie & Tashakkori, 2003) because it captures both the quantitative and qualitative aspect of a study bringing out the holistic views about a phenomenon under study. The study adapts the pragmatism paradigm incorporating aspects of both positivism and constructivism philosophical paradigms.

The researcher based knowledge claims on the pragmatic grounds and employed an inquiry process that involved collecting data sequentially to best understand the research problems of the study (Creswell, 2003), using specifically the explanatory sequential mixed-method approach. From the review of philosophical and empirical literature above, the use of a mixed-methods approach to this study was appropriate.

The pragmatist epistemology is based on the importance of the practical consequences; that is, how theoretical ideas actually affect human life. As in the case of this study, the researcher was interested in finding out whether the experience of WFC, adherence to SCV and employees' work attitudes has any relationship as well as any practical effect on the life of a sample of bank managers. The expectations are that there could either be significant positive or negative relationships between these constructs. These conclusions could therefore be possibly based on what the managers seem to experience in a real life situations.

The explanatory sequential mixed-method design was considered to be appropriate because regarding the use of both the quantitative and qualitative approach in the study, the quantitative approach catered for the measurement of variables (socio-cultural values, work-family conflict and work attitudes- job satisfaction, organizational commitment and job involvement - and social support) which aimed at examining relationships (Creswell, 2005). This was done using questionnaire in generating quantitative data which allowed for the SEM/PLS analysis in establishing the relationships that existed among the variables under research among a specific target group of people (Bank Managers) within the banking sector. The focus was to test the significance of hypotheses regarding the

relationships between socio-cultural values, work-family conflict and work attitudes. This was helpful in developing the basis for the quantitative aspects of the research.

To provide further explanation of the quantitative results, qualitative data was also necessary in bringing out the possible coping strategies or typologies used by the Bank Managers in minimizing the effects of work-family conflict on their job satisfaction level and organizational commitment. The interview data was analysed using thematic content analysis (Braun & Clarke, 2006). In Study One, the focus was on the perception and understanding of “socio-cultural values” by Ghanaian employees and to also have a deeper and broader understanding of the subject under study by trying to answer the question: *what socio-cultural values influence their behavior at the workplace?*. This was done using an in-depth interview. Following up with an interview was also helpful in covering the qualitative elements of the research.

Although applying the pragmatism paradigm and phenomenology has its own limitations when it comes to ensuring that participants used in a particular study are interested in the subject under research and can also articulate or express themselves very well. Respondents who were considered as senior employees in study one (45 years and above), and had gained some working experiences were used to identify the cardinal values that influence work attitudes. Again, the researcher was very mindful of the fact that applying phenomenology in her research, there could be problems of her being biased when it comes to the interpretation of her data. The researcher was therefore strictly guided by the literature review, as well as following Braun and Clarke’s (2006) stages of content analysis and this helped in reducing those biases.

In conclusion, the nature and purpose of the current study formed the bases of adopting the pragmatic philosophical framework for using a mixed-methods research approach (Tashakkori & Teddlie, 2003). This has heightened the researcher's contribution to the entire research process with regards to the nature of data collection and analysis in the study. Detailed discussions on the approaches adopted and justification has been provided in this chapter as well as in Chapter Four and Chapter Five for each specific study.

3.3 Mixed-Method Sequential Explanatory Approach

The nature of the study called for the adoption of both qualitative and quantitative research methods approaches. Approaching the study qualitatively, face-to face interviews were conducted in study one and study three. In Study One, a sample of 30 employees working in the private and public sectors were interviewed to elicit the socio-cultural values which employees exhibit at the work place. A quantitative study was further conducted using questionnaire to seek the views of 608 employees from both the private and the public sectors in validating the socio-cultural values at work items pool.

Study Two adopted the quantitative approach using both open-ended and closed-ended questionnaire to investigate the relationships between socio-cultural values, work-family conflict and work attitudes among a sample of Bank Managers. Additionally, Study Three data was collected using face-to-face interviews to further investigate the coping strategies used by the managers in minimizing the effect of WFC on work attitudes. The use of both qualitative and quantitative approach offers researchers the opportunity to integrate or combine the quantitative data and qualitative data rather than keeping them separate which helped in maximizing the strengths of the approach and minimize its weakness in this thesis. It was therefore deemed very appropriate to adopt the mixed-

methods sequential explanatory design in this study by first collecting data quantitatively and analyzing it and doing a further study through a qualitative approach to provide further explanations.

As in any mixed-methods design, researchers are expected to deal with the issues of priority, implementation, and integration of the quantitative and qualitative approaches. Nonetheless, the researcher had to consider which approach, quantitative or qualitative (or both), should have more emphasis. In the main research (study two), data was collected using questionnaire which formed the quantitative aspect of the mixed-method sequential explanatory approach. The goal was to test hypotheses, gather descriptive information and also examine relationships among the variables. These variables were measured and yielded numeric data that was analyzed statistically. The quantitative phase was followed by the qualitative phase (Study Three) in which the researcher made use of semi structured interview (face-to face) in order to explain the mechanism behind the quantitative results by answering the research questions (Clark, 2010).

Creswell and Plano (2007) have identified four major mixed methods research design types and are classified using categories associated with variants, timing, weighting and mix. The four main designs are: triangulation, embedded, explanatory and exploratory. In sequential mixed-method design, researchers give more weight or attention throughout the data collection and analysis process in a study (Creswell, 2003). The literature indicates that it is always a difficult issue to make a decision about which approach should be given greater priority (Creswell, 2003), and this always depends on the interests of the researcher, the audience for the study, and / or what a researcher seeks to emphasize in a particular study (Creswell, 2003). For instance, the weighting of

quantitative and qualitative in this study was therefore more of quantitative (as in study two) than qualitative (QUAN→qual) which represents a major aspect of the mixed-methods data collection process in this study. The timing was such that after analyzing the quantitative data a follow up interview was done to provide explanation of the quantitative results. The quantitative and qualitative data collection and analysis was therefore done sequentially (Creswell, Plano, Gutmann & Hanson, 2003).

In mixed-method sequential design there are different forms of integrating data. Three approaches have been discussed in the literature by Creswell and Plano Clark, (2011) as: merging data, connecting data, and embedding data. In this particular research, the results were merged to bring out the true picture of how the study samples relate the three phenomena (socio-cultural values, work-family conflict and work attitudes) under study in the general discussion. First and foremost, Study two results and Study three results have been presented by reporting first the quantitative statistical results followed by qualitative quotes. Discussing both quantitative and qualitative results may be challenging and needed proper integration of the results to arrive at holistic and not distorted conclusions about the relationships among the phenomena under study. Integration of the two approaches results is done in Chapter Seven of this research (Sandelowski, Voils, & Knafl, 2009).

3.4 Rationale for the choice of mixed- methods sequential explanatory design

Several reasons informed the choice of mixed-methods sequential explanatory design (Tashakkori & Teddlie, 2003) in this study. The research was in three studies: Study One, Study Two and Study Three. Firstly, there was the need to conduct an interview in *Study*

One to appropriately capture the concept of socio-cultural values and what it entails. The use of face-to face interviews was to get the specific socio-cultural values employees exhibit at the workplace since there were no established socio-cultural values which influence employees work attitude, hence item pools were generated. This was followed by a quantitative data collection approach. Again, this was deemed necessary in validating any new developed scale. *Study Two* was done to investigate the relationships between socio-cultural values, work-family conflict and work attitudes among a sample of Ghanaian Bank Managers. This was done using a quantitative approach which brought to the fore the views of the bank managers on the issue of how these three variables are related by testing hypotheses. A further study (*Study Three*) was done using a qualitative approach, specifically face-to face interviews, to understand the coping strategies used by the bank managers in minimizing the effect of WFC on work attitude.

Another reason for adopting this approach has to do with the issue of triangulation. Triangulation means adopting more than one method to collect data on the same topic under research. This was done to capture different dimensions of the same phenomenon being investigated. The use of triangulation was to check for reliability as well as validity of the qualitative data in *Study One* where there was no established measure of socio-cultural values that influence work-family conflict in the literature of work-family conflict. The thesis made use of multiple methods such as the face-to-face interviews and questionnaire which was comprised of both open-ended and closed-ended questions in collecting data from different groups of participants for the entire research. This has engendered more confidence in the results obtained in this thesis (Jick, 1979). Using different methods improves the validity and the reliability of research (Golasfshani, 2003)

and also ensures trustworthiness and confidence in the findings of the thesis (Patton, 2002).

Again, adopting multiple approaches as a form of triangulating the process enriched the whole data collected. For example, interviewing employees in Study One made it possible to identify the cardinal values within the Ghanaian context which influence employee's work attitudes. It can be argued that this may not have been possible if everything was based on secondary data (literature review).

3.5 Rationale for the choice of Analytical Tools for qualitative data

Braun and Clarke (2006) thematic analysis was the main qualitative technique used in analyzing interview data for Study One and Study Three. Thematic analyses emphasize pinpointing, encoding, recording themes within data (Braun & Clarke, 2006) which are relevant to the phenomenon. This approach is said to be phenomenological because it focuses on human (Bank Managers) experiences subjectively (Fereyday & Muir-Cochrane, 2006).

The approach also emphasized individual perceptions, feelings and experiences as the main objective of study. The process of data analysis was done inductively. With this approach, themes that were identified were mainly linked to the data ensuring that assumptions were data driven (Boyatzis, 1998). This highlights the fact that it is impossible to have themes that totally and completely emerged from a data collected without the researcher's own theoretical epistemology influencing identifications of the themes (Braun & Clarke, 2006). Based on this, the researcher analyzed the data by not basing on any existing framework or her analytical preconceptions. This was done

carefully by ensuring that data that emerged were within the objectives of the study. Thus, the main themes cover all the aspects of socio-cultural values which influences employees work attitude within the Ghanaian context based on literature.

The coding method adopted was also informed by theories and methodological consideration. In choosing the method of coding, care was taken to ensure that the coding regime supports the type of analysis chosen in the study. First and foremost, open coding was done to ensure that the codes were directly related to the interview data set. To be able to organize these codes into a much more coherent manner and also ensuring that similar ideas are put under a particular theme, the open coding was adopted. Open coding basically is the process of reducing data into a small set of themes that appears to describe the phenomenon under study. This approach helped in identifying the related codes into themes which gave a deeper understanding of the entire data in a more summarized form.

3.6 Rationale for the choice of Analytical Tools for quantitative study

The main tool used in analyzing the quantitative data of this thesis was Principal Component Analysis in Study One, SEM/PLS technique and independent samples t-test in Study Two.

3.6.1 Principal Component Analysis

In Study One, Principal Component Analysis was performed for a couple of reasons. Firstly, in psychology, this technique is often applied in the construction of a multi-scale test to actually determine which items load on which scale. As in the case of the development of a new scale in Study One, the rationale was therefore to reduce the

correlated observed variables into a smaller set of independent composite variables. It was therefore deemed appropriate. Despite the criticism raised on the use of Principal Component Analysis (PCA) as compared to Factor Analysis. The PCA allowed the researcher to reduce the data set into a manageable one for further analysis.

3.6.2 Structural Equation Modelling (SEM)

The SEM is a statistical technique for testing and estimating causal relations using a combination of statistical data and qualitative causal assumption (Judea, 2000). The introduction of the structural equation modelling (SEM) with latent variables has changed the nature of research in the area of Psychology (Henseler, Ringle, & Sinkovics, 2009). According to Gefen, Struass and Boudreau (2000), there is the possibility of distinguishing between measurement and structural models, and also taking into account measurement error. They posit that SEM has become the most acceptable analytical tool used in validating instruments and also testing linkages between constructs.

Structural equation models have two aspects; the measurement model and structural model. The measurement model (confirmatory factor analysis aspect of SEM) explains how observed variables relate to unobserved variables. Testing for this in this study was important because there are often confounding variables in most empirical studies that are not included in a model nor accounted for in the analysis process but tend to influence results. Hence, the measurement model specifies the relationship between the observed (measured) and the unobserved (latent) variables (Byrne, 2001). The structural model which is the regression part of SEM summarizes the causal relationships between the unobserved (latent) variables.

3.6.3 Partial Least Squares (PLS) Path Models

Partial Least Squares (PLS) which is a version of Structural Equation Modeling (SEM) was used to test the proposed research model that explains the relationship among socio-cultural values, work-family conflict and work attitudes. The PLS approach to SEM is a “soft” modeling approach using PLS graph to examine both theory (structural model) and measures (measurement model). Even though the PLS is similar to regression, it performs other complex analysis by simultaneously modelling structural paths and measures. According to Wang and Chang (2005) the PLS algorithm allows each indicator to vary in terms of how much each indicator contributes to the composite score of the latent variable. Thus, those indicators with weaker relationships to the latent construct are further carried through an assessment of the theoretical estimators. The PLS Algorithm, which is employed in the PLS path modeling (Heanlein & Kaplan, 2004) is a method of modeling causal relationships among networks of latent variables.

3.7 Justification for the use of PLS Approach to SEM

The nature and the purpose of objectives 2 to 6 (see section 1.7) of the study required an analysis of the relationship among the various latent variables. Hence the partial least squares (PLS) approach to Structural Equation Modeling (SEM) was used to test the postulated hypothesized relationships between socio-cultural values, (moral values, attitude toward others, family values, religious values and communalism), work-family conflict (work interfering with family (WIF) and family interfering with work (FIW) and work attitude (job satisfaction, organizational commitment and job involvement) as well as the moderating effect of social support and socio-cultural values on the relationship

between the two forms of work family conflict and work attitudes (job satisfaction, organizational commitment and job involvement).

Several reasons accounted for the use of PLS (SEM) in the current study. First, the PLS demands fewer requirements compared to that of covariance structure analysis but it is found to deliver consistent estimation results (Gotz, Liehr-Gobbers, & Krapf, 2010). It is also argued by Gotz et al. (2010) that the PLS approach has the ability to deal with both reflective and formative indicators of a latent variable within one structural equation model. In addition, the PLS can be used to estimate path models when sample sizes are small and very complex without causing estimation problems (Chin & Newsted, 1999).

Unlike the covariance-based structural equation models using AMOS and LISREL, the PLS based method is nonparametric and therefore does not require an assessment of any Global Fit indices. This is because PLS-SEM is not a hard-modelling technique which requires heavy distributional assumptions (Tenenhaus, Vinzi, Chatelin & Lauro, 2005). Therefore no indices for RMSEA, CFI, IFI or NFI are reported for PLS-SEM assessments. SmartPLS 2.0.M3 by Ringle, Wende and Will (2005) was used for all PLS-SEM modelling. The PLS algorithm was run in this study using the default setting with initial weights set at 1.0 maximum iterations of 500 and a stop criterion of < 0.00001 . The PLS was therefore preferred over LISREL, since the objectives and research questions in chapter one of this study fitted this description. PLS was the appropriate statistical tool for testing the hypothesized relationships developed in the study.

CHAPTER FOUR

STUDY ONE- Development and Validation of Socio-Cultural Values at Work Scale

4.1 Introduction

The main aim of study one was the development and validation of the socio-cultural values at work scale. Though there are some common values which have already emerged (Huntington, 1993) there is no acceptable agreed upon conception of what constitutes a value, its content, structure and how to measure it (Hitlin & Piliavin, 2004; Rohan, 2000). Hence, it was deemed very necessary to develop and validate a socio-cultural values at work scale to be used in the main study (*study two*) of this thesis.

4.2 Aim and Objectives

The aim of Study one is to develop and validate socio-cultural values at work scale to be used in study two.

4.2.1 Specific objectives for study one:

1. To develop items that can be used to objectively measure how employees exhibit socio-cultural values at the workplace.
2. To validate the effectiveness of the scale through pilot testing and in the main study of this thesis.

4.3 Examination of existing value scales

A brief summary of some existing value scales and their limitations led to the development of a new scale in Study One that captured all the cultural values exhibited at

the workplace from a Ghanaian perspective, and hence influence employees' work attitudes. This is presented in Table 4.1.

Table 4.1: Examination of existing value scales

Name of scale	No. of items	Limitation
Rokeach Value Survey (RVS)	36	It does not allow people to rank each of their values well. It also omitted some important values such as the individual family values.
Schwartz Value survey (SVS)	57	The response rate does not reveal the true values of an individual's societal values.
Portrait values question (PVQ)	21	This scale directs attention to only the aspects that have been portrayed and not what the individuals perceive as their own societal values.
European social survey (ESS)	50	Though the scale demonstrates configural and metric invariance, the questions does not capture how these values are transferred to the workplace.
Allport vernon and Lindzey scale on values	18	The scale lacks other important components of societal values. E.g. religious values and communal way of living among Africans.
Hartman Value Inventory	36	The profile consists of two parts. However, having the combination of positive and negative values limits the scale. The African cultural values focus more on positive values rather than negative values.

4.4 Research Design for Study One

Study one of this research is exploratory in nature; as it seeks to discover ideas and insights to develop and validate a scale in measuring socio-cultural values at work. Both qualitative and quantitative methods of data collection were employed. Corollary to this, the study was in two stages. The first stage being qualitative in nature; an in-depth interview was done using 30 senior employees from both the private and the public working sectors to identify the cardinal socio-cultural values which employees exhibit at the workplace to come out with the item pool. The second stage was the quantitative

aspect which was done using a large sample size of 608 working employees to confirm the data (Patton, 1990) and to validate the scale.

4.5 Stage One

Following Lester and Bishop's (2000) 6-phase process in development of a scale, the first step involved review of academic literature (Yilmaz, 2008). The review focused on the definition of what culture, values and socio-cultural values are, with the aim of capturing all the components of the phenomenon under study. Review of existing value scales as well as other academic works done on socio-cultural values was done to provide a broad overview of the existing scales and to grasp the whole scope of what constitutes socio-cultural values. In order to avoid any probability of bias in the selection of the values identified in the literature, an interview was further conducted among some Ghanaian workers to identify and confirm those specific socio-cultural values employees exhibit at the workplace.

4.5.1 Population

The population for study one consisted public and private sector employees in the Cape Coast Metropolis in the Central Region of Ghana. According to the 2010 Population and Housing Census (Ghana Statistical Service, 2012) the private sector is the largest employer in Ghana, accounting for about 93.1% of workers. Private informal employment constitutes 86.1% while private formal employment constitutes 7.0%. The public sector forms the second largest employer accounting for 6.3% of the economically active group in Ghana. The private informal sectors however remain the largest employer of the working population in Ghana irrespective of sex. The report further indicates that relatively large proportion of males (25.3%) compared to females (11.4%) are employees.

Interestingly more females (69.4%) than males (60.0%) are also self-employed. The study area was purposively selected based on the cosmopolitan nature of the Cape Coast Metropolis. According to the Ghana population and housing census district analytical report in Cape Coast (2014), the Metropolis has a total population of 169,894 consisting of 82,810 males (48.7%) and 87,084 females (51.3%). A total of 121,654 persons made up of 54.7% are economically active and 45.3% are not economically active in the Metropolis. Out of the total employees in the metropolis about 46% of them are males compared to 21.1% being females. Employees working in both the public and the private sectors' views were solicited in this phase. This was because the work culture for the private sector may vary from the public sector.

4.5.2 Sample Selection in Stage One

Participants were recruited from various organizations in Cape Coast. A total of 30 employees were conveniently sampled through the researcher's personal contacts in Cape Coast. The sample consisted individuals from various ethnic groups in the country, namely: Ga (Greater Accra Region of Ghana), Ashanti (Ashanti Region), Fante (Central Region), Dagomba (Northern Region) and Ewe (Volta Region). Having different ethnic members enriched the data in the sense that they brought their various cultural values to bear. The minimum age of participants was 45 and the maximum age was 57 years. The sample in this study accordingly consisted employees working in different work settings and also at different organizational levels. Twenty two (22) of them worked in the public sector and 8 of them from the private sector. Specifically, participants worked in health organizations, financial services, telecommunications, educational organizations,

manufacturing and the tourism industry. Seventeen (56.7%) of the respondents were males and thirteen (43.3%) were females.

4.5.3 Inclusion and Exclusion Criteria

For an employee to be part of the sampling frame, he or she must have been 45 years and above, a full time worker and must have been working for at least twenty years in the study area. The minimum age for inclusion was 45 years because the average Ghanaian who would finish at least first degree and starts working will be around the age of 25 years. With a minimum work experience of 20 years he or she should be 45 years or above. At the age of 45, one might have associated enough with other employees and also experienced how socio-cultural values influence them at the workplace. An employee who is more than 45 years but has not worked for 20 years as well as any employee who has worked for 20 years and is not 45 years were not included in the study because the researcher wanted respondents who have had several experiences because of their long years of service.

4.5.4 Data Collection Procedure in Stage One

The data item pool was collected using interviews and a review of related literature. Before each interview session began with a participant, the researcher introduced herself and briefed each participant about the purpose of the study, after which each participant's consent was sought (Marshall & Rossman, 2006) and was given the option to discontinue if he or she wished to. In all the interview sessions of this study, the researcher sought oral and written permission from the participants to be able to make notes as well as record the conversation for further analysis. The Olympus model VN-3300 recorder was

used for recording. Before the data collection began, the researcher planned the whole approach to data recording.

First and foremost, the researcher planned to conduct the interview whilst recording it as well as taking notes in the sense that recording equipment can fail or may not play later (Creswell, 2007). The face-to-face interview technique was adopted which allowed the participants to provide historical information as well as personal experiences of their working life in relation to the Ghanaian socio-cultural values. Follow-up questions were used to probe and clarify interviewees' responses (Burnell, 2007). Each interview lasted 40 to 50 minutes and all the interviews were conducted in the participants' various homes. Interviewing them at home, the researcher observed that the participants were relaxed. This allowed them to share so many personal experiences that enriched the data collected. At the end of each interview, the tape was then switched off with the consent of all the interviewees after which the participants were thanked for their valuable time spent.

4.5.5 Analysis of the Interview

All the participant responses that were hand written were typed into Microsoft Word; the audio recorded data were transcribed verbatim, focusing on the main aim of the study. All informations that could expose the participant's identity were left out in order to ensure the anonymity of all the participants. A six step analysis outlined by Braun and Clarke (2006) in conducting thematic analysis was adapted: 1. Becoming familiar with the data. 2. Generating initial codes. 3. Searching for themes. 4. Reviewing themes. 5. Defining and naming themes. 6. Producing the report. This approach is said to be theoretically flexible in the sense that it is used within different frameworks to answer different types

of research questions. It is very suitable in analyzing this data because of its strength in answering research questions that are related to people's views, experiences, and perceptions such as "*which socio-cultural values influence your work attitude?*"

In line with the six-phase process, reading and re-reading of the data was first of all done to be familiar with the content. Secondly, codes were generated by identifying the important features in the data that were relevant in answering the research question. This stage also involved coding the entire dataset, after which, all the codes were collated and the relevant data extracted for further analysis. A total of 28 specific cultural values were deduced at this stage.

The third stage involves searching for themes. It is the process of examining the codes and collated data and then identifying broader patterns of meaning or the potential themes. This involved collating data relevant to each theme for further review. A theme here captures "something important about the data in relation to the research questions and represents some level of patterned response or meaning within the data set" (Braun & Clarke, 2006, p.82). Fourthly, the emerged themes were reviewed by checking the theme against the dataset to ensure that they give a convincing report of the data. In the fifth stage, themes were defined and named. The researcher developed a detailed analysis of each theme by working out the scope and focus of each theme. Finally, the write up was done by weaving together all the analytic narratives and the data extracts, and contextualizing the analysis in relation to existing literature.

4.6 Themes and sub-themes of socio-cultural values at work

The themes and the sub-themes (explanation) have been presented in Table 4.2.

Table 4.2 Themes and sub-themes of socio-cultural values at work

Theme	Sub-themes (specific values identified)
Religious values:	Spirituality, fear of a supreme being, belief system, rewards from God.
Communalism:	Brotherliness, team work, helping one another, tolerating each other, respecting rite of passage among all, harmony, unity.
Attitude toward others:	Respect for others, humility, greetings, obedience, honesty, appreciative, politeness, love, loyalty.
Moral values:	Personal etiquette, respecting oneself, behaving well in public, dignity, truthfulness, faithfulness.
Family values:	Good name for the family, family image.

Source: Field Data (2013)

4.6.1 Religious values

A typical feature of the African religious value is the belief in the existence of a mystic power or forces in the universe (Gyekye, 2003). The African people also believe in a supreme being whom they refer to as the creator (God). The Religiosity of the African value shows how inadequate a human being is without God in their lives. The mindfulness of these limitations on human beings make them lead a righteous life which is pleasing onto God such as being humble, speaking the truth, not hurting your neighbor, being kind and compassionate. This gives meaning to people's lives wherever they find themselves. Africans identify God with holiness and therefore all people are expected to live a righteous life. There is a belief that God rewards those who do good and punishes those who do evil. Having this value, it is therefore assumed that individual attitudes may

be influenced by their religious values irrespective of wherever people find themselves, including the workplace.

A male participant indicated:

“One has to be extra careful at the workplace because we do not know what the other person can do to us spiritually. I also know that when I commit myself and work hard in this organization my reward will not be here on this earth but in heaven where I will go and meet my creator and live forever with him.” (Teacher, 47 years)

A male participant highlighted this:

“...In everything that I do I ask myself whether it pleases God or not. In this organization we face a lot of challenges whereby people come in trying to bribe us just to do them a favour. It has been a problem here but I know that if I do that God will punish me” (Accountant, 51 years)

4.6.2 Communalism

Recognition of this value is intrinsically linked with the fact that we are all one people whether we are related biologically or not. According to Gyekye (2003) “this value underpins and guides the type of social relations, attitude and behavior that ought to exist between individuals who live together in a community” (p.35). In the African culture, members of a society are supposed to demonstrate love and see to the well-being of other people by participating in community activities. The main concept is that no human being can live in isolation and therefore to function adequately one needs to live a communal life.

A male participant indicated:

“...You know we are all one people and we must care and help each other. At this hospital, I relate to all the patients as if they are my blood relations. The issue is that you will never know when you will need their help too.” (Laboratory technician, 52 years)

A female participant happily expressed:

“Here, we are like a family. We help one another especially when one loses a relative or when one is celebrating, for instance the birth of a child” (Nurse, 48 years).

4.6.3 Attitude toward others

The African culture places a high value on ‘good character’ (Gyekye, 2003, p. 65) and attitude among individuals in a society. Individuals are taught from childhood through socialization to acquire and internalize good attitude towards others which are seen in the way a person relates to other people within their society or from a different society.

“... and we are all supposed to respect each other no matter our age and where we find ourselves including the workplace”. (Lawyer, 51)

4.6.4 Moral values

These are values which guide the individual’s conduct within the society. Morality is described to be intrinsic and is mostly anchored in people’s beliefs about what is right and wrong; conduct which is not limited to principles of the individual behavior but also has a social basis (Gyekye, 2003).

A male participant's view:

“As an Accountant, I have to set good example for others to follow. Imagine me always shouting on top of my voice and insulting my subordinates! I guess they will not respect me in return.” (Accountant, 51 years)

A female (Pregnant woman) highlighted:

“... and we must respect ourselves too. Everybody is always in the known when they are doing something ‘good’ or ‘bad’. For instance when people offer us bribes we know morally it is wrong but some of us accept it with no shame.”(University Deputy Registrar, 47)

4.6.5 Family values

Gyekye (2003) emphasized that one of the fundamental values of every individual in the African society is the family. Whatever behavior we exhibit outside the home is more often than not due to the way one is brought up from their various homes. It is the responsibility of every individual in the society to protect their family image wherever they find themselves. Adhering to this value influences the kind of attitude and decisions we make as individuals.

A female mother indicated:

“My family comes first in everything I do. Most people say that if you lose your relatives or a family member you cannot find a replacement but if you lose your job you can always get one. Whatever decision or action I take I think about my family.”(Female secretary, 47)

Another female participant said:

“Hmmm! The family image is very important just as a person’s image within the society. Whatever we do outside our homes affect our family image. I don’t think we live in isolation, we all belong to a family.” (Female lecturer, 56)

4.7 Results for Stage One

After the analysis of the interview data and review of related literature, 36 questionnaire items were generated. Further, a convenience sample of three sociology lecturers, two psychology lecturers and three professional workers (bank manager, nurse and an accountant) who were regarded as expert reviewers in this study were asked to review the items regarding socio-cultural values at work. Based on the suggestions following the review, 4 similar items were removed, 2 were also suggested and added, and some were restructured, for instance “We relate well with one another at the workplace” was rephrased as “It is important to have close relationship with everybody at the workplace”. The number of items for the final scale consisted 34 items. In developing a questionnaire, Mahr (1995) contends that leading double barreled and presuming questions as well as vague words and academic jargons must be avoided. In view of this, special attention was given to the content of the questions, particularly the composition of the items, the relevance, clarity, simplicity, level and type of language as well as the layout and format.

4.8 Stage Two

Stage two was carried out to validate the items developed in stage one.

4.8.1 Sample selection and data collection procedure in Stage Two

Employees who participated in stage two of this study were selected using “convenience sampling” method. First and foremost, a total of 650 employees from Cape Coast who

work full time were randomly selected to participate in the study. It was however ensured that employees working in the private and the public sectors were considered. The participants occupied a wide variety of positions at the workplace, including junior staff, senior staff, senior members and managers. In determining the sample size for this study, three samples size adequacy rules of thumb were reviewed. Tabachnick and Fidell (2001, p. 588) cite Comrey and Lee's (1992) stated regarding sample size: 50 cases as very poor, 100 as poor, 200 as fair, 300 as good, 500 as very good, and 1000 or more as excellent. Costello and Osborne's (2005) rule of thumb suggested that a subject to item ratio of 10:1 or more is acceptable. Hatcher (1994) recommended a sample size adequacy varying from 3 to 10 times the number of items and at least 100. In this study, the minimum sample size was expected to be 102 and the maximum to be 340. Based on Hatcher's rule of thumb, a sample size of 608 met the above requirements and also regarded as very good (Tabachnick & Fidell, 2001) which can avoid any computational difficulties. Hatcher indicated that higher values seem more important for development of new scales.

The researcher sought approval from all the various institutions that took part in this study. Participant consent was given after informing the workers of the main purpose of the study after which they all signed the consent portion. Questionnaires were distributed to participants in their various workplaces for them to complete at their convenience. After data collection was however carefully done, a total of 612 out of 650 questionnaires were retrieved back. Four questionnaires were discarded because they were only half completed, leaving a total of 608, representing a 93% return rate. Female participants were N= 293 representing 48% whilst 52% were males (N= 315). All the participants

worked full time. A total of 402 participants worked in the public sector and 206 in the private sector. Respondents who had JHS/middle school certificate were 94 (15.5%), 201 (33%) had SHS/ SHS/A-Level, O-Level, Technical, 86 (14%) had higher national diploma, 175, 29% had first degree, 49, 8% had master's degree and 3 (0.5%) had Ph.D. degree. Their age ranged from 20-29 to 50-59 with the modal age group being (40-49). The average organizational tenure was 9.48 years. For every scale development, using large samples is very necessary to help ensure a greater degree of stability of the obtained results.

4.8.2 Description of Scale

The final item pool consisted of 34 items: moral values (6); family values (9); religious values (4); attitude toward others (7) and communal value (8) with a 5-point likert-type scale. Respondents were asked to indicate the extent to which they agreed or disagreed with each of the statements about socio-cultural values and how they influence them at the workplace (1=Strongly Disagree (S.D); 2 = Disagree (D); 3 = neither Agree nor Disagree (N.A.D); 4 = Agree (A); 5 = Strongly Agree (S.A). The choice of 5-point Likert scale instead of 4-point likert scale is due to its ability to better detect variations in response. The final scale included some control variables that may influence the findings such as (age, gender, educational level, type of organization, tenure etc).

4.8.3 Factor Analysis

In order to conduct the factor analysis, Ferguson and Cox (1993) recommended that two statistical tests must be done before conducting any factor analysis. The Kaiser-Meyer-Olkin (KMO) Sample Adequacy analysis and Barlett Sphericity analysis were therefore

initially undertaken. In order for any data to be adequate for any factor analysis, Kaiser (1974) recommends KMO value of 0.5 as minimum (barely accepted), values between 0.7 and 0.8 as acceptable, and values above 0.9 as superb. In the case of this study, the KMO value obtained was .712 which is higher than the minimum recommended value of 0.5 and therefore shows a good fit for factor analysis (Hutcheson & Sofroniou, 1999) which indicates no problem regarding the pattern of correlation in the matrix. The Barlett Sphericity test was conducted to test the strength of the relationship among variables. This actually tests the null hypothesis to confirm that the correlation matrix is an identity matrix. Small values (less than 0.05) of significance indicate that factor analysis may be possible with the data obtained. The Barlett Sphericity test value generated was ($p = .000$). P-value of 0.000 indicates that the significance level is small enough to reject the null hypothesis. This means that correlation matrix is not an identity matrix and therefore the Barlett test was significant (Buyukozturk, 2007) which was a hopeful sign.

Table 4.3: KMO and Bartlett's –test results of socio-cultural values at work variables

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.712
Approx. Chi-Square		2397.030
Bartlett's Test of Sphericity	Df	153
	Sig.	.000

An exploratory factor analysis, using the Principal Component Analysis extraction method and varimax rotation method with Kaiser Normalization was done to determine how many factors there should be and which items to associate with those factors. Five factors were extracted. These are described below and the factor loadings presented in Table 4.4 below.

4.8.4 Item Analysis

Items that provided the best presentation of socio-cultural values at work were retained while measuring this construct in a most vigorous way. Hair et al. (1995) categorized loadings of + or - .30 = minimal, +- .40 = important and +- .50 = practically significant. Hatcher (1994) also outlined an absolute loading with the cut-off value ranging from .03, 0.35, 0.4 or 0.5 to be considered as high while any value below this is considered as low. Tabachnick and Fidell (2007) later came out with a more stringent cut-offs ranging from 0.32 (poor), 0.45 (fair), 0.55 (good), 0.63 (very good) or 0.71 (excellent). Going by the above rules of thumb, factor loadings of + or -.30 or greater were considered adequate. In evaluating the item analysis, items with the highest loadings were retained (.40 and above). Ferguson and Cox (1993) emphasized that a cut-off loading of 0.4 and above helps in increasing the factor saturation rather than the usual 0.3 recommendations by other researchers. Items that have high absolute loadings on more than one factor were also discarded because they do not represent distinct aspects of only one factor (Hatcher, 1994). This resulted in the elimination of 16 items (see appendix D, for the original 34 items, without asterisk (*) on the 16 items that were deleted). After the elimination of items that loaded low, 18 items were retained.

Henson and Roberts (2006) were concerned both with the number of items loading on a factor and the factor loading. According to them, to regard a factor as reliable, at least two or three variables must load on a factor so it can be given a meaningful interpretation. Nunnally (1994) also supported this indicating that at least two items per factor is desirable. The final scale consists of five factors according to the eigenvalues observed in the scree plot (Figure 4.1) and tables 4.4 and 4.5 which present the analysis of

the final 18 items. In the rotated component matrix table, the factor loadings have been bolden under each factor.

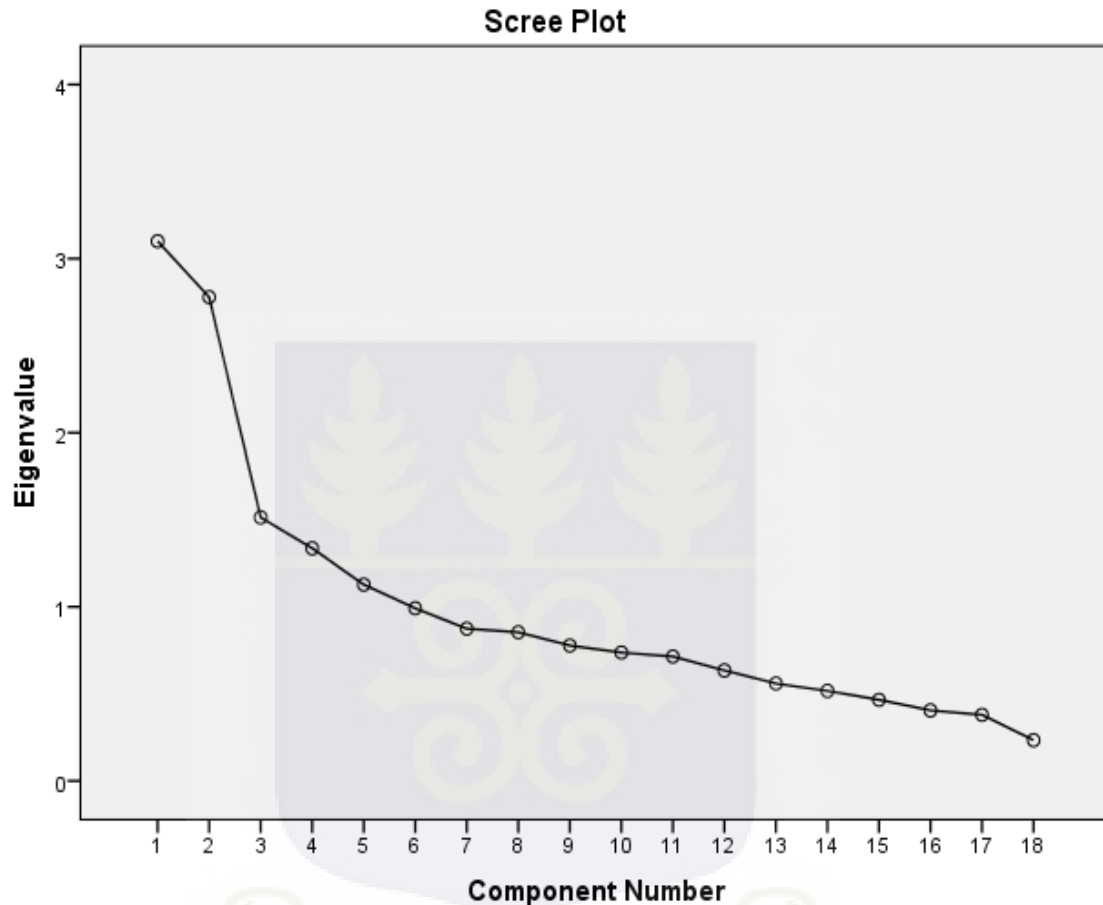


Figure 4.1: Scree plot graphic of Socio-cultural values at work item clusters based on eigenvalues.

Figure 4.1 presents the Scree plot in PCA which visually assesses how many components explain most of the variability in the data. In determining how many factors on a Scree plot, there are actually no clear specific ways, however there are a couple of rules of thumb that can be considered. Firstly, one has to consider eigenvalues more than one. The second option is to plot all the eigenvalues in a descending order. The scree actually ends where there is a sharp drop with the signal which signifies no subsequent factors to

be considered. Generally, the extraction of the component happens at the steep slope. Considering scree test results, there are limitations with the interpretations especially where there are more apparent breaks as in the case of this scree plot results. Further analysis was done. Principal component analysis was performed using the varimax rotation to reveal the number of components. Table 4.4 presents the rotated component matrix of socio-cultural values at work factors. Inspection of the component matrix showed that all the coefficients had values above .4.



Table 4.4: Rotated Component Matrix

	Component				
	1	2	3	4	5
1. Employees should obey superior's instructions even when they do not agree with them.	.830				
2. Employees should follow organizational policies even when they think the policies are unfair to them.	.753				
3. Subordinates should always humble and support their superior's decisions, even if they do not agree with them	.682				
4. It is important for employees to understand that their superiors should have the final say when decisions are made at the workplace.	.613				
5. We should always be faithful to one another		.770			
6. It is important to lead a good life for others to follow.		.709			
7. It is important to be selfless and wish those around you well.		.645			
8. Sharing work ideas at the workplace is important.			.713		
9. It is always important to be united as members of an organization.			.671		
10. We mourn and laugh together at the workplace.			.561		
11. I see myself and other employees belonging to one group.			.549		
12. Experienced employees should mentor inexperienced employees at the workplace.			.525		
13. My family expectations influence my behaviour at the workplace.				.809	
14. Meeting my family demands comes first before my work.				.797	
15. A person should always think about their family when making important decisions.				.624	
16. My religious beliefs are what really lie behind my whole approach to work.					.765
17. My faith sometimes restricts some of my actions at work.					.701
18. I believe whatever happens to me in life has spiritual causes.					.598

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Rotation converged in 6 iterations.

Table 4.5: Total Variance Explained

Total Variance Explained			
Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	3.100	17.222	17.222
2	2.779	15.437	32.659
3	1.514	8.409	41.068
4	1.336	7.423	48.490
5	1.128	6.265	54.755
Extraction Method: Principal Component Analysis.			

A 5-factor structure with eigenvalues in Table 4.5 was obtained using factor analysis. There is a clear view here, with the five factors being very visible now grasping the same component loading on the same factor. All the five factors extracted accounted for 54.755% of the total variance about the scale (see Table 4. 5). Therefore, the 5-factor structure obtained at the end of the analysis explains a major part of the total variance in the items and in the actual scale. This indicates that the socio-cultural values at work scale can therefore measure what it sets out to measure and can then be worked with in this study.

4.8.5 Reliability Analysis

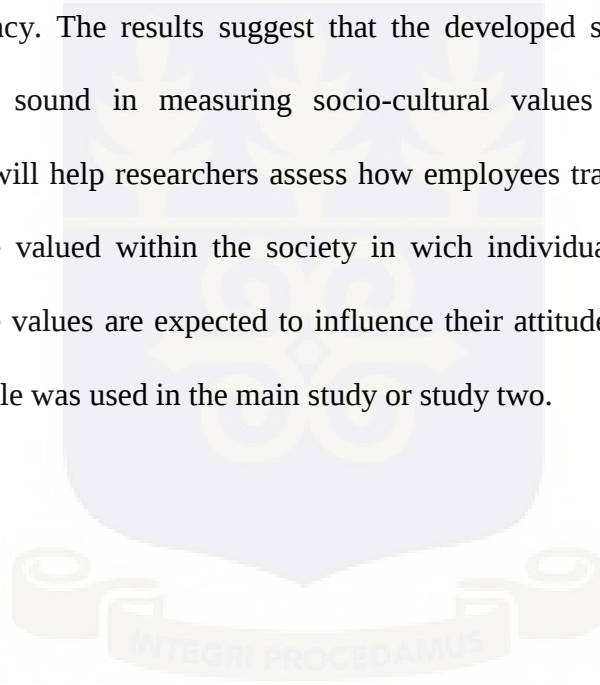
The reliability of the instrument, which simply refers to the *consistency of a measure*, was estimated using the Cronbach's alpha to ascertain the internal consistency of the items. Cronbach's alpha reliability coefficient normally ranges between 0 and 1. A commonly accepted rule of thumb for describing internal consistency (George & Mallery, 2003) provides the following rules of thumb: “ $\alpha > .9$ – Excellent, $\alpha > .8$ – Good, $\alpha > .7$ –

Acceptable, $\alpha > .6$ – Questionable, $\alpha > .5$ – Poor, and $\alpha < .5$ – Unacceptable” (p. 231). The Cronbach alpha obtained for the 18 items was .71 which is good considering that .70 is the cut off value for being acceptable by the rule of thumb ($.8 > \alpha \geq .7$). This suggests that the items are within acceptable range of internal consistency. Stainer (2003) however made an assertion that very high reliabilities (0.95 or higher) are not necessarily desirable, because they indicate that the items may be entirely redundant. He noted that: “The goal in designing a reliable instrument is for scores on similar items to be related (internally consistent), and for each to contribute some unique information as well” (p. 101).

Going further, the internal consistency (cronbach’s alpha) of each of the five sub factors was calculated and all showed good reliability. Attitude towards others showed a cronbach alpha of .728, moral values (.641), communalism (.589), family values (.669) and religious values (.617). The reliability estimate of moral values, communalism, individual family values and religious values, although notably lower than the accepted threshold of .70 was not seen to be problematic. Nunnally's (1967) reference for standards of reliability in the early stages of research measures of a new construct is that modest reliabilities of $\alpha = .50$ to $\alpha = .60$ will suffice. According to him, the differences may be due to sampling error which was possible in this current study. The scale was therefore used on a different sample group both in the pilot testing and the main study of this thesis.

4.9 Conclusion

Study one was to develop and validate a scale for measuring socio-cultural values at work to be used in the second study of this thesis. The results revealed a total of five factors as the cardinal values which influences employee's attitude at the workplace. These include: "Attitude toward others", "Moral values", "Communalism", "Family values" and "Religious values". The subscale presented Cronbachs alpha ranging from .589 to .728. The overall scale had a Cronbach alpha of .71 which is within the acceptable range of internal consistency. The results suggest that the developed scale is theoretically and psychometrically sound in measuring socio-cultural values at work. The newly developed scale will help researchers assess how employees transfer their socio-cultural values which are valued within the society in which individual employees live to the workplace. These values are expected to influence their attitude and behaviour. Hence, the developed scale was used in the main study or study two.



CHAPTER FIVE

STUDY TWO – (Quantitative)

5.1 Introduction

This section forms the main study or *study two* of the research. It employed the quantitative approach with the objective of exploring the relationship among socio-cultural values, work-family conflict and work attitude among bank branch managers in Ghana. The study elaborated on the following sub topics: research design, study area, population, sample technique and sample size, characteristics of participants' work, inclusion and exclusion criteria, ethical issues, data collection instruments, data collection procedure, results, discussion, conclusion and recommendations for future reserach.

5.2 Research Design

Survey research design has been used because of its numerous advantages. In terms of data collection, it was much easier with surveys, which tend to use easy to read data sources that can be compiled and analyzed as needed for this research. Candid responses are also considered as an advantage of using survey research design because the anonymity of surveys also allows people to feel more candid with their responses. To get accurate data, every researcher wants their respondents to be as honest as possible with their answers. Surveys provide more honest responses than other types of research methodology, especially if it is clear that the answers will remain confidential.

In addition, it provides a faster data collection than any other methods (Mathiyazhagan et al., 2013). This study used the survey to collect data from bank managers about their opinions on personal experiences of work-family conflict, adherence to socio-cultural

values and work attitudes (job satisfaction, organizational commitment and job involvement) in order to know the kind of relationship that exists between the three main variables under investigation.

5.3 Study Area

The study was undertaken in three capital cities in Ghana, namely: Accra, Kumasi and Takoradi. Accra is the most populous city in Ghana with a total population of 1,963,264. Kumasi is the second largest city in Ghana and it is often seen as the centre of Ghanaian culture (GeoNames geographical database, 2015). It has a population of 1,468,609. Takoradi is considered the fourth-biggest city in the country with a total population of 232,919 (GeoNames geographical database, 2015). These three cities (Accra, Kumasi and Takoradi) were purposively selected mainly because of their cosmopolitan nature. Accra, Kumasi and Takoradi are among the biggest cities where business competition is very keen. This means that the competition may put lots of demands on the Bank Managers in these cities which may lead to experiences of more work-family conflict among the bank managers. The researcher can also get a large sample size from these three cities which will be more representative of the general population of Ghana. Finally, the researcher could get a good representation of the financial service sector (banks as well as bank managers) in these three cities.

5.4 Population

The population for the study included all licensed commercial bank branch managers in Ghana. The bank of Ghana had licensed twenty eight (28) commercial banks as of 2013 to operate in Ghana. In addition to the 28 banks, the financial sector also comprises

a range of about eight (8) non-bank financial institutions, including several community banks established to mobilize rural savings in the country. The ARB Apex Bank is the umbrella bank for the Rural Community Banks and it supervises 123 community banks throughout Ghana. The target population for this study was all the 28 licensed commercial banks in Ghana.

5.5 Sample technique and sample size

Participants for the study were made up of both male and female bank branch managers working in Accra, Kumasi and Takoradi. The sample frame was obtained from the bank of Ghana website where twenty eight banks have been registered as at 2013. The site was authentic in identifying licensed commercial banks in Ghana because the bank of Ghana has been entrusted with the legal authority to register any kind of bank that may want to operate in Ghana. However, verification of the number of bank branches was done since the Bank of Ghana web-site was observed not regularly updated. This was very necessary because during the period of investigation, the number of branches of some of the banks had increased and the information was not updated on the Bank of Ghana's website. To this end, each of the licensed bank's website was visited to confirm the number of branches each of them operated, including their respective geographical locations or current addresses for easy identification. As a result, a validated list of the current existing bank branches was developed by the researcher and was used as a sampling frame (see Appendix E).

The researcher first applied the census method of data collection where all the licensed commercial banks' head offices were approached by the researcher to get a sizable

sample which may help increase generalizability of the results. Out of the twenty eight (28) commercial banks, a total of fifteen (15) accepted to participate in the study which then became the assessable population (see Appendix E) for the list of licensed commercial banks with asterisks on the 15 banks that participated in the study. The most cited excuse given by the banks for declining to participate was organizational policy of the institution not to involve in academic research with students, and also declining without giving any response to the researchers' request. Taking participants from the three busiest cities in the country also allowed the researcher to get a sizeable sample size for the study since the target groups do not constitute a large population in Ghana. In each bank branch, the researcher could have one participant who was the branch manager.

The non-probability sampling, specifically the purposive sampling method was used by the researcher to select the participants for the study. The researcher purposively selected only bank branch managers for this study. This sampling technique allowed the researcher to identify and select only her targeted group who were expected to be bank branch managers. This allowed the researcher to get participants who occupied the same positions with the same work characteristics (as Bank Managers). The approach was deemed very appropriate because of scarcity and difficulty to have access to these bank managers. Despite the challenges in approaching these managers, the researcher managed to use a relatively large sample size in the study.

A total of three hundred and six bank branches (bank managers) were contacted across three cities from three regions. Out of this number, a total of 221 bank branches were

contacted in Accra, 69 in Kumasi and 16 in Takoradi. Out of the total bank branches with 306 bank managers, a total of 211 bank managers participated in the study which was comprised of 67 females (31.8%) and 144 (68.2%) males from Accra, Kumasi and Takoradi. The low response rate was not surprising because Shamsuddoha (2004), makes an observation that response rates for all kinds of organizational studies in a developing country context have relatively been low where about 20% could be very optimistic. He highlights on a recent study in a developing country where 2003 respondents were extracted and the response rate was about 17%. Having this notion about employees' poor attitude towards questionnaires in developing countries including Ghana, all the banks that granted the researcher the permission to their branches were used to yield 211 samples which was sufficient to satisfy statistical recommendation (Hair et al., 1998). Hair et al. (1998) recommended a sample size of 200 to test a model using SEM as in the case of this study. According to Hair et al. (1998) a sample size of 200 is a critical sample size that can be used in any common estimation procedure for valid results hence the sample size of 211 used in the study was considered adequate.

5.6 Characteristics of participants' work

In Ghana, the bank is one of the busiest working environments where one can find lots of employees who play multiple roles as a worker, parent and a spouse and work for long hours (Asiedu-Appiah et al., 2013). Interestingly, the banking work is considered to be a very reputable job that is much respected and increases the self-worth and dignity of individuals who work with a bank (Reich, 2001). These motivations make the banks more attractive for people including both the young and old. The Bank of Ghana (BoG)

has increasingly exercised its power as a regulator in line with internationally accepted norms, and has implemented a series of tough supervisory measures for the banking institutions in the country (George & Bob-Miller, 2007). For example, the Bank of Ghana Act 2002 (Act 612) has been replaced with the Banking Act 2004 (Act 673) to strengthen the regulatory and supervisory functions of BoG. In February 2003, BoG formally introduced the Universal Banking Business License (UBBL), which is expected to bring more competition within the industry.

The increasing rate of new banks operating in Ghana with resultant increases in new branches has led to increased competition. Many banks in the commercial centres now work a half day on Saturdays in addition to the week days, thus making it possible for busy workers to access banking services on weekends. Competition has reached an all-time high to attract the few customers and the numerous citizens without bank accounts in the country. Indeed, this has put enormous stress on employees of the banks to work extra hours and, at times, late into the night with little attention to their family issues.

The current increase in competition in the banking sector has affected the structure of work and the demands made on workers in the banking industry. Quite worrying is the fact that these employees have to meet the demands of their employers as well as their families. Employees working in the banking sector according to Bajpai and Srivastava (2004) and Kelley (1990) are less satisfied and less motivated. The banking sectors also face the challenge of high levels of stress (Chen & Lien, 2008). However, in Ghana the culture and the traditional gender roles of both genders still persist. This phenomenon makes it difficult to balance work and family responsibilities among workers in the banking sector, especially for bank managers who play a very crucial and significant role

and therefore have to spend more hours on their job. Interestingly, work organizations have also not changed much in response to the institutionalized expectations from employees who are expected to work full-time and uninterrupted (i.e not allowing family issues to interfere with work responsibilities at the workplace). Trying to live up to this ideal work situation creates work-family conflict for employees (Kelly et al., 2014) especially for those employees who have significant care giving responsibilities (Schieman, Scott, Milkie & Glavin., 2009). To respond to the new conditions in the banking sector, the banks demand higher performance and commitment from their employees, which is translated into expectations for working longer hours and for prioritizing work over personal and family life (Anderson & Kjeldsen, 2013).

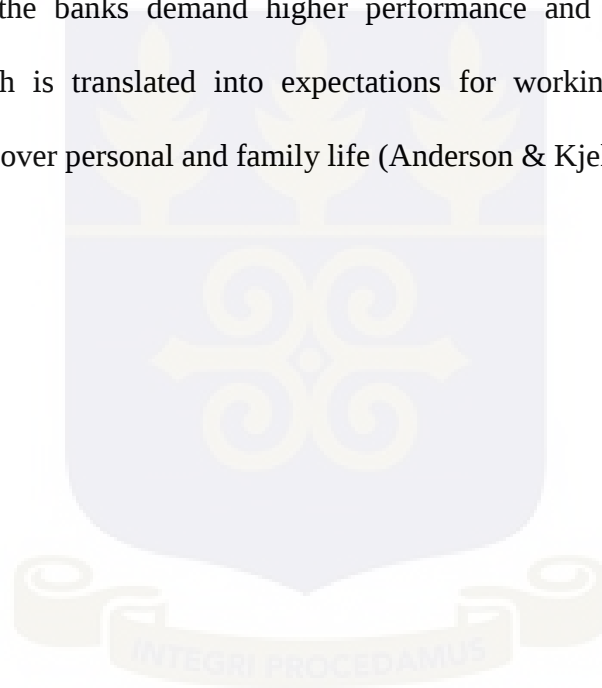


Table 5.1: Profile of respondents

Background characteristics	Frequency (211)	Percentage (%)
Gender		
Male	144	68.2
Female	67	31.8
Age		
20- 30	2	.95
31- 45	138	65.40
46 and above	71	33.65
Educational qualification		
Masters degree	92	43.60
Bachelor degree	117	55.45
Diploma	2	.95
Marital status		
Single	14	6.6
Married	197	93.4
Living with partner		
Living with spouse	147	69.7
Not living with spouse	64	30.3
Spouse' work status		
Spouse works full time	154	78.2
Spouse does not work full-time	43	21.8
Dependants		
Living with dependants	190	90.0
Living without dependants	21	10.0
Number of dependants		
Less than 4	90	47.4
4-6	47	24.7
More than 6	53	27.9
Childcare		
Day care centre	5	2.6
House help	23	12.1
Family members (Parents/siblings)	95	50.0
Spouse	57	30.0
No response	10	5.3
*Average number of dependants = 4		

Source: Field data, 2014

From Table 5.1, more than half (68.2%) of the branch managers were males whiles 31.8% were females. Only about .95% of bank branch managers of commercial banks

were between 20 to 30 while a clear majority (65.40%) were between the age range of 31 to 45; 33.65% were 46 years and above. In relation to the education qualification, 43.60% of the managers were master degree holders, 55.45% had bachelor degrees and just about .95 per cent had diploma. The percentage increases as the level of education increases. Though some bank branch managers had first degree, they held professional certificates which qualified them to occupy their current managerial position. On average, the participants reported tenure with their jobs being 8 years and 2 months (minimum = 1 year, maximum = 29 years and 4 months).

As regards the marital status, 93.4 % indicated that they were married while only 6.6% of the managers indicated that they were not married. On average, bank managers reported to be working for 10 hours per day as compared with the usual 8 hours work per day. About 70 % of the bank branch managers lived with their spouses. On the other hand, about 30 % were not living with their spouses.

From Table 5.1, it can be noted that more than three-quarters of the managers (78.2%) had spouses with full-time jobs. However, 21.8 % had spouses who were not working in the formal sector. A clear majority (90%) of the managers were living with dependants while less than one-third (10%) of them were living without dependants. The average number of dependants that managers reported to be living with was four dependants. As regards the managers with dependants, almost half of the managers (47.4%) had less than 4 dependants while 24.7% had between four to six dependants living with them. About 27.9% however lived with more than 6 dependants. From Table 5.1, it is evident that half of the managers with child dependants (50%) used family members, usually their parents, siblings and other extended family members, as their primary source of childcare. About

30% of them have their spouses as the primary source of childcare. About 12 % used house help as their primary source of childcare while about 3% used day care centers as their primary source of childcare.

5.6.1 WIF by some socio-demographic characteristics

Work interfering with family conflict was measured using 5 items. The minimum score was 5 and the maximum score expected was 25. It was found that male managers who agreed that their work interfered with their family life were 54.5%. On the other hand, 66.7% of female managers agreed that their work interfered with their family life. More than half (61.7%) of managers who were living with their spouses agreed that work interfered with their family activities. On the other hand, just about half of the managers who were not living with their spouses (51.6%) agreed that work interfered with their family.

Again, the results shows that 60% of managers who lived with more than 6 dependants agreed that work interfered with family issues while about 58.5% of managers living with less than 4 dependants agreed that their work had an interference with family activities.

5.6.2 FIW by some socio-demographic characteristics

Family interfering with work conflict was measured using 5 items. The minimum score was 5 and the maximum score expected was 25.

About 9% of male managers agreed that their family activities interfered with their work responsibilities. In the same way about a tenth (10.4%), though higher than that of their male counterparts agreed that their family responsibilities did interfere with their work

roles and responsibilities. Among the age groups, 13% of managers between 31-45 years agreed that work interfered with their family responsibilities. Only about 9% of managers who were 46 years and above agreed that family issues interfered with their work. In addition, none of the unmarried managers agreed that their family responsibilities interfered with their work while 10.2% of married managers agreed that family responsibilities and roles interfered with their work life.

Again, none of the managers living with more than 6 dependants agreed that family interfered with work. However, about 17% of the managers living with 4-6 dependants agreed that their family activities interfered with their work. A clear majority of managers who were not living with spouse (81.3%) disagreed that family life interfered with work.

5.7 Inclusion and exclusion criteria

The first inclusion criterion that was considered for participation in the research was that respondents should be a manager of any branch of the licensed commercial banks in Ghana. Since this study was to look at the relationship among socio-cultural values, work-family conflict and work attitude among bank managers, it was also very necessary to control the position variable. The banks that participated in this research were the licensed commercial banks in Ghana; therefore controlling employee work status (managerial position) limited the participation to only bank managers working in those specific bank branches.

The second criterion was that managers should have subordinates under their supervision. Leading a team is one of the responsibilities of a manager and it requires a lot of commitment, time and energy. Often these kinds of demands are also needed at home,

especially, when the manager is a parent. This criterion seemed quite relevant as work-family conflict arises as a result of the conflict between the demands at the workplace and that of the family. In addition, all gender groups were included in this study. Bank branch managers in the non-bank financial institutions and rural community banks were not included in the study.

5.8 Ethical Issues

As researchers collect data and analyze them, they need to respect the participants and the sites for the research. Many ethical issues were addressed during this stage in the research. First and foremost, before the commencement of the data collection process the institutional review board at the University of Ghana (Institute of Statistical, Social and Economic research) approved the research proposal (Attached is a copy of the approval letter in Appendix F). A formal letter introducing the researcher from the Department of Psychology at the University of Ghana was given to all the banking institutions involved. The researcher also developed an informed consent form that spelt out the main purpose of the study for participants to read and agree with before they engaged in the research. This form ensured that participants' rights were protected during the entire data collection period (Sarantakos, 2005). The anonymity of individual participants was taken into consideration. In this study, the researcher disassociated all bank names from responses during the coding and recording process.

5.9 Data collection instruments

A questionnaire consisting of seven sections was used in gathering data which was available in both hard and soft copy versions. The scales are described in detailed below.

5.9.1 Demographic Data

Participants reported demographic information including age, gender, marital status, level of education, employment status, and number of hours worked per week. In addition, some family information was gathered on the participants' number of children, age of the youngest child, and so forth (refer to Appendix A). Gender was understood as being the person's biological sex.

5.9.2 Work-Family Conflict (WFC)

Work-family conflict was measured using the multidimensional measures of work-family conflict (direction and type) developed and validated by Netemeyer, Boles, and McMurrin (1996). The instrument measures the bi-directional occurrence of work-family conflict with a total of 10 items which uses two subscales to measure work interfering with family (WIF) (5 items) and family interfering with work (FIW) (5 items). Respondents were to express the extent to which they agree with each item. The response rate was on 5-point likert scale ranging from (1) strongly disagree to (5) strongly agree. High scores signified high levels of work-family conflict, while low scores signified low levels of work-family conflict. The possible minimum score on the scale was 10 and the maximum 50. The original scale reported significant construct validity and a coefficient alpha for the two directions of conflict, work interference with family (WIF) and family interference with work (FIW) to be .83 and .85, respectively. The internal consistency of the overall scale (WFC) was $\alpha = 0.84$. After the final measurement model analysis in the present study all the five items used in measuring WIF were retained with a Cronbach alpha coefficient of 0.8808. FIW reported a Cronbach alpha coefficient of 0.8401 with the four retained items that loaded well. The words "work" and "job" referred to all

work-related activities that an individual does as part of their paid employment or work in this study. Also the word “family” referred to the following family roles that pertain to an individual including being a parent, being a spouse/partner, and overall home life. Samples of the questions that were asked included: “The demands of my work interfere with my home and family life” and “The demands of my family or spouse/partner interfere with work-related activities”. (refer to Appendix A).

5.9.3 Organizational Commitment Scale (OCS)

Organizational commitment was assessed with the revised 19-item Organizational Commitment questionnaire devised by Allen and Meyer (2000). The responses to each item were arrayed on a five-point likert scale which ranged from (1) strongly disagree to (5) strongly agree, making room for neutral answers. Allen and Meyer originally identified three types of commitment, namely: affective commitment, normative commitment and continuance commitment. However, concerning the bi-dimensional nature of the normative component of the overall commitment scale Allen and Meyer recommended that they should be rewritten. The revised version of the scale posited an additional two dimensional concept of the normative commitment that highlighted on two dimensional concept of normative commitment as ‘indebted obligation’ which reflects the perceived needs in meeting others expectations. The second aspect of the normative commitment is the “moral imperative” which also reflects the individual striving force to meet valued outcomes. Items 4, 5 and 6 were reversed coded. The original Cronbach’s alpha was reported to be more than .70. This implies that, statistically, the items have relatively high internal consistency. After the final measurement model analysis in the present study, affective commitment scale reported a Cronbach alpha coefficient of

0.9926 with 4 items that loaded well. Continuance commitment also reported Cronbach alpha coefficient of 0.9895 with 5 items that loaded well. Lastly, normative commitment had a Cronbach alpha coefficient of 0.979 with 4 retained items. Sample items include: “My organization deserves my loyalty because of its treatment towards me”; “I often feel anxious about what I have to lose with this organization”; and “I am loyal to this organization because I have invested a lot in it, emotionally, socially, and economically” The minimum score on the scale was 19 and the maximum 95. Minimum score indicate low levels of commitment and maximum score indicate high levels of commitment (refer to Appendix A).

5.9.4 Job Involvement Scale (JIS)

Employees’ job involvement was measured using Kanungo’s (1982) 10-item job involvement scale. This scale measures the degree of psychological importance of one’s job using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Sample items included “I consider my job to be very central to my existence”, “I am very much personally involved in my job” and “the most important things that happen to me involve my present job.” According to Kanungo (1982) this scale has an internal reliability alpha coefficient of .86, which indicates a reasonably high level of internal consistency, and therefore a reasonably high level of reliability and construct validity. After the final measurement model analysis in the present study all the 10 items used in measuring job involvement were retained with a Cronbach alpha coefficient of 0.9938. The minimum score on the scale was 10 and the maximum 50. Minimum score indicated a low level of

involvement and maximum score indicated a high level of job involvement (refer to Appendix A).

5.9.5 Job Satisfaction Scale (JSS)

In measuring job satisfaction, the Minnesota Satisfaction Questionnaire (MSQ) short-form was adapted and used. This scale was developed and validated by Weiss, Dawis, England, and Lofquist (1967). The MSQ short-form scale has 20 items which capture; Utilization ability, Achievement, Activity, Advancement, Authority, Company policies and practices, Compensation, Co-workers, Creativity, Independence, Moral values, Recognition, Responsibility, Security, Social service, Social status, Supervision – Human relations, Supervision – technical, Variety, Working conditions and general job satisfaction. According to Houser and Chace (1993) out of these 20 items in MSQ, 12 items focus on the intrinsic scale which measures employees internal feelings about their job duties, 6 items were the extrinsic scale which measured company policies and the quality of working conditions. The remaining two items are included in the general satisfaction scale, which are not necessarily related to either the intrinsic scale or the extrinsic scale. The scale asked respondents to indicate how they felt about different aspects of their job like ‘The praise I get for doing a good job’, ‘The feeling of accomplishment I get from the job’. “The praise I get for doing a good job” was rephrased as “The recognition I get for doing a good job” “Response options for the items were on a five-point scale ranging from 1 (very dissatisfied), 2 (dissatisfied), 3 (neither satisfied nor dissatisfied), 4 (satisfied), and 5 (very satisfied). The Minnesota satisfaction questionnaire has been used in this study as it measures specific aspects of an employee's satisfaction. An acceptable reliability analysis of the original scale had Cronbach alpha

of 0.98 for the entire sample. George (2014) also reported this scale to have Cronbach alpha of 0.91 meaning the items have relatively high internal consistency. After the final measurement model analysis in the present study, job analysis scale reported a cronbach alpha coefficient of 0.9706 with 6 items that loaded well. The minimum score on the scale was 20 and the maximum 100. Minimum score indicate low level of job satisfaction and maximum score indicate high level of job satisfaction (refer to Appendix A).

5.9.6 Socio-cultural Values at Work Scale (SCVWS)

Socio-cultural value scale developed in *Study One* of this thesis was used in measuring socio-cultural values at work (2013). The scale consists of eighteen-items with five index variables: Moral values (3 items), religious values (3 items), communalism (5 items), Attitude toward others (4 items) and family values (3 items). A five-point response likert scale ranging from (1 = strongly disagree to 5 = strongly agree) was used. The scale reported a Cronbach alpha of 0.72 suggesting that the items on the scale have relatively high internal consistency. After the final measurement model analysis in the present study, Moral values reported a cronbach alpha of 0.3529 after deletion of an item which did not load well. Attitude toward others (cronbach alpha of 0.9829) with 3 retained items, Religious and family values reported 0.9612 and 0.969 respectively with 3 items each which loaded well. Communalism reported cronbach alpha of 0.9712 with 5 items which also loaded well. The minimum score on the scale was 18 and the maximum 90. Minimum score indicate low adherence to socio-cultural values at work and maximum score indicate high adherence to socio-cultural values at work (refer to Appendix A).

5.9.7 Social Support Scale (SSS)

Social support was measured using Zimet, Dahlem, Zimet and Farley (1988) Multidimensional Scale of Perceived Social Support (MSPSS). The scale assesses the perceived adequacy of social support from family, friends, and significant others. The MSPSS comprised 12 items with four items measuring each of the three sub-scales. The items are scored on a five-point likert - scale ranging from “strongly disagree” (1) to “strongly agree” (5). For the purpose of this study, the support from significant others items were rephrased to cater for colleagues’ support at the work place. For example, “There is a special person with whom I can share my joys and sorrows” was changed to “I can share my joys and sorrow with my colleagues at the workplace”. Family and friends support were categorized as non-work based support and colleagues support as work-based support. The original MSPSS family, friends, and significant other subscales have demonstrated adequate internal consistency with cronbach’s alpha of .72 to .85 for the subscales and .85 for the total MSPSS (Zimet, Dahlem, Zimet & Farley, 1988). After the final measurement model analysis in the present study all the 12 items used in measuring social support were retained with a Cronbach alpha coefficient of 0.9915. The minimum score on the scale was 12 and the maximum 60. Minimum score indicated less social support and maximum score indicated more social support (refer to Appendix A).

5.10 Pre-testing

Cape Coast was conveniently selected for the pilot testing mainly because the researcher needed a different location from where the main data collection will take place. As at February, 2014, there were a total of 16 licensed commercial bank branches in Cape

Coast. Cape Coast was chosen because of its cosmopolitan nature and also to avoid the possibility of using the same participants in the main study. A total of 16 licensed bank branches in Cape Coast were included in the pilot testing. Purposive sampling was used in selecting the sample for the pre-testing to ensure that all the samples constitute only bank branch managers from the various licensed bank branches in Cape Coast metropolis who have similar characteristics to those targeted for the main study. The identified bank managers were briefed about the purpose of the study and their consent was sought. A draft copy of the instrument which consisted of the already existing scale but modified and self-developed measures were all neatly packaged in an envelope with pens and were distributed to the identified bank managers. The questionnaire was given to them and was expected to be collected the following day. Unfortunately, retrieving the questionnaire took almost two weeks, however, out of the 16 bank managers, 14 of them participated in the study, and 13 questionnaires were retrieved representing 93%.

The importance of the pilot testing was to make sure that participants understand the questions and to also ascertain if Ghanaian bank managers will find the items on the scale to be clear, understandable and relevant to them. Finally, the pilot testing was done to ensure the validity of the scales and also to make sure the questionnaire was free of any cultural biases since some of the scales were adapted and modified. Reis and Judd (2000) indicate that pre-testing a research instrument helps in evaluating whether the questions are clear and understandable by identifying the ambiguous or difficult to comprehend items and items that although are understood by the respondents, are interpreted differently than what the researcher planned.

In general, the respondents in the pilot study indicated that the questionnaires were clear and understandable. On the average, the respondents spent about 35 to 45 minutes in completing a questionnaire. Finally, none of the items in the pilot study were dropped; however, the questionnaire format was changed which reduced the number of pages from 9 to 8. The package was also improved by neatly placing the questionnaire in an envelope as well as a pen for the participants to make it more presentable and easy. Details of original Cronbach's Alpha and after pre-testing are presented in (Appendix I).

5.11 Data Collection Procedure for the Main Study

The current study employed the use of structured questionnaires. Eight Principal Research Assistants and 6 second year Master of Business Administration students all from University of Cape Coast who have very good knowledge in research methodology as well as data collection procedure served as Research Assistants for the study. The large number of research assistants was very much necessary because of the wide scope of the study area (Accra, Kumasi and Takoradi).

The researcher organized a two hour workshop where the purpose and thematic areas of the study were explained to the research assistants. They were then trained on the contents of the questionnaires, good human relations and also following all protocols in all the selected banking institutions. The research assistants were then divided into three groups. Each group was assigned to one of the three regional capitals (Accra, Kumasi and Cape Coast). In all, a total of 14 research assistants helped the main researcher in the administration of the questionnaires in the three cities. Each research assistant had in their

possession sealed envelopes containing a questionnaire, a pen, an introductory letter of the researcher, authorization letter from the Head of Department of Psychology, University of Ghana and an informed consent form. Each group was assigned to a city based on their familiarity in the study area making identification of the banks location easier. The research assistants with the help of the main researcher prepared a self-developed map which helped to easily identify the banks for distribution of the questionnaire. This approach was very useful because of the poor addressing system in Ghana.

Respondents were given appropriate guidelines regarding how to go about the questionnaire of ticking their responses without any error. A total of three hundred and six (306) questionnaires were administered and two hundred and fourteen retrieved, representing 70% (soft copy version= 18 and hard copy version= 193). The 92 questionnaires that were not part of the analysis were not retrieved. Out of the 214 questionnaires retrieved, a total of two hundred and eleven (211) were finally used in the analysis, representing 69% of the total number of questionnaire administered. The extra two were rejected because they were not completely filled by the respondents and could not be used in the data analysis. In total, it took six months and three weeks to complete the data collection process from the three cities involved in this study.

5.11.1 Quantitative Data Analysis Technique

The entire data collected was first of all processed by editing and coding to exclude all errors. The data were entered using the Statistical Package for Social Science (SPSS version 21). Reliability was determined using Cronbach alpha and composite reliability

while average variance extracted (AVE) was used to evaluate the convergent validity. Partial Least Squares (PLS) which is a version of Structural Equation Modeling (SEM) and independent samples t-tests were used to test the proposed research hypotheses.

5.11.2 Evaluation of the Model

According to Vinzi, Trinchera and Amato (2010), the PLS-PM lacks well identified optimization criteria hence, there is no “global fitting” function to assess the goodness of fit of the model. Furthermore, since the model validation focuses mainly on the model’s predictive capability, it is important to assess and validate each part of the model. The measurement model was first used to test how well each latent variable measured the various constructs. This was then followed by the structural model which was done to test the significant of exogenous variables in relation to the endogenous variable. The evaluation of the measurement and structural models are therefore discussed below.

5.11.3 Evaluation of the Measurement Model

The first step in structural equation modeling is the assessment of the measurement model. The measurement model as described earlier, specifies the relationship between the observed variables and the underlying constructs (Churchill, 1979). Two types of measurement models are prescribed – reflective and formative. According to Gotz, Lechr-Gobbers and Krafft (2010), theoretical foundations determine whether a variable should be operationalized as reflective or formative indicators. Work attitudes were modelled as a reflective indicator whereas socio-cultural values at work were modelled as a formative indicator. The reason is that the construct are assumed to be quantifiable, aspects of unobserved variables. For example Boorsboom, Mellenbergh and Van Heerden

(2004) posit that constructs should be modelled based on theoretical considerations. Also, Henseler, Ringle and Sinkovics (2009) argued that the modelling of variables depend on the operationalization of the variables in a study.

The aim of the measurement model was to ensure that all measurement errors are duly handled before the structural relationships are actually assessed (Albers, 2010; Hair, Black, Babin, Anderson & Tatham, 2006). Here, the focus is on individual latent (unobserved) variables and their relationship with the manifest (observed) variables. In this regard, the steps cataloged by Hair, Hult, Ringle and Sarstedt (2014) are employed for the assessment in this study. Therefore, since all work attitude was modeled as reflective and socio-cultural values as formative, the measurement models were assessed for their reliability and validity. Composite reliability and Cronbach alpha were used to assess the individual indicator reliability, while average variance extracted (AVE) was used to evaluate the convergent validity of the indicators. Finally, discriminant validity of the indicators was assessed using the Fornell-Larcker's (Fornell & Larcker, 1981) criterion and cross loadings. Whereas AVE was expected to be greater than 0.5 (Hair et al., 2014), Composite reliability and Cronbach's alpha was also expected to be greater than 0.7 (Fornell & Larcker, 1981). Factor loadings for each individual constructs was also expected to be at least 0.6 in order to be included in the model (Yoo & Alavi, 2001).

5.11.4 Assessing the Structural Model

The structural model specifies the relationship among the latent variables based on a theoretical framework. Unlike the covariance-based approaches, the PLS does not allow

for traditional based parametric techniques to test for its significance due to the “assumption of distribution-free variance” (Gotz, Liehr-Gobbers & Krafft, 2010). Alternatively, non-parametric tests such as coefficient of determination (R^2) and bootstrapping of the endogenous latent variable were used to assess the structural model. According to Backhaues, Erihson, Plinke and Weiber (2003), the coefficient of determination (R^2) explains the variance of the latent’s construct, hence the (R^2) measures the “goodness of fit” of the model against the manifest variables that were obtained empirically. In Partial Least Square modelling the relationship between each manifest variable and latent variable is measured as a regression analysis. The coefficient of the relationship between each latent and manifest variable is the factor loadings (Kaplan & Haenlein, 2004).

Unlike the traditional maximum likelihood co-variance SEM, the PLS focus on maximizing the variance of the dependent variable explained by the dependent variable instead of using the co-variance matrix. PLS is basically a series of ordinary least square regression which start by first determining the weight relationship between the indicators and their respective latent variables and subsequently using the calculated latent variables based on a weighted average of each indicator in a set of regression equation to determining the parameters of the structural relationship (Kaplan & Haenlein, 2004).

5.11.5 Bootstrapping

Bootstrapping is a non-parametric approach of estimating the empirical sampling distribution in PLS-PM where each sample is obtained by sampling replacement from the original data set (Sharma & Kim, 2012). As Henseler et al. (2009) and Sharma and Kim (2012) pointed out that bootstrapping ensures that each re-sample has the same number of

elements in the original sample even though each of the re-samples may be slightly and randomly different from the original sample. The bootstrap procedure was therefore used in the PLS-PM to provide for all parameter estimates, thus, providing a basis for statistical inferences from an empirical data. The significance of the parameters estimated in this study was calculated using 211 bootstrap samples.

5.12 Results

In this section, the descriptive statistics of the respondents, the measurement model as well as the structural models are presented.

5.12.1 Descriptive Statistics of Respondents

In all, 211 valid responses were gathered and used in the statistical testing of the research hypotheses. These 211 respondents comprised 67 females (representing 31.75%) and 144 males (representing 68.25%). Evidently, the position seems to be more male dominated. Descriptive statistics for all the indicators collected are presented in Appendix G.

Starting with the indicators of Work-family conflict, specifically, work-interferences with family conflicts (WIF) had an overall mean score of 17.16 with the scores ranging from 3.09 to 3.74. This signified an average to strong belief by the respondents that WIF are pervasive in their professional culture. Standard deviations of 5.10 which is relatively higher showing that respondents' views are varied. For all WIF indicators, views of respondent do not differ by gender for all WIF indicators except WIF4 where females had a significantly higher scores ($t = -2.003, p < 0.05$) at the 5% alpha level (see Appendix G). Females therefore believe that their work life interferes more with their responsibilities at home such as getting to home late, performing some family task as compared to male

respondents. For family-interference with work conflict (FIW), the overall mean score was 11.13 with the scores ranging from 1.97 to 2.21 indicating low ratings for these indicators. Similarly, for all FIW indicators, there are no significant differences between the views of males and females showing that FIW does not significantly depend on gender of respondents.

Next, was the three work attitudes understudy- Organizational Commitment, Job Involvement and Job Satisfaction. The first work attitude ‘Organizational Commitment’ was measured as a composite of the three types of commitment- Affective, Continuance and Normative Commitment by Allen and Meyer (1996). On the whole, similar mean scores were recorded for all indicators of commitment. The overall mean score for Affective Commitment was 31.04 with the scores ranging from 4.41 to 4.47, that of Continuance Commitment was 26.03 with the scores also ranging from 4.31 to 4.46. Finally, the overall mean score for the Normative Commitment was 25.68 with the scores also ranging from 4.11 to 4.36 (see Appendix G). These are high scores on the scale. No respondent scored lower than 3 for Affective Commitment, 4 for Continuance Commitment and 2 for Normative Commitment. Another important observation is the low standard deviations signifying low disparities in respondents’ views. Comparing this with respect to gender, it is seen that there is little or no differences in the levels of Affective Commitment and Continuance Commitment of males and females. This notwithstanding, there are significant differences in all 6 indicators of Normative Commitment. Females score significantly higher for all six indicators than males.

For job involvement, the overall mean score was 42.78. All indicators of involvement have scores greater than 4. No indicator, however, has any average score getting closer to

the highest rank of 5. Similarly, no differences exist in the responses with respect to gender. Job satisfaction is measured with 20 indicators. Overall, no respondent scored a rank lower than 3 for all of the 20 indicators. Respondents are therefore pretty confident in satisfaction with their job. Mean score was 88.60 with standard deviation of 5.80. Satisfaction therefore ranged from strong to very strong levels on the scale of measurement. Job satisfaction generally does not differ between males and females, even though for JS6, females scored significantly higher ranks for this indicator. Thus, is however, just one out of 20 indicators which makes its influence on the overall levels of job satisfaction infinitesimal.

A Socio-cultural value at work scale was developed in study one of this research and this was used in assessing respondent's views on how they transfer socio-cultural values to the work place. For socio-cultural values, reported overall mean and standard deviation for moral values to be were $m = 13.04$ and $Stdv = 1.02$; attitude toward others: $m = 17.04$, $Stdv = 1.83$; religious values: $m = 12.77$, $Stdv = 1.60$; communalism: $m = 21.58$, $Stdv = 2.21$ and family values: $m = 12.94$, $Stdv = 1.35$. Though it seems that the means and standard deviations are all similar; differences are obvious when the minimum scores are considered. While the indicators for SCVMV, SCVC and SCVF have a minimum score of 3, respondents scored a relatively lower score for some indicators of SCVATO and SCVR. Generally, gender makes no difference in respondents' views for all indicators of SCV except for SCVMV where Females scored significantly larger scores, on average, than males. In assessing whether respondents received any forms of social support in minimizing WFC, 12 indicators were used. Overall mean score was 51.46 and standard deviation of 6.41. Although the class ranges are large ($\min = 1$, $\max = 5$), the low

standard deviations signifies low disparities in views. This is much more evident when statistical test of possible differences in the views of males and females reveal no significant differences in the views of these two gender groups with respect to social support for all indicators of social support.



5.12.2 Partial Least Square (PLS) Analysis results

PLS allows for the simultaneous estimates of parameters for both the measurement and structural model. According to Hulland (1999) the measurement and the structural models should be analyzed and interpreted separately hence this was presented in section 5.6.3 and section 5.7 respectively.

5.13.3 Results of the Measurement Models

Below are the measurement models of all the scales used in the study for data collection.

5.12.3.1 Organizational Commitment

Organizational Commitment as a construct was measured as a second-order or higher-order formative construct using the reflective-reflective type of hierarchical component modelling (Ringle, Sarstedt, & Straub, 2012). Such higher-order models allow for the forming of a new (higher-order) variable as a composite of several other constructs (lower-level). This was advantageous since it reduced the number of relationships to be tested in the structural model and ensuring more parsimonious model as well as dealing with issues of highly correlated sub-variables which may result in collinearity and discriminant validity issues (Hair et al., 2014). Therefore, Organizational Commitment was modeled as a higher-order construct which comprised of Affective Commitment, Normative Commitment and Continuous Commitment. The reflective-reflective model for measuring the second-order formative construct followed the same reflective procedure in assessing the measurement model, therefore initial and final results of each of the lower-order construct are presented in the subsequent tables.

Table 5.2 Affective Commitment –Initial Measurement Model

AVE: 0.5729				
Composite Reliability: 0.888				
Cronbach Alpha: 0.8353				
		Loadings	Mean	SD
I am very happy being a member of this organization.	COMAFF1	0.9283	4.4123	0.5216
I enjoy discussing about my organization with people outside it.	COMAFF2	0.9172	4.4123	0.5216
I really feel as if this organization's problems are my own.	COMAFF3	0.9258	4.4171	0.5224
I think that I could easily become as attached to another organization as I am to this one.(R)	COMAFF4	0.9319	4.4076	0.5207
I do not feel like 'part of the family' at my organization.(R)	COMAFF5	0.0951	4.4692	0.5097
I do not feel 'emotionally attached' to this organization.(R)	COMAFF6	0.5393	4.4692	0.5097
This organization has a great deal of personal meaning for me.	COMAFF7	0.5305	4.4502	0.5082

Initial results for affective commitment presented in Table 5.2 shows that the indicator achieves sufficient convergent validity with AVE greater than the 0.50 threshold by Hulland (1999). This means that the latent variable (Affective Commitment), on average, is able to explain more than half of the variance of its indicators. Also, both the Composite Reliability and Cronbach alpha meet the 0.70 threshold for achieving internal consistency of the construct. However, the Loading for COMAFF5, COMAFF6 and COMAFF7 are relatively low and may hinder the achievement of discriminant validity and may result in issues with measurement errors. The final measurement model is therefore presented in Table 5.3.

Table 5.3: Affective Commitment – Final Measurement Model

AVE: 0.9782				
Composite Reliability: 0.9945				
Cronbach Alpha: 0.9926				
		Loadings	Mean	SD
I am very happy being a member of this organization.	COMAFF1	0.989	4.4123	0.5216
I enjoy discussing about my organization with people outside it.	COMAFF2	0.9842	4.4123	0.5216
I really feel as if this organization's problems are my own.	COMAFF3	0.9893	4.4171	0.5224
I think that I could easily become as attached to another organization as I am to this one.(R)	COMAFF4	0.9936	4.4076	0.5207

From Table 5.3, it is evident that the validity and reliability of indicators have improved after correcting the issues in the initial model. The AVE now stands at 97.82% signifying a high communality over and above the minimum threshold of 50%. Similarly, the reliability of the construct is between 99.26% and 99.45% as indicated by the Cronbach's alpha and Composite Reliability respectively; finally, all loadings are above 0.9 which provides a sufficient assurance of discriminant validity at the indicator level.

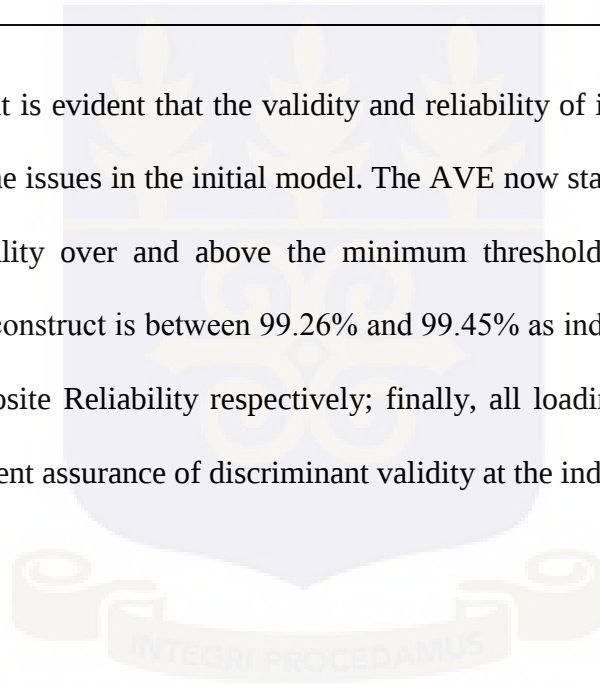


Table 5.4: Continuous Commitment- Initial Measurement Model**AVE: 0.8067****Composite Reliability: 0.9578****Cronbach Alpha: 0.9311**

		Loadings	Mean	SD
I worry about the loss of investments I have made in this organization.	COMCONT8	0.2387	4.4597	0.5090
If I wasn't a member of this organization, I would be sad because my life would be disrupted.	COMCONT9	0.9848	4.3175	0.4666
I am loyal to this organization because I have invested a lot in it, emotionally, socially, and economically.	COMCONT10	0.9814	4.3081	0.4628
I often feel anxious about what I have to lose with this organization	COMCONT11	0.9733	4.3270	0.4702
Sometimes I worry about what might happen if something was to happen to this organization and I was no longer a member.	COMCONT12	0.9752	4.3128	0.4647
I am dedicated to this organization because I fear what I have to lose in it.	COMCONT13	0.9756	4.3081	0.4628

A look at the initial measurement model for Continuous Commitment reveals similar results as previously seen for Affective Commitment. Although the AVE, Composite Reliability and Cronbach Alpha are all above the threshold, the loading for COMCONT8 is far below the 0.7. This provides justification for the deletion of this manifest variable. Therefore, the improved model is presented in Table 5.4.

Table 5.5: Continuous Commitment- Final Measurement Model

AVE: 0.9599				
Composite Reliability: 0.9917				
Cronbach Alpha: 0.9895				
		Loadings	Mean	SD
If I wasn't a member of this organization, I would be sad because my life would be disrupted.	COMCONT9	0.9874	4.3175	0.4666
I am loyal to this organization because I have invested a lot in it, emotionally, socially, and economically.	COMCONT10	0.9828	4.3081	0.4628
I often feel anxious about what I have to lose with this organization	COMCONT11	0.9745	4.3270	0.4702
Sometimes I worry about what might happen if something was to happen to this organization and I was no longer a member.	COMCONT12	0.9758	4.3128	0.4647
I am dedicated to this organization because I fear what I have to lose in it.	COMCONT13	0.9781	4.3081	0.4628

Not surprisingly, the validity and reliability measures improve when COMCONT8 was deleted. AVE improved to 0.9599 from an initial 0.8067 while Composite Reliability and Cronbach alpha changed from 0.9758 and 0.9311 to 0.9917 and 0.9895 respectively. All loadings were above 0.9 providing a good basis for discriminant validity. Also, the Means and Standard deviations for all manifest variables are quite similar, which shows good homogeneity in the variance of the individual manifest variables.

Table 5.6: Normative Commitment- Initial Measurement Model

AVE: 0.6479
Composite Reliability: 0.9016
Cronbach Alpha: 0.8508

		Loadings	Mean	SD
I feel that I owe this organization quite a bit because of what it has done for me.	COMNORM14	0.9769	4.3602	0.4812
My organization deserves my loyalty because of its treatment towards me.	COMNORM15	0.9655	4.3649	0.4826
I feel I would be letting my co-workers down if I wasn't a member of this organization.	COMNORM16	0.9682	4.3460	0.4768
I am loyal to this organization because my values are largely its values.	COMNORM17	0.9550	4.3507	0.4783
This organization has a mission that I believe in and am committed to.	COMNORM18	0.3349	4.1090	0.5627
I feel it is 'morally correct' to dedicate myself to this organization.	COMNORM19	0.1987	4.1469	0.5625

Table 5.7: Normative Commitment- Final Measurement Model

AVE: 0.9408
Composite Reliability: 0.9845
Cronbach Alpha: 0.979

		Loadings	Mean	SD
I feel that I owe this organization quite a bit because of what it has done for me.	COMNORM14	0.9780	4.3602	0.4812
My organization deserves my loyalty because of its treatment towards me.	COMNORM15	0.9679	4.3649	0.4826
I feel I would be letting my co-workers down if I was not a member of this organization.	COMNORM16	0.9728	4.3460	0.4768
I am loyal to this organization because my values are largely its values	COMNORM17	0.9610	4.3507	0.4783

Just like Affective Commitment and Continuous Commitment, the reliability and convergent validity measures for the latent variable are all above the thresholds for Normative Commitment. This is probable because these Commitment variables have had sufficient theoretical and empirical testing in previous research and have been adequately

validated. However, there were concerns of discriminant validity since some manifest variables had very low loadings. Loadings of 0.3349 and 0.1987 are very low and warrant that the manifest variables corresponding to these loadings be deleted. Therefore, COMNORM18 and COMNORM19 were deleted to ensure parsimony in the measurement model. The loadings of the manifest variables therefore ranged from 0.9728 to 0.9780 which are adequately high.

5.12.3.2 Job Satisfaction

Job satisfaction is the second measure of work attitude of respondents. This was measured as a reflective construct using 20 different manifest variables in the initial measurement model. Results of the initial estimation of the measurement model have been summarized in Table 5.8.

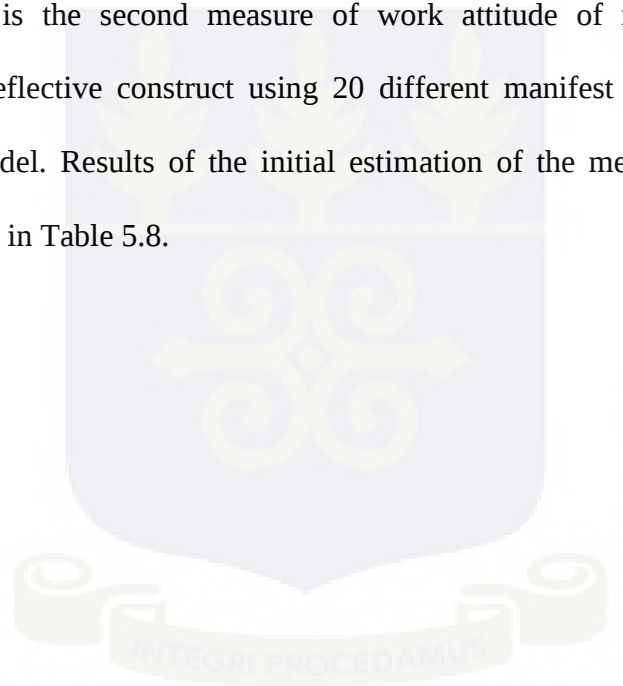


Table 5.8: Job Satisfaction- Initial Measurement Model

AVE: 0.3359		Loadings	Mean	SD
Composite Reliability: 0.8938				
Cronbach Alpha: 0.874				
Being able to keep busy all the time.	JS1	0.3510	4.2986	0.4587
The chance to work alone on the job. R	JS2	0.3505	4.3033	0.4608
On my present job, this is how I feel about my chance to do different things from time to time.	JS3	0.6520	4.4929	0.5106
The chance to be “somebody” in the community.	JS4	0.6660	4.4787	0.5102
On my present job, this is how I feel about the way head office handles all employees.	JS5	0.6795	4.5024	0.5106
On my present job, this is how I feel about the competence of my supporting staff. R	JS6	0.6853	4.5118	0.5105
On my present job, this is how I feel about me being able to do things that don’t go against my conscience.	JS7	0.6835	4.4882	0.5105
The way my job provides for steady environment.	JS8	0.6378	4.4929	0.5106
On my present job, this is how I feel about the chance to do things for other people.	JS9	0.0765	4.4408	0.5071
On my present job, this is how I feel about the chance to tell people what to do.	JS10	0.0776	4.4597	0.5183
On my present job, this is how I feel about my chance to do something that makes use of my abilities.	JS11	0.6224	4.4929	0.5106
The way company policies are put into practice	JS12	0.6557	4.4502	0.5082
My pay and the amount of work I do.	JS13	0.6903	4.4123	0.582
The chance for advancement on this job.	JS14	0.6836	4.3602	0.5799
On my present job, this is how I feel about my freedom to use my own judgment.	JS15	0.6916	4.3649	0.5811
On my present job, this is how I feel about my chance to try my own methods of doing the job.	JS16	0.6654	4.4408	0.5856
On my present job, this is how I feel about The working conditions.	JS17	0.1555	4.3981	0.5878
On my present job, this is how I feel about the way my co-workers get along with each other.	JS18	0.7124	4.3934	0.587
On my present job, this is how I feel about the recognition I get for doing a good job.	JS19	0.7511	4.3886	0.5861
The feeling of accomplishment I get from the job.	JS20	0.0877	4.4313	0.5334

From Table 5.8, it is evident that there are several measurement issues to be corrected before further testing can be done. Starting with the AVE, Job satisfaction observed score of 0.3359 which was far below the acceptable threshold of 0.50. This therefore implies that the construct explains only 33.59% of the variance in its indicators on average. Also, the loadings of several of its manifest variables are very low providing a strong justification for deletion. Although, the reliability indicators are above the 0.7 minimum acceptable level, there was the need to re-model the construct in order to achieve the necessary validity. Consequently, a summary of the final (improved) measurement model for the construct is provided in Table 5.9.

Table 5.9: Job Satisfaction- Final Measurement Model

<i>AVE: 0.8721</i>		Loadings	Mean	SD
<i>Composite Reliability: 0.9761</i>				
<i>Cronbach Alpha: 0.9706</i>				
My pay and the amount of work I do.	JS13	0.9343	4.4123	0.582
The chance for advancement on this job.	JS14	0.9291	4.3602	0.5799
On my present job, this is how I feel about my freedom to use my own judgment.	JS15	0.9365	4.3649	0.5811
On my present job, this is how I feel about my chance to try my own methods of doing the job.	JS16	0.9242	4.4408	0.5856
On my present job, this is how I feel about the way my co-workers get along with each other.	JS18	0.895	4.3934	0.587
On my present job, this is how I feel about the recognition I get for doing a good job.	JS19	0.9819	4.3886	0.5861

After an iterative process of re-modeling, the final measurement model for Job Satisfaction shows more appropriate scores for the reliability and validity indicators. AVE is now 0.8721 indicating that after the model cleaning, Job Satisfaction now explains 87.21% of the variation in its indicators on average. Reliability scores have also

improved greatly. Similarly, the factor loadings have improved with loadings ranging from 0.895 to 0.9819 (see Appendix H) for the final factor loadings.

5.12.3.3 Job Involvement

Job involvement is the final proxy for work attitude of interest in this study. Ten different manifest variables were selected to measure this construct. However, unlike the previous constructs assessed, the initial measurement model achieved all the required benchmarks necessary. AVE stands at 0.947 which is far above the minimum of 0.50. Reliability ranged from 0.9938 to 0.9944 for the Cronbach alpha and Composite Reliability respectively. For the factor loadings, all manifest variables had scores above 0.9. Therefore, the no variable in the initial measurement model was deleted for the final measurement model for empirical analyses. Results of the measurement model for Job Satisfaction are presented in Table 5.10.

Table 5.10: Job Involvement- Initial and Final Measurement Models

<i>AVE: 0.947</i>		Loadings	Mean	SD
<i>Composite Reliability: 0.9944</i>				
<i>Cronbach Alpha: 0.9938</i>				
The most important things that happen to me involve my present job.	JI1	0.9867	4.2938	0.5681
To me, my job is only a small part of who I am.	JI2	0.9843	4.2654	0.5569
I am very much involved personally in my job.	JI3	0.9892	4.2796	0.5627
I live, eat and breathe my job.	JI4	0.9799	4.2654	0.5569
Most of my interests are centered around my job.	JI5	0.9795	4.2891	0.5747
I have very strong ties with my present job which would be very difficult to break	JI6	0.9798	4.2749	0.5609
Usually I feel detached from my job.	JI7	0.9767	4.2749	0.5609
Most of my personal goals are job-oriented.	JI8	0.9674	4.2796	0.5627
I consider my job to be very central to my life.	JI9	0.9560	4.2938	0.5681
I like to be really involved in my job most of the time.	JI10	0.9306	4.2654	0.582

5.12.3.4 Work-Family Conflict

Work-Family Conflict measures possible conflicts that arise between demands of work and family roles. Two forms of work-family conflict are measured separately, that is “Work interfering with Family Conflict” (WIF) and “family interfering with work conflicts” (FIW). While Work interfering with Family conflicts assesses how demands of work interferes with respondents family roles, Family interfering with Work conflicts assesses how family demands affect respondents’ work life. Subsequently, these two forms of work-family conflict are combined to form a composite variable as a second-order formative construct. The measurement model results for Work interfering with Family conflicts are presented in Table 5.11.

Table 5.11: Work interfering with Family Conflict (WIF) - Initial and Final Measurement Models

AVE: 0.6781		Loadings	Mean	SD
Composite Reliability: 0.9128				
Cronbach Alpha: 0.8808				
The demands of my work interfere with my home and family life.	WIF1	0.6989	2.5972	1.1480
The amount of time my job takes up makes it difficult to fulfill family responsibilities.	WIF2	0.8264	2.2085	1.0020
Things I want to do at home do not get done because of the demands my job puts on me.	WIF3	0.8854	1.9716	0.8276
My job produces strain that makes it difficult to fulfill family duties.	WIF4	0.8506	2.1801	1.0936
Due to work-related duties, I have to make changes to my plans for family activities.	WIF5	0.8435	2.1706	0.9306

WIF construct achieved the necessary reliability and validity requirements at the first assessment. AVE was above the required 0.5, Composite reliability and Cronbach alpha are 0.9128 and 0.8808 respectively, which are all above the 0.7 benchmark. Factor

loadings ranged between 0.6989 and 0.8435 which are large enough to ensure discriminate validity at the item level.

Table 5.12: Family interfering with Work Conflict- Initial Measurement Model

AVE: 0.5347

Composite Reliability: 0.8482

Cronbach Alpha: 0.8805

		Loadings	Mean	SD
The demands of my family or spouse/partner interfere with work-related activities.	FIW6	0.9411	3.7156	1.2816
I have to put off doing things at work because of demands on my time at home.	FIW7	0.7233	3.4123	1.3294
Things I want to do at work don't get done because of the demands of my family.	FIW8	0.6984	3.2038	1.2988
My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.	FIW9	0.5720	3.0853	1.2430
Family-related strain interferes with my ability to perform job-related duties.	FIW10	0.6707	3.7441	1.0099

For FIW, although the convergent validity and reliability indices achieve the necessary targets, there was a concern of the discriminant validity of the variable especially with respect to FIW9. Since the factor loading was low, the construct was re-modeled and results are presented in Table 5.13.

Table 5.13: Family interfering with Work Conflict- Final Measurement Model

AVE: 0.6372

Composite Reliability: 0.8733

Cronbach Alpha: 0.8401

		Loadings	Mean	SD
The demands of my family or spouse/partner interfere with work-related activities.	FIW6	0.9057	3.7156	1.2816
I have to put off doing things at work because of demands on my time at home.	FIW7	0.8253	3.4123	1.3294
Things I want to do at work don't get done because of the demands of my family	FIW8	0.8198	3.2038	1.2988
Family-related strain interferes with my ability to perform job-related duties.	FIW10	0.6126	3.7441	1.0099

The final measurement model for Family-to-work conflict is essentially an improved version of the earlier one tabulated in Table 5.12. Here AVE improved from 0.5347 to 0.6372 while both reliability measures stand above the 0.7 minimum acceptable levels. Factor loadings are also large enough (above 0.6) to achieve discriminant validity at the item level.

5.12.3.5 Social Support

Social Support was measured using 12 indicators. Just like all other indicators, the construct was modelled and assessed based on the reliability and validity benchmarks for the measurement model. At the initial model, all relevant benchmarks were satisfied. The construct explains 91.43% of the variance of its items. Also reliability range between 0.9915 and 0.9923 with factor loadings between 0.934 and 0.9759.

Table 5.14: Social Support- Initial and Final Measurement Model

		Loadings	Mean	SD
AVE: 0.9143				
Composite Reliability: 0.9923				
Cronbach Alpha: 0.9915				
My colleagues assist me when I am in need.	SS1	0.9629	4.3033	0.5631
I can share my joys and sorrows with my colleagues at the workplace.	SS2	0.9632	4.2891	0.5579
My colleagues are a real source of comfort to me.	SS3	0.9588	4.2844	0.5561
My colleagues care about my feelings.	SS4	0.9557	4.2796	0.5542
My family really tries to help me.	SS5	0.9759	4.2844	0.5561
I get the emotional help and support I need from my family.	SS6	0.9627	4.3033	0.5631
I can talk about my problems with my family.	SS7	0.9396	4.2844	0.5646
My family is willing to help me make decisions.	SS8	0.934	4.2938	0.5597
My friends really try to help me.	SS9	0.9608	4.2844	0.5561
I can count on my friends when things go wrong.	SS10	0.9514	4.2844	0.5561
I have friends with whom I can share my joys and sorrows.	SS11	0.9541	4.2844	0.5561
I can talk about my problems with my friends.	SS12	0.9548	4.2891	0.5579

5.12.3.6 Socio-Cultural Values at Work

Socio-Cultural Values was first modelled as a second-order formative construct similar to Organizational Commitment. This was because the construct had 5 separate dimensions which must all be available to measure the socio-cultural values of respondents. Note that whereas socio-cultural value is the higher order construct, the lower order constructs include: moral values; attitude toward others; religious values; family values and communalism. Table 5.15 presents a summary of the results of the initial measurement model for all the lower order constructs of socio-cultural values.

Table 5.15: Socio-Cultural Values at work- Initial Measurement Model

1. Moral Values				
AVE: 0.4113				
Composite Reliability: 0.6319				
Cronbach Alpha: 0.2713				
		Loadings	Mean	SD
We should always be faithful to one another.	SCVMV1	0.7371	4.3507	0.4783
It is important to lead a good life for others to follow.	SCVMV2	0.8072	4.3839	0.5852
It is good to be selfless and wish others well.	SCVMV3	0.1971	4.3081	0.5389
2. Attitude Toward Others				
AVE: 0.7435				
Composite Reliability: 0.9124				
Cronbach's Alpha: 0.8495				
		Loadings	Mean	SD
Employees/subordinates should obey superiors instructions even when they think they do not agree with them	SCVATO1	0.9744	4.2891	0.5664
Employees should follow organizational policies even when they think the policies are unfair to them	SCVGTO2	0.9784	4.2559	0.5528
Subordinates should always humble and support their superior's decisions,	SCVATO3	0.9746	4.2512	0.5507

even if they do not agree with him
It is important for employees to
understand that their superiors should
have the final say when decisions are
made at the workplace

SCVATO4 0.3427 4.2417 0.5102

3. Religious Values

AVE: 0.9281

Composite Reliability: 0.9748

Cronbach Alpha: 0.9612

Loadings Mean SD

My religious beliefs are what really lie behind my whole approach to work	SCVRV1	0.9761	4.2512	0.5507
My faith sometimes restricts some of my actions at work.	SCVRV2	0.9548	4.2417	0.5463
I believe whatever happens to me in life has spiritual causes.	SCVRV3	0.9590	4.2749	0.5609

4. Family Values

AVE: 0.9417

Composite Reliability: 0.9798

Cronbach Alpha: 0.969

Loadings Mean SD

My family expectations influence my behaviour at the workplace	SCVF1	0.9857	4.3033	0.4608
Meeting my family demands comes first before my work	SCVF2	0.9679	4.3175	0.4666
A person should always think about their family when making important decisions	SCVF3	0.9574	4.3175	0.4666

5. Communalism

AVE: 0.8971

Composite Reliability: 0.9776

Cronbach Alpha: 0.9712

Loadings Mean SD

Sharing work ideas at the workplace is important.	SCVC1	0.9629	4.327	0.4702
It is always important to be united as members of an organization	SCVC2	0.9765	4.327	0.4702
We mourn and laugh together at the	SCVC3	0.9296	4.3128	0.4647

workplace				
I see myself and other employees belonging to one group	SCVC4	0.9453	4.3128	0.4647
Experienced employees should mentor inexperienced employees at the workplace.	SCVC5	0.9204	4.3033	0.4608

Starting with moral values, AVE of 0.4113 was below the required 0.5 minimum. This raises concerns of the convergent validity of the construct. This was as a result of the lower loading of SCVMV3 of 0.1971. Similarly, both reliability indicators were below the 0.7 benchmark which shows the need to re-model the construct. The second construct- attitude toward others, met the convergent validity criterion with AVE of 0.7435 as well as reliability with Composite reliability and Cronbach's alpha of 0.9124 and 0.8495. However, the loadings of SCVATO4 of 0.3427 raises concern on discriminant validity.

For the three remaining lower-order constructs- religious values at work, family values and communalism met all relevant validity and reliability criteria at the initial measurement model. While AVEs were all above the 0.5 threshold, the reliability indices were also above the 0.7 minimum requirements. Finally, the factor loadings for these three lower-order constructs were all above 0.9. The final measurement model for this construct is presented in Table 5.16.

Table 5.16: Socio-Cultural Values at work- Final Measurement Model

1. Moral Values

AVE: 0.6062

Composite Reliability: 0.7543

Cronbach Alpha: 0.3529

		Loadings	Mean	SD
We should always be faithful to one another.	SCVMV1	0.7367	4.3507	0.4783
It is important to lead a good life for others to follow.	SCVMV2	0.8184	4.3839	0.5852

2. Attitude Toward Others

AVE: 0.967

Composite Reliability: 0.9887

Cronbach Alpha: 0.9829

		Loadings	Mean	SD
Employees/subordinates should obey superiors instructions even when they think they do not agree with them	SCVATO1	0.9799	4.2891	0.5664
Employees should follow organizational policies even when they think the policies are unfair to them	SCVATO2	0.9863	4.2559	0.5528
Subordinates should always humble and support their superior's decisions, even if they do not agree with him	SCVATO3	0.9839	4.2512	0.5507

3. Religious Values

AVE: 0.9281

Composite Reliability: 0.9748

Cronbach Alpha: 0.9612

		Loadings	Mean	SD
My religious beliefs are what really lie behind my whole approach to work	SCVRV1	0.9761	4.2512	0.5507
My faith sometimes restricts some of my actions at work.	SCVRV2	0.9548	4.2417	0.5463
I believe whatever happens to me in life has spiritual causes.	SCVRV3	0.9590	4.2749	0.5609

4. Family Values

AVE: 0.9417

Composite Reliability: 0.9798

Cronbach Alpha: 0.969

		Loadings	Mean	SD
My family expectations influence my behaviour at the workplace	SCVF1	0.9857	4.3033	0.4608
Meeting my family demands comes first before my work	SCVF2	0.9679	4.3175	0.4666
A person should always think about their family when making important decisions	SCVF3	0.9574	4.3175	0.4666

5. Communalism

AVE: 0.8971

Composite Reliability: 0.9776

Cronbach Alpha: 0.9712

		Loadings	Mean	SD
Sharing work ideas at the workplace is important.	SCVC1	0.9629	4.327	0.4702
It is always important to be united as members of an organization	SCVC2	0.9765	4.327	0.4702
We mourn and laugh together at the workplace	SCVC3	0.9296	4.3128	0.4647
I see myself and other employees belonging to one group	SCVC4	0.9453	4.3128	0.4647
Experienced employees should mentor inexperienced employees at the workplace.	SCVC5	0.9204	4.3033	0.4608

Final measurement model for moral values sees large improvements in the AVE and the Composite reliability measures. AVE is now 0.6062 which is above the 0.5 threshold. Composite reliability is now also above the 0.7 band. Cronbach's alpha however remains below the minimum acceptable value of 0.7. The construct recorded an alpha score of 0.3529. While this looks unacceptable, in PLS-SEM modelling, more reliance is placed on the results of the Composite reliability than the Cronbach's alpha (Hair et al., 2014; Henseler et al., 2009). This is because the Cronbach's alpha provides a severe underestimation of the internal consistency reliability of the latent variable in PLS model (Henseler et al., 2009). Therefore since the Composite reliability indicator satisfies the minimum acceptable threshold of 0.7, internal consistency has been achieved. For the second construct, attitude toward others, the problem was with the loadings of the fourth manifest variable (SCVATO4). Removing this item improved the AVE from 0.7435 to 0.967 while the reliability indices for Composite reliability and Cronbach's alpha improved from 0.9124 and 0.8495 to 0.9887 and 0.9829 respectively. Factor loadings ranged from 0.9799 to 0.9863 which indicate good discriminant validity at the item level.

Using the factor loadings only provides justification for discriminant validity at the item or indicator level, there was the need to test discriminant validity at the construct level. The Fornell-Larcker criterion (Fornell & Larcker, 1981) postulates that a particular latent variable should share more variance with its assigned indicators than the variance it shares with other latent variables (Henseler et al., 2009). In other words, AVEs of each latent variable is expected to be greater than the variable's highest squared correlation with other latent variables. Since the AVEs are known and the correlation between the latent variables can easily be estimated, discriminant validity using the Fornell-Larcker criterion at the construct level can be achieved if the square-root of the AVE is greater than the highest correlation between the latent variable and the other constructs (Hair, Sarstedt, Ringle & Mena, 2012). This has been presented in Table 5.17.

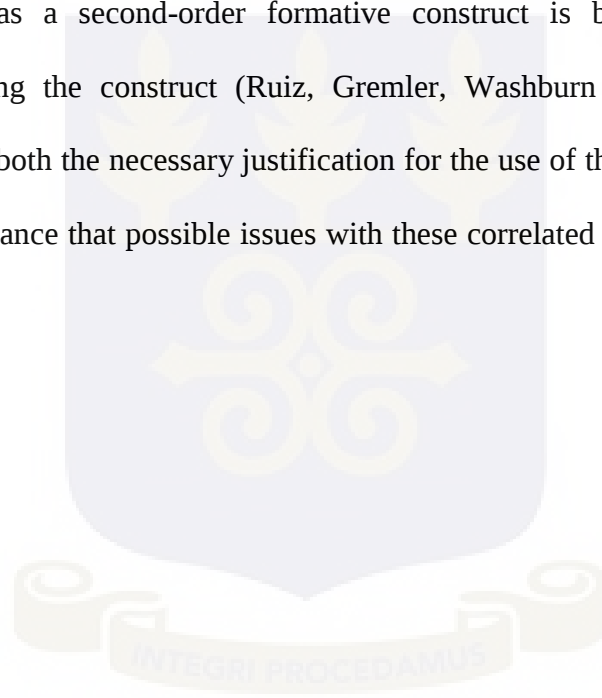
Table 5.17: Discriminant Validity of Constructs

	1	2	3	4	5	6	7	8	9	10	11	12
1. AFFCOM	0.99											
2. CONCOM	0.14	0.98										
3. FIW	0.05	-0.01	0.80									
4. JI	0.34	0.08	0.07	0.97								
5. JS	0.71	0.18	0.11	0.31	0.93							
6. NORMCOM	0.18	0.86	0.01	0.14	0.19	0.97						
7. SCVC	0.15	0.34	0.00	0.30	0.09	0.30	0.95					
8. SCVF	0.12	0.29	-0.02	0.28	0.06	0.23	0.95	0.97				
9. SCVMV	0.60	0.62	0.08	0.29	0.78	0.72	0.22	0.14	0.78			
10. SCVR	0.32	0.08	0.05	0.98	0.29	0.10	0.29	0.29	0.25	0.96		
11. SCVATO	0.33	0.08	0.04	0.97	0.29	0.13	0.28	0.28	0.29	0.97	0.98	
12. WIF	-0.09	-0.06	0.23	-0.24	-0.09	-0.10	0.00	0.02	-0.13	-0.21	-0.21	0.82

Values in bold diagonal are values of the squared root of the AVE

Values in the diagonal section for most latent variables are largely greater than its correlations with other variables. The main issue was with some of the dimensions of

Socio-cultural values of respondents. For example, whereas the squared AVE of religious values (SCVR) was 0.96, the correlation between SCVR and SCVATO stands at 0.97 which is larger than the squared AVE. This raises concerns on the discriminant validity of the model at the construct level. However, it needs to be remembered that Socio-cultural value is being measured as a second order reflective construct. Therefore, SCVR, SCVATO, SCVC, SCVF and SCVMV are all lower order constructs of the higher order construct- Socio-cultural values. Since one of the main reasons for the use of socio-cultural values as a second-order formative construct is because of the possible collinearity among the construct (Ruiz, Gremler, Washburn & Carrion, 2010), this finding provides both the necessary justification for the use of the second-order construct and enough assurance that possible issues with these correlated variables have been duly catered for.



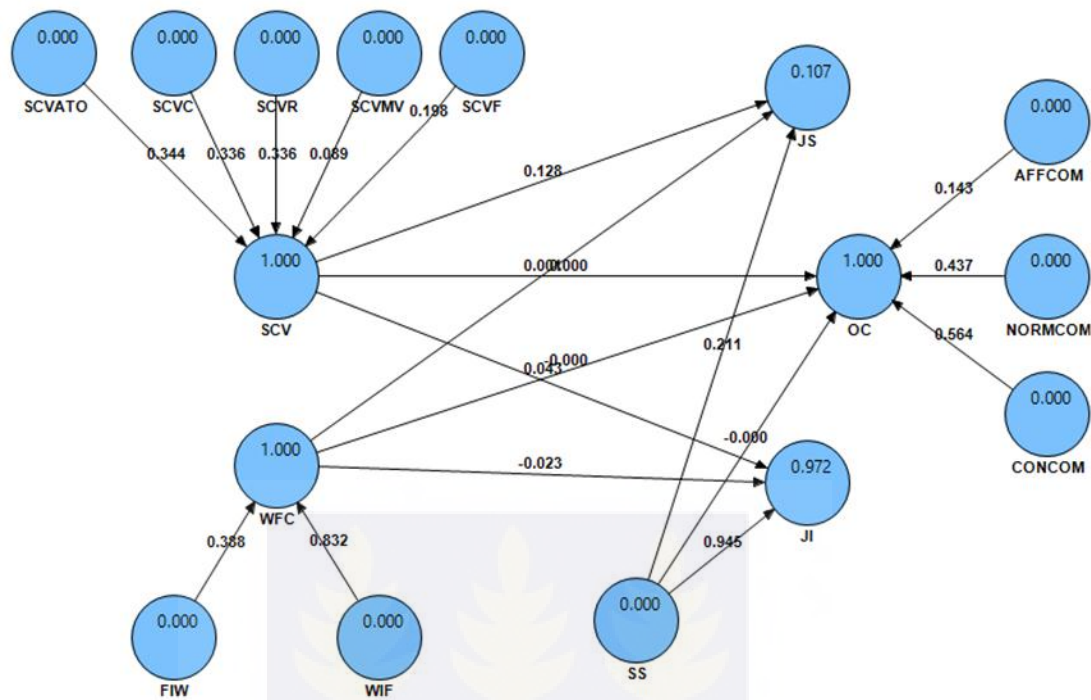


Figure 5.1: Path Model for Lower and Higher Order Constructs

5.13 Structural Model

The next step in the PLS-SEM modeling is the assessment of the structural model. The structural model looks at the relationships between the endogenous and exogenous latent variables. The structural model is the theoretical model (Haenlein & Kaplan, 2004) which is the regression side of the PLS-SEM assessment. Assessment of the structural model begins with an assessment of possible multi-collinearity between the exogenous latent variables (Hair et al., 2014). In the assessment of the possibility of multi-collinearity, the Tolerance and Variance-Inflation Factor (VIF) criteria were used. Any VIF score above 5 or Tolerance lower than 0.10 signifies high correlations between a

particular exogenous variable and the other exogenous variables (Hair et al., 2014). Subsequently, the relationships were examined in order to test the research hypotheses and achieve the research objectives. This is where objectives two to six of this study were examined.

5.14 TESTING OF HYPOTHESES

Hypotheses 1 and 2: tests for the effects of Work-Family Conflict and Socio-Cultural Values on Work Attitudes

Hypothesis 1 postulates that WFC will have a significant negative effect on (a) job satisfaction, (b) organizational commitment and (c) job involvement. On the other hand, for *Hypothesis 2*, it was expected that SCV will have a significant positive effect on (a) job satisfaction, (b) organizational commitment and (c) job involvement. The first series of analyses investigates how the level of work-family conflict (WFC) and socio-cultural values (SCV) possessed by the respondents affect their work attitudes. Here, work-family conflict was measured as a composite construct comprising both family-interferences with-work (FIW) and work-interferences with-family (WIF). Three unique and separate dimensions of work attitudes are assessed here (job satisfaction, organizational commitment and job involvement). In order to achieve this objective, two main hypotheses with 3 sub-hypotheses each were examined. A graphical depiction of the structural models tested is reported in Figure 5.2

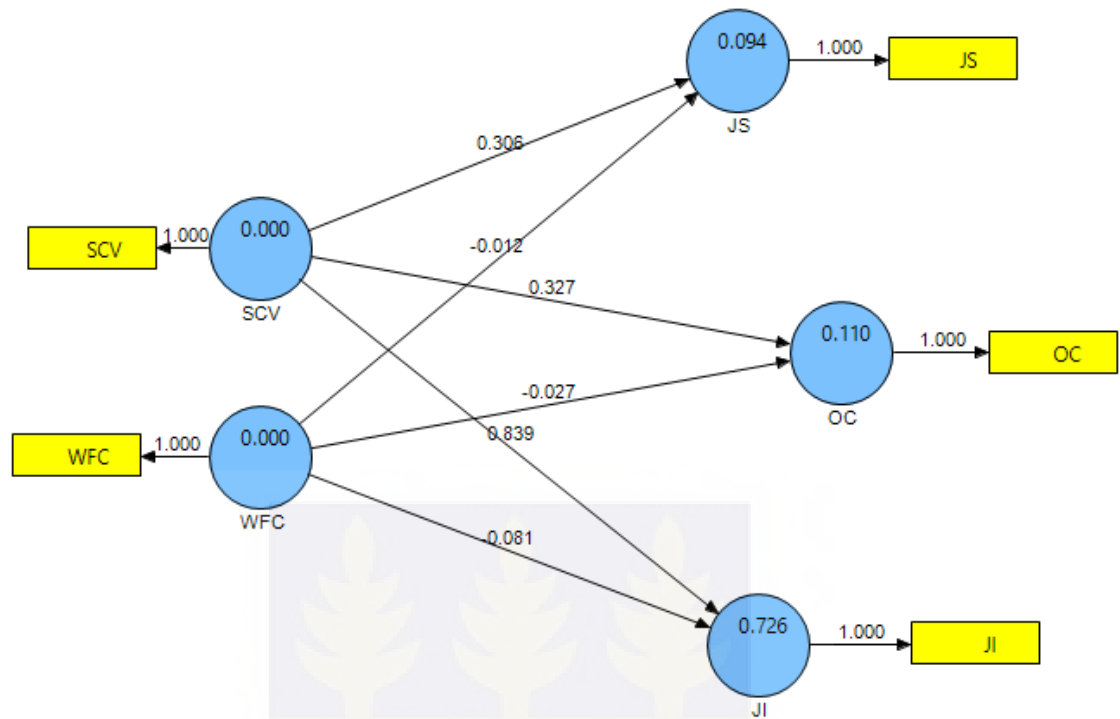


Figure 5.2: PLS Graph of WFC and SCV on Work Attitudes

Figure 5.2 shows summary of analysis from the previous analysis graph except that in this path diagram social support as a variable is dropped. Additionally, the fixed measurement model is actually the latent variable scores which is an extracted score representing all the sub indicators in the measurement model.

The collinearity diagnostics for all 3 different sub-models examined in Figure 5.2 have been presented in Table 5.18.

Table 5.18: Collinearity Statistics of WFC, SCV and WA

Model		Tolerance	VIF
1	WFC	0.988	1.012
	SCV	0.988	1.012
<i>Dependent Variable: JS</i>			
2	WFC	0.988	1.012
	SCV	0.988	1.012
<i>Dependent Variable: OC</i>			
3	WFC	0.988	1.012
	SCV	0.988	1.012
<i>Dependent Variable: JI</i>			

From Table 5.18, there is no problem of multi-collinearity in all 3 sub-models. VIFs are consistently less than 5 while Tolerance are not lower than 0.10. The Tolerances and VIFs for all three models for WFC and SCV are 0.988 and 1.012 respectively.

The results of the structural model, after bootstrapping and blindfolding algorithms, have therefore been presented in Table 5.19. Here, apart from assessing the significance of the structural model, predictive relevance was also tested. The bootstrap of 211 cases was run using 500 bootstrap samples with no sign changes while the blindfolding algorithm was conducted using the FIMIX-PLS algorithm with 3 segments and maximum iteration of 200. Blindfolding is a sample re-used technique which omits data point in six intervals in the endogenous construct indicators and extreme parameters with the remaining data point (Hair et al, 2014). The table reports the path coefficients (i.e. beta values in traditional regression), the standard errors and test statistics from which the p-values (Sig.) are based. However, also reported are the: R^2 to assess whether the exogenous variables explain a substantial proportions of changes in the endogenous variable

(predictive accuracy); and Q^2 , an indicator of the predictive relevance of the model. This is the non-parametric Stone-Geisser test (Geisser, 1975; Gotz, Liehr-Gobbers & Krafft, 2010). Positive Q^2 values for reflective endogenous variables signifies the model's predictive relevance.

Table 5.19: Path Coefficients

Model				Hypothesis	Coefficient	S.E	t stat	Sig.	
1.	WFC	→	JS	$R^2 = 0.0944$	H1a	-0.0122	0.081	0.1505	0.880
	SCV	→	JS	$Q^2 = 0.0988$	H2a	0.3056	0.0772	3.9596	0.000 ***
2.	WFC	→	OC	$R^2 = 0.1098$	H1b	-0.0274	0.0639	0.4291	0.668
	SCV	→	OC	$Q^2 = 0.1170$	H2b	0.3273	0.0862	3.7946	0.000 ***
3.	WFC	→	JI	$R^2 = 0.7260$	H1c	-0.0811	0.0396	2.0487	0.041 *
	SCV	→	JI	$Q^2 = 0.7112$	H2c	0.8395	0.0279	30.1099	0.000 ***

$p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$

From the table, all Q^2 values are positive which provides adequate support of the predictive ability of the path models tested. R^2 values ranged from 0.0944 to as high as 0.7260. Although high R^2 values are preferred, low values are acceptable for exploratory and psychometric analysis.

Since all preliminary considerations had been duly assessed, the various hypotheses for objective two were tested. As previously indicated, Hypothesis 1 predicts a negative and significant relationship between WFC and all the three work attitudes (job satisfaction, organizational commitment and job involvement). It was expected that as the level of work-family-conflict of respondents increases, the less satisfied, less committed and less

involved managers were expected to be towards their job. Whereas Hypothesis 1a predicts a negative relationship between WFC and job satisfaction (JS), Hypothesis 1b posits that WFC will have a negative effect on the level of organizational commitment (OC) among the managers. From Table 5.19, the effects of WFC on both JS and OC are negative as expected, however, they were all not statistically significant so they do not support the hypothesis 1a and hypothesis 1b. This means that, although higher levels of work-family conflict were associated with lower levels of job satisfaction ($\beta = -0.0122$, $p = 0.880$) and organizational commitment ($\beta = -0.0274$, $p = 0.668$) these relationships were not statistically significant for policy consideration. Consequently, Hypothesis 1a and Hypothesis 1b are not supported. Hypothesis 1c posits that WFC will have a significant negative effect on job involvement (JI). Indeed, this hypothesis was supported since the coefficient of WFC on job involvement ($\beta = -0.0811$, $p < 0.05$) was significant and negative at the 5% alpha level. This means that, as the bank managers face more and more WFC, it significantly reduces their level of involvement at the workplace.

Hypothesis 2 postulates that there will be a significant positive relationship between socio-cultural values and work attitudes (job satisfaction, organizational commitment and job involvement). It was therefore expected that the more managers adhere to SCV, the higher their levels of job satisfaction, organizational commitment and job involvement. While Hypothesis 2a predicts a positive effect of SCV on JS, Hypothesis 2b and 2c predicts that SCV will have a significantly positive effect on OC and JI respectively. Empirical results in Table 5.19 show that the effect of SCV on all three dimensions of work attitude was significant and positive. SCV positively and significantly affect JS ($\beta =$

0.3056, $p < 0.001$), OC ($\beta = 0.3273$, $p < 0.001$) and JI ($\beta = 0.8395$, $p < 0.001$) at the 0.1% alpha level. Therefore all three sub-hypotheses are supported.

Since organizational commitment (OC) comprises Affective Commitment (AFFCOM), Normative Commitment (NORMCOM) and Continuance Commitment (CONCOM), further analysis was conducted to understand how SCV affects these sub-dimensions of OC. The aim of this was to understand which form of organizational commitment SCV has a greater impact on. The results of this are reported in Table 5.20.

Table 5.20: Effect of WFC and SCV on forms of Commitment

			Coefficient	S.E	t stat	Sig.	
WFC	→	AFFCOM	$R^2 = 0.1207$	-0.0187	0.0724	0.2583	0.796
SCV	→	AFFCOM	$Q^2 = 0.1168$	0.3449	0.0749	4.6044	0.000 ***
WFC	→	CONCOM	$R^2 = 0.0765$	-0.0119	0.0671	0.1774	0.859
SCV	→	CONCOM	$Q^2 = 0.0833$	0.2751	0.0869	3.1639	0.002 **
WFC	→	NORMCOM	$R^2 = 0.0832$	-0.0413	0.0668	0.6185	0.537
SCV	→	NORMCOM	$Q^2 = 0.0847$	0.2811	0.0829	3.3919	0.001 **

$p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$

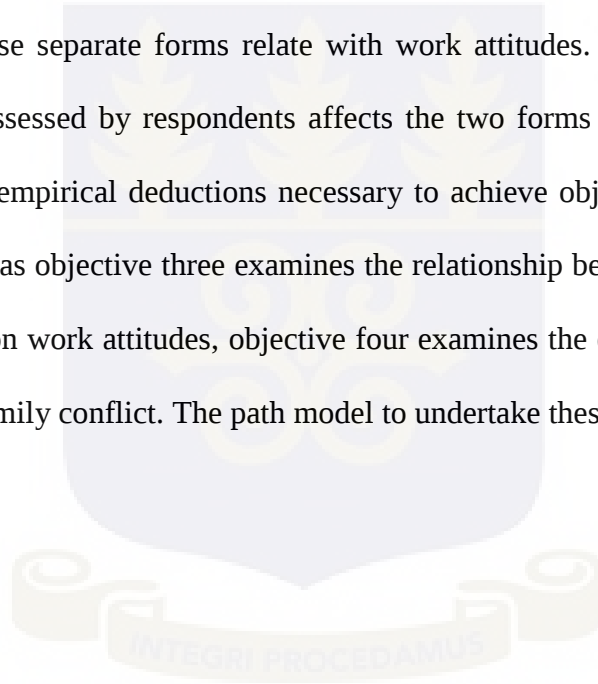
SCV is seen here to have a significantly positive effect on all three forms of Organizational Commitment. WFC on the other hand is not significantly associated with any of the forms of Organizational Commitment. This is not surprising since the effect of WFC on the composite construct OC previously tested in Table 5.19 was also not statistically significant. For the effect of SCV on the forms of commitment, it is seen, judging by the coefficients that SCV seems to have a stronger impact on Affective Commitment JI ($\beta = 0.3449$, $p < 0.001$) than any of the other forms of commitment. This is then followed by Normative Commitment ($\beta = 0.2811$, $p < 0.01$) and Continuance Commitment JI ($\beta = 0.2751$, $p < 0.01$).

Hypotheses 3 and 4: test for relationship between the forms of Work-Family Conflict, Socio-Cultural Values and Work Attitudes

Hypothesis 3 posits that, there will be a significant negative effect of WIF on (a) job satisfaction, (b) organizational commitment and (c) job involvement of respondents.

Hypothesis 4 expects that FIW will negatively and significantly affect (a) job satisfaction, (b) organizational commitment and (c) job involvement of respondents.

This section breaks down the WFC construct into its two forms - FIW and WIF, and assesses how these separate forms relate with work attitudes. It also assesses how the level of SCV possessed by respondents affects the two forms of WFC. Therefore, this section provides empirical deductions necessary to achieve objectives three and four of this study. Whereas objective three examines the relationship between the forms of WFC (WIF and FIW) on work attitudes, objective four examines the effect of SCV on the two forms of work-family conflict. The path model to undertake these analyses is presented in Figure 5.3.



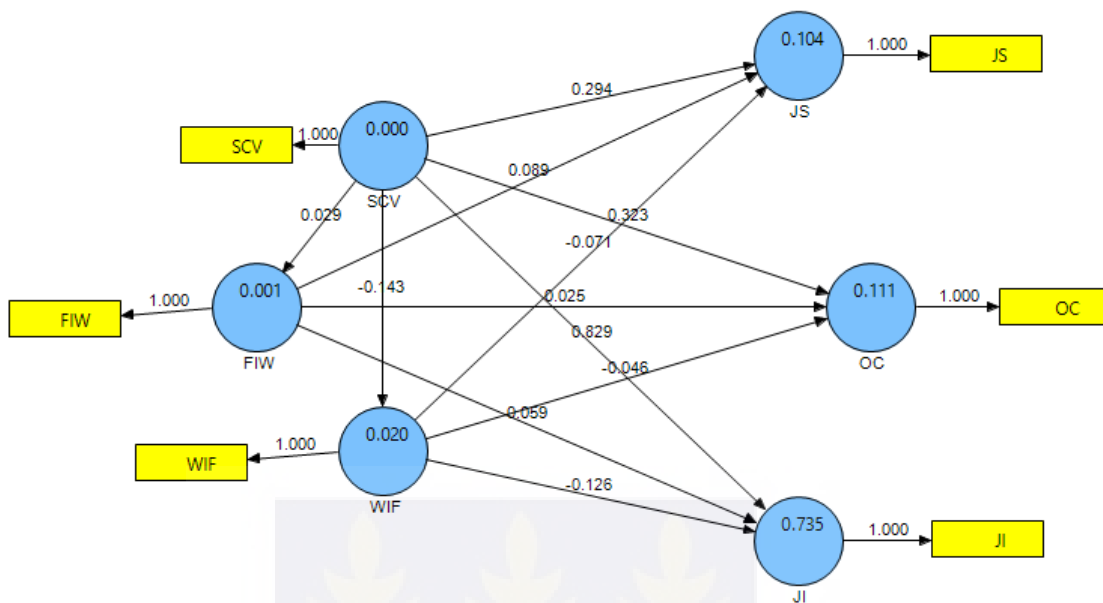


Figure 5.3: PLS Graph of the relationship between FIW, WIF, SCV and Work Attitudes

The collinearity diagnostics for all five sub-models is presented in Table 5.21:

Table 5.21: Collinearity Statistics of (WIF/FIW), SCV , JS,OC and JI

Model		Tolerance	VIF
1	WIF	0.919	1.089
	FIW	0.937	1.067
	SCV	0.975	1.025
<i>Dependent Variable: JS</i>			
2	WIF	0.919	1.089
	FIW	0.937	1.067
	SCV	0.975	1.025
<i>Dependent Variable: OC</i>			
3	WIF	0.919	1.089
	FIW	0.937	1.067
	SCV	0.975	1.025
<i>Dependent Variable: JI</i>			
4	SCV	1.000	1.000
<i>Dependent Variable: FIW</i>			
5	SCV	1.000	1.000
<i>Dependent Variable: WIF</i>			

From Table 5.21, there is no problem of multi-collinearity in all 5 sub-models. VIFs are consistently less than 5 while Tolerances are not lower than 0.10. The VIFs for models 1 to 3 ranged from 1.029 to 1.084. It must be carefully noted for models 4 and 5, because only 1 exogenous variable was being tested, no multi-collinearity could exist. Since this critical condition was satisfied, the assessment of the path model was then done. The results of the structural model are therefore presented in Table 5.22.

Table 5.22: Path Coefficients

Model				Hypothesis	Coefficient	S.E	t stat	Sig.
1.	WIF	→	JS	$R^2 = 0.1039$ $Q^2 = 0.1026$	H3a	-0.071	0.0799	0.3751
	FIW	→	JS		H4a	0.0888	0.0742	1.1972
	SCV	→	JS			0.2942	0.076	3.8708
2.	WIF	→	OC	$R^2 = 0.1112$ $Q^2 = 0.1215$	H3b	-0.046	0.0586	0.7849
	FIW	→	OC		H4b	0.0246	0.0718	0.343
	SCV	→	OC			0.3229	0.0824	3.9199
3.	WIF	→	JI	$R^2 = 0.7349$ $Q^2 = 0.7152$	H3c	-0.1262	0.0403	3.1296
	FIW	→	JI		H4c	0.0589	0.0378	1.558
	SCV	→	JI			0.8285	0.0267	31.0009
4.	SCV	→	WIF	$R^2 = 0.0205$ $Q^2 = 0.0274$	H5a	-0.1431	0.0598	2.3919
5.	SCV	→	FIW	$R^2 = 0.0008$ $Q^2 = 0.0088$	H5b	0.0289	0.0809	0.3573

$p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$

From the table, all Q^2 values are positive which provides adequate support of the predictive ability of the path models tested. R^2 values ranged from 0.0008 to as high as 0.7446.

Table 5.22 presents empirical findings to test eight (8) separate hypotheses in addressing objective three and four of the current study. Five interrelations are modelled in the PLS-SEM analysis in order to provide sound empirical deductions on the hypotheses being tested.

Starting with objective three, to achieve this objective, two main hypotheses each with three sub hypotheses was tested. Starting with Hypothesis 3a, it was hypothesized that work interfering with Family conflict (WIF) will have a significant negative effect on Job satisfaction. This seeks to examine whether bank managers who experience more work interferences with family conflict have lower job satisfaction. From table 5.22, WIF had a negative impact on Job satisfaction ($\beta = -0.071$, $p = 0.3751$) as expected. However, the effect of WIF on job satisfaction and organizational commitment is not statistically significant. Similarly, in testing Hypothesis 3b, although WIF had a negative effect on OC, this effect was also not statistically significant ($\beta = -0.046$, $p = 0.4329$). Therefore, both Hypotheses 3a and 3b are not supported. WIF, on the other hand, had a negative and significant effect on Job Involvement ($\beta = -0.1262$, $p < 0.01$). This provides adequate statistical basis to support Hypothesis 3c that WIF has a significant negative effect on Job Involvement.

The experience of WIF conflict therefore, negatively affects bank managers' job involvement. The results seems to suggest that despite the conflict (more work interferes with family life) the managers appeared to be satisfied and committed towards the corporate objectives. Next, the effect of family interfering with work conflict on the three work attitudes (job satisfaction, organizational commitment and job involvement) were examined with Hypotheses 4a, 4b and 4c. Hypothesis 4a which states that FIW will have

a significant negative effect on job satisfaction was not supported. Instead of reducing employee satisfaction with their jobs, FIW had a positive but insignificant effect on Job satisfaction ($\beta = 0.0888$, $p = 0.2318$). Signifying that persons who experience higher family interferences with work tend to be more satisfied with their job. However, relying on this deduction for policy may lead to spurious prescriptions since the coefficient is not statistically significant.

Just like its effect on Job satisfaction, FIW had a positive and insignificant effect on organizational commitment. Therefore Hypothesis 4b which states that FIW will have a negative and significant effect on manager's organizational commitment level was also not supported. Finally, its effect on job involvement was also positive and insignificant ($\beta = 0.0589$, $p = 0.1199$). Therefore, Hypothesis 4c, which states that FIW will have a significant negative effect on job involvement was not supported. Family interferences with work does not seem to have any significant negative effect on the bank managers work attitudes.

Although the effect of SCV on work attitudes has been previously tested with the composite WFC in the previous section, the effect of SCV on WA is maintained in all models where WFC was decomposed into the two forms (WIF and FIW) as has just been discussed. The effect of SCV on all work attitudes here was positive and significant just like the previous section. This provides ample evidence that the previous conclusions are not spurious and are appropriate for theory building and policy prescription. The subsequent section, 5.4.3, presents further analysis results which examined the individual impact of the various dimensions of SCV on work attitudes. Since the effects of both WIF and FIW on OC are not statistically significant, there was no need to conduct any

further analysis to examine the effect of WIF and FIW on the various forms of organizational commitment.

Hypothesis 5 tests for the relationships between socio-cultural values and forms of work-family conflict

The two remaining models presented in Table 5.22 provide empirical results necessary to statistically test Hypotheses 5a and 5b which helped achieve the fourth objective of this study. The remaining hypotheses tested in Table 5.22 examined the effect of socio-cultural values on the two forms of work-family conflict. This was to understand if managers who adhere more to SCV will have lower conflicts between work and family. This was tested empirically using two hypotheses. For Hypothesis 5a, it was expected that SCV will have a significantly negative effect on WIF. Hypothesis 5b, on the other hand, there was expectation that SCV will have a significant negative effect on FIW. The results revealed that, whereas SCV had a negative and significant effect ($\beta = -0.1431, p < 0.05$) on WIF, the effect of SCV on FIW was positive and not statistically significant ($\beta = 0.0289, p = 0.7210$). This means that managers who adheres more to socio-cultural values, the less likely their work interfere with their family life. This also means that whereas Hypothesis 5a was supported, Hypothesis 5b was not supported.

5.4.3 Further analysis results on the specific socio-cultural values:

The effect of SCV on all three work attitudes in Tables 5.19 and 5.22 was seen to be positive and significant. Therefore, adhering to socio-cultural values tends to lead to higher job involvement, job satisfaction and organizational commitment. The question

that remains unanswered is how the individual dimensions of SCV affect work attitudes. Therefore, Table 5.23 shows the effect of the dimensions of SCV on each work attitude.

Table 5.23: Decomposition of the effect of Socio-Cultural Values on Work Attitudes

			Coefficient	S.E	t stat	Sig	
SCVC	→	JS	-0.2854	0.1435	1.9893	0.0472	*
SCVF	→	JS	0.1726	0.1397	1.2358	0.2171	
SCVMV	→	JS	0.8054	0.0360	22.3479	0.0000	***
SCVR	→	JS	0.5443	0.2027	2.6854	0.0075	**
SCVATO	→	JS	-0.434	0.1941	2.2364	0.0258	*
SCVC	→	OC	0.1958	0.1357	1.4432	0.1496	
SCVF	→	OC	0.0187	0.1340	0.1392	0.8893	
SCVMV	→	OC	0.7444	0.0340	21.9256	0.0000	***
SCVR	→	OC	0.079	0.1901	0.4154	0.6780	
SVATO	→	OC	-0.2039	0.1904	1.0711	0.2846	
SCVC	→	JI	0.1128	0.0702	1.6066	0.1088	
SCVF	→	JI	-0.1015	0.0705	1.441	0.1502	
SCVMV	→	JI	0.0236	0.0129	1.8366	0.0669	
SCVR	→	JI	0.6818	0.1715	3.9743	0.0001	***
SCVATO	→	JI	0.2913	0.1757	1.6578	0.0980	

$p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$

The first observation worth noting in Table 5.23 was how the R^2 values seem to improve largely when SCV is decomposed. All R^2 values are larger than 0.50 signifying high predictive accuracy of the models presented in Table 5.23. For the path coefficient, all dimensions of SCV, except SCVF, had a positive effect on job involvement although only SCVR was statistically significant. By looking at the coefficients, SCVR seems to have the largest impact on job involvement. For SCVF, although its impact on job involvement was negative, it is statistically irrelevant in explaining the job involvement of managers. SCV also had a significant positive effect on job satisfaction levels of the bank managers, when the construct was looked at as a composite. This positive effect can be attributed mainly to SCVMV and SCVR which both had positive and significant

effects on job satisfaction. Although SCVC and SCVATO both had negative and significant impact on job satisfaction, it seems the positive effects of SCVMV and SCVR are able to far outweigh this negative effects resulting in an overall positive effect of SCV on job satisfaction. For the last work attitude (organizational commitment), out of all the dimensions of SCV, only SCVMV had a significant effect. SCVMV had a positive and significant effect on Organizational commitment ($\beta = 0.7444, p < 0.001$).

Hypothesis 6 tests for the Moderating effect of Socio-Cultural Values on the Relationship between Work-Family Conflicts and Work Attitudes

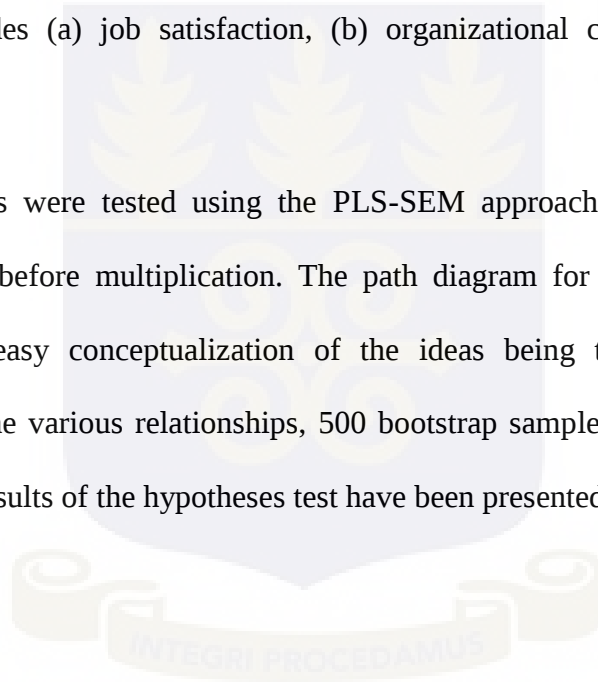
Ample literature exists showing the inverse relationship between various aspects of work-family conflict and work attitudes. In other words, the more conflicts there are between work and family relationships, the less involved, satisfied or committed respondents are expected to exhibit towards their job. This view in the work-family conflict as well as the work attitude literature has been empirically tested in this study. Hypotheses H3 and H4 were all dedicated towards testing this nexus. It was found that generally, WFC did not have any effects on job satisfaction and organizational commitment. WIF was seen to negatively affect all three job attitudes although only its effect on JI was statistically significant. These results are presented in Table 5.22. The effect of work-family conflict (WFC) as a composite measure was also tested in Table 5.19 using Hypothesis 1 of this study. Its effect on JI was the only significant one.

Also evident in Table 5.22 is the effect of socio-cultural values (SCV) on work attitudes. SCV was seen to significantly and positively affect all three work attitudes under study. This means that bank managers who adhere to socio-cultural values tend to involve themselves more on their job, and to be more satisfied and committed towards their job.

What is however, not clear in literature is whether the effect of work-family conflicts on work attitudes depends on the level of socio cultural values of the respondents. It is expected that, the effect of work-family conflict on work attitude be lessened as the level of socio-cultural values of respondents rises. This is therefore the focus of the fifth objective of this study.

Three sub hypotheses of Hypothesis 6 are tested here to examine the presence of any moderation effect (interaction) of SCV on the relationship between work-family conflicts and work attitudes (a) job satisfaction, (b) organizational commitment and (c) job involvement.

These hypotheses were tested using the PLS-SEM approach, by mean-centering the indicator values before multiplication. The path diagram for this test is presented in Figure 5.5 for easy conceptualization of the ideas being tested here. To get the significance of the various relationships, 500 bootstrap samples were conducted on the 211 cases. The results of the hypotheses test have been presented in Table 5.24.



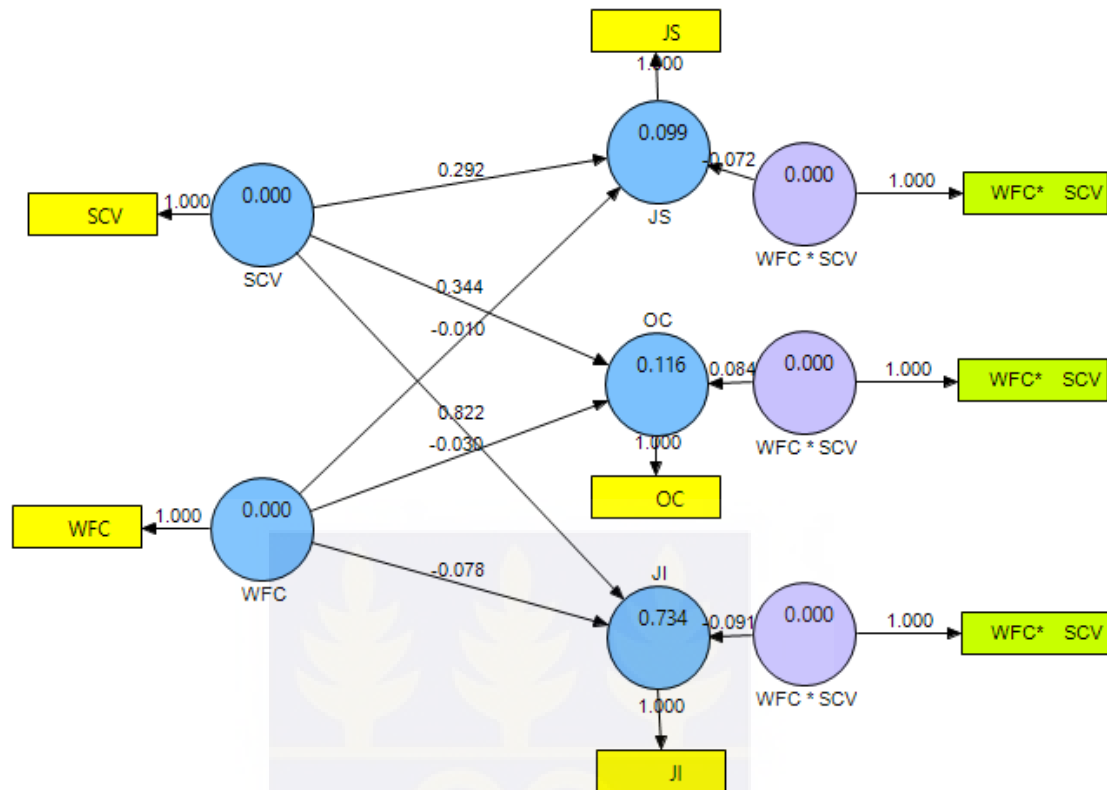


Figure 5.4: Path Diagram of the Moderation Relationships of Socio-cultural Values between WFC and Work attitude (JS, OC and JI).

In testing a moderation relationship, we expect the coefficient of the interaction term to be negative if the impact of the exogenous (independent variable) on the endogenous variable (dependent variable) is expected to be lower at higher levels of the moderator variable. On the other hand, a positive coefficient of the interaction term signifies that the impact of the exogenous variable on the endogenous variable becomes larger when the moderator increases. Therefore, it was expected that the interaction terms here will have negative values if the hypothesis is to be supported.

Table 5.24: Moderation Relationships of SCV between Work-Family Conflict and Work Attitude

				Hypothesis	Coefficient	S.E	t stat	Sig.	
WFC	→	JS	$R^2 = 0.0993$	-	-0.01	0.0778	0.1281	0.8981	
SCV	→	JS	$Q^2 = 0.1051$	-	0.2916	0.0708	4.1173	0.0000	***
WFC*SCV	→	JS		H6a	-0.0716	0.0744	0.9619	0.3366	
WFC	→	OC	$R^2 = 0.1165$	-	-0.03	0.0645	0.4658	0.6416	
SCV	→	OC	$Q^2 = 0.1184$	-	0.3436	0.0756	4.5434	0.0000	***
WFC*SCV	→	OC		H6b	0.0836	0.0789	1.0605	0.2894	
WFC	→	JI	$R^2 = 0.7341$	-	-0.0783	0.0381	2.0528	0.0406	*
SCV	→	JI	$Q^2 = 0.7051$	-	0.8216	0.0263	31.2562	0.0000	***
WFC*SCV	→	JI		H6c	-0.0914	0.0441	2.071	0.0389	*

$p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$

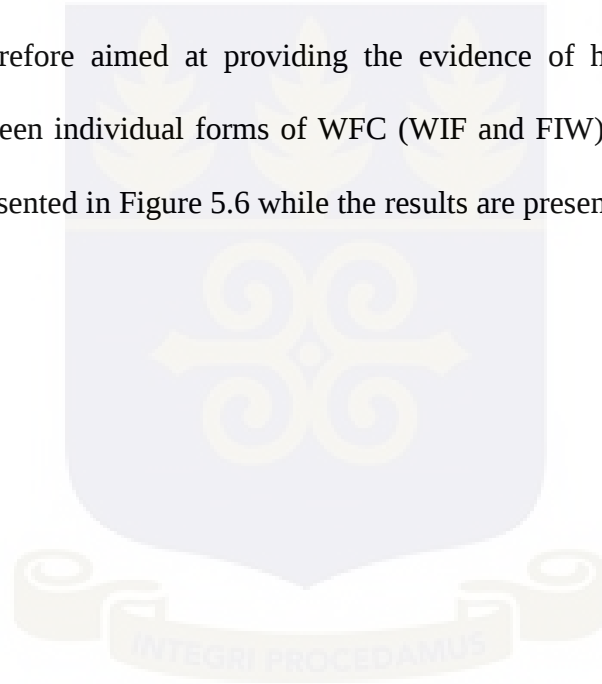
Hypothesis 6a tests the moderation effect of SCV on the impact of WFC on job satisfaction. For the interaction term, the coefficient was negative. This seems to suggest that the impact of work-family conflict on job satisfaction of employees tends to be lower as the level SCV of these employees increases. It needs to be realized that the impact of this interaction was not statistically significant. This shows that the strength of the moderation effect of SCV on WFC ($\beta = -0.0716$, $p = 0.3366$) was not statistically large enough to really matter. Therefore, Hypothesis 6a is not supported. This was also evident when Hypothesis 6b was assessed, SCV did not also moderate the relationship between WFC and OC of respondents. This is because the interaction term was not statistically significant showing that SCV does not significantly affect how WFC ($\beta = 0.0836$, $p = 0.2894$) affects OC. Hypothesis 6b was also not supported in this study.

The effect of SCV on the relationship between WFC and JI, as tested by Hypothesis H6c was statistically significant and negative ($\beta = -0.0914$, $p < 0.05$). This hypothesis is therefore statistically supported signifying that the impact of WFC on job involvement of respondent reduces as the levels of socio-cultural value of these respondents increases.

SCV therefore moderates the relationship by reducing the magnitude of how WFC affects the level of the bank manager's involvement in their job.

Further Analysis:

In the preceding section, three sub hypotheses were tested to understand if SCV moderates how WFC relates to work attitudes. Only Hypothesis 6c was supported. SCV therefore moderates how WFC influences JI of the bank managers. What is not known is how the results look like when the forms of WFC are separately considered? This further analysis was therefore aimed at providing the evidence of how SCV moderates the relationship between individual forms of WFC (WIF and FIW) and work attitudes. The path model is presented in Figure 5.6 while the results are presented in Table 5.25.



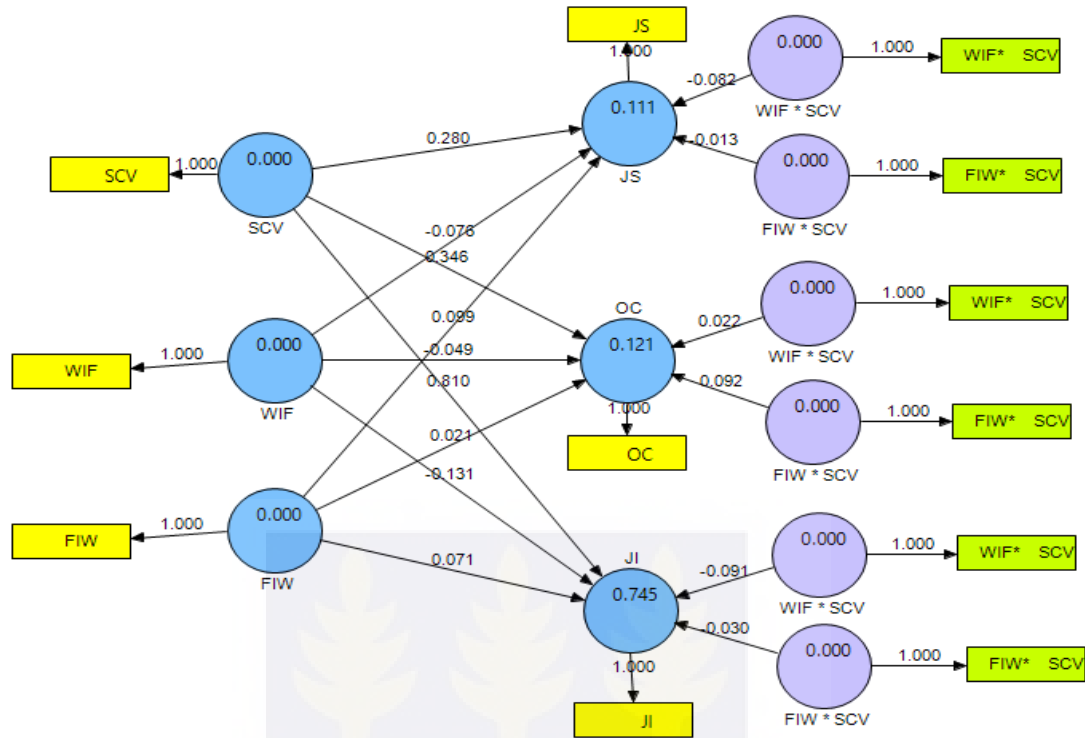


Figure 5.5: Path Diagram of the Moderation Relationships of Socio-cultural Values between the forms of WFC (WIF and FIW) and WA (JS, OC and JI)

Table 5.25: Moderation Effects of SCV between (WIF/FIW) and WA (JS, OC and JI)

			Coefficient	S.E	t stat	Sig.	
WIF	→	JS	-0.0762	0.0784	0.9722	0.3314	
FIW	→	JS	0.0994	0.0683	1.4544	0.1465	
SCV	→	JS	0.2803	0.0761	3.6836	0.0003	***
WIF * SCV	→	JS	-0.0817	0.0787	1.0379	0.2998	
FIW * SCV	→	JS	-0.0135	0.0813	0.166	0.8682	
WIF	→	OC	-0.0485	0.0633	0.7659	0.4441	
FIW	→	OC	0.0207	0.0718	0.2886	0.7730	
SCV	→	OC	0.3459	0.0808	4.2807	0.0000	***
WIF * SCV	→	OC	0.0221	0.0665	0.3316	0.7403	
FIW * SCV	→	OC	0.092	0.109	0.8438	0.3992	
WIF	→	JI	-0.1314	0.0393	3.3394	0.0009	***
FIW	→	JI	0.0709	0.0401	1.7662	0.0780	
SCV	→	JI	0.8096	0.0305	26.5412	0.0000	***
WIF * SCV	→	JI	-0.0913	0.0368	2.4815	0.0134	*
FIW * SCV	→	JI	-0.0304	0.0757	0.4015	0.6882	

$p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$

From the results, it is not surprising that the interaction terms of both FIW and WIF on job satisfaction and organizational commitment are both statistically insignificant. This is not surprising since SCV was seen not to moderate the effect of WFC (as a composite) on both job satisfaction and organizational commitment. What was interesting and worth further examining was the impact of SCV on the effect of WIF and FIW on JI. This is because SCV plays an important moderation impact on the relationship between WFC (as a composite) and JI.

The impact of SCV on the relationship between FIW and JI was seen to be not statistically significant although the coefficient has the expected negative sign ($\beta = -0.0397$, $p = 0.6882$). On the other hand, SCV moderates the relationship between WIF and JI. The interaction term here is negative and statistically significant ($\beta = -0.0913$, $p < 0.001$). This signifies that the impact of WIF on job involvement of the managers reduces as the levels of socio-cultural value of these respondents increases. SCV therefore moderates the relationship by reducing the magnitude of how WIF affects the level of involvement managers have in their job.

Hypotheses 7, 8 and 9 tests for the moderating effect of Social Support on the Relationship between Work-Family Conflict and Work Attitudes

The aim of this section was to investigate if the level of social support an individual has significantly affects how WFC affect work attitudes. It is hoped that social support will mitigate against the negative consequences on WFC on work attitudes. Hypothesis 7a, 7b and 7c test the moderating effects of social support on the relationships between WFC and managers' job satisfaction (H7a), organizational commitment (H7b) and job

involvement (H7c). In furtherance, the effect of social support on the relationship between the forms of WFC (WIF and FIW) and work attitudes are also assessed by Hypotheses 8 and 9. Collinearity statistics for the models tested are presented in Table 5.26.

Table 5.26: Collinearity Statistics of WFC, SCV and SS

Model		Tolerance	VIF
1	WFC	0.971	1.030
	SCV	0.278	3.595
	SS	0.264	3.790
	WFC*SS	0.884	1.131
<i>Dependent Variable: JS</i>			
2	WFC	0.971	1.030
	SCV	0.278	3.595
	SS	0.264	3.790
	WFC*SS	0.884	1.131
<i>Dependent Variable: OC</i>			
3	WFC	0.971	1.030
	SCV	0.278	3.595
	SS	0.264	3.790
	WFC*SS	0.884	1.131
<i>Dependent Variable: JI</i>			

Since no VIF was above the 5.00 mark and no Tolerance value below the 0.10 score, there was no problem of collinearity. Therefore, the next step was to assess the relationships between the exogenous variable (Work-family conflict) and the endogenous variables (work attitudes). This is reported in Table 5.27; however the path model for this test is presented in Figure 5.7.

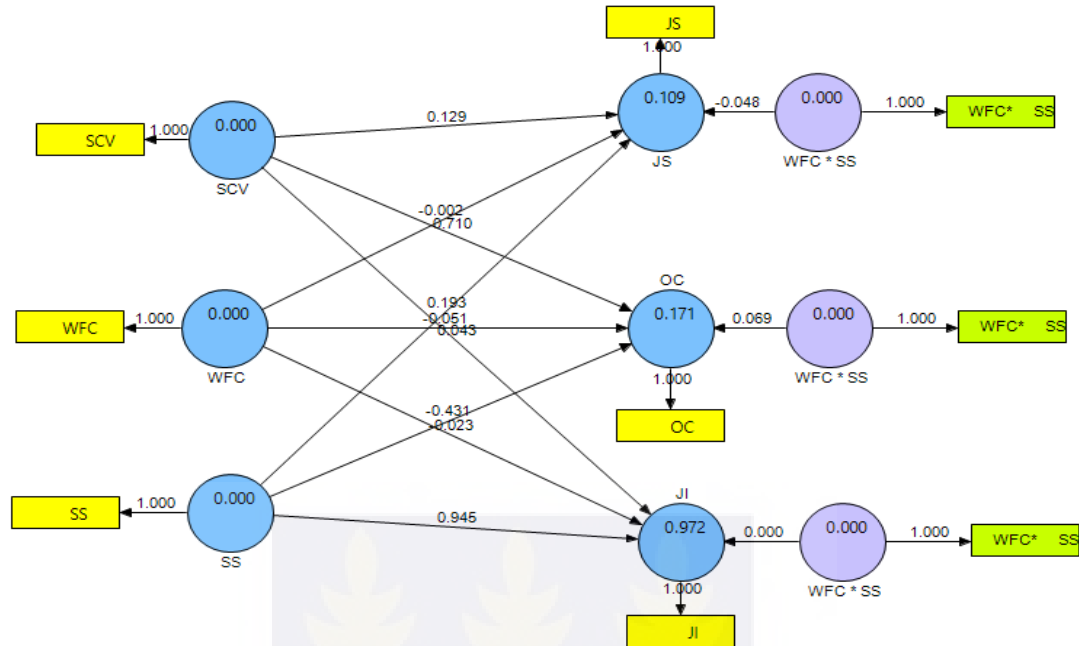


Figure 5.6: Path Diagram of the Moderation Relationships of SS between WFC and WA

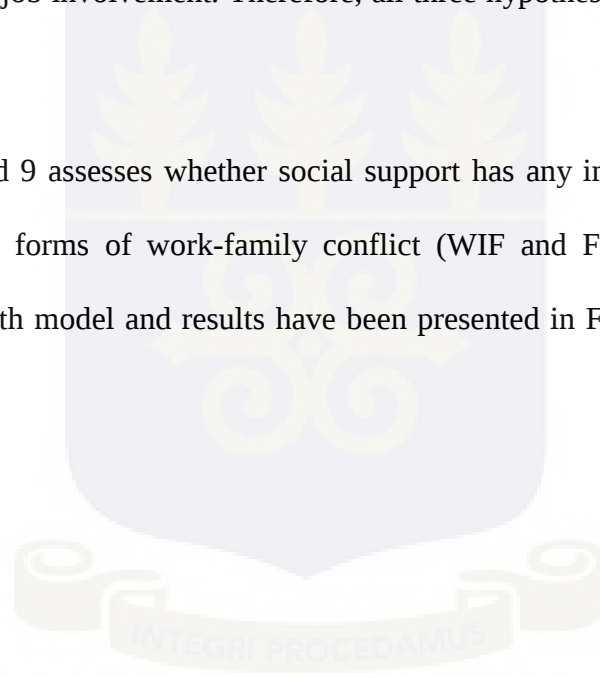
Table 5.27: Moderation Effect of Social Support between WFC and WA (JS, OC and JI)

			Hypothesis	Coefficient	S.E	t stat	Sig.	
WFC	→	JS	-	-0.0023	0.0748	0.0307	0.9755	
SCV	→	JS	$R^2 = 0.1086$	0.1292	0.1267	1.0196	0.3084	
SS	→	JS	$Q^2 = 0.1136$	0.1935	0.1417	1.3656	0.1727	
WFC * SS	→	JS	H7a	-0.0475	0.079	0.6011	0.5480	
WFC	→	OC	-	-0.051	0.0683	0.7469	0.4555	
SCV	→	OC	$R^2 = 0.1713$	0.7098	0.1408	5.0399	0.0000	**
SS	→	OC	$Q^2 = 0.1883$	-0.4308	0.164	2.6265	0.0089	*
WFC * SS	→	OC	H7b	0.0694	0.0755	0.9192	0.3584	**
WFC	→	JI	-	-0.0232	0.0142	1.6295	0.1038	
SCV	→	JI	$R^2 = 0.9716$	0.0432	0.0464	0.9313	0.3521	*
SS	→	JI	$Q^2 = 0.9405$	0.945	0.0474	19.9234	0.0000	**
WFC * SS	→	JI	H7c	0.0003	0.0065	0.0429	0.9658	

$p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$

In assessing the possibility of a moderating relationship between social support (SS) and work-family conflicts, Hypothesis 7a, 7b and 7c were tested with respect to job satisfaction, organizational commitment and job involvement respectively. Since we expect social support to reduce the negative effect of WFC on the work attitudes, we expect that the coefficient of the interacting term will be negative and statistically significant. However, a look at the values in Table 5.27 shows clearly that social support does not moderate the effect of WFC (as a composite) on job satisfaction, organizational commitment and job involvement. Therefore, all three hypotheses here are not supported statistically.

Hypotheses 8 and 9 assesses whether social support has any impact on the relationship between the two forms of work-family conflict (WIF and FIW) and work attitudes. Therefore, the path model and results have been presented in Figure 5.8 and Table 5.28 respectively.



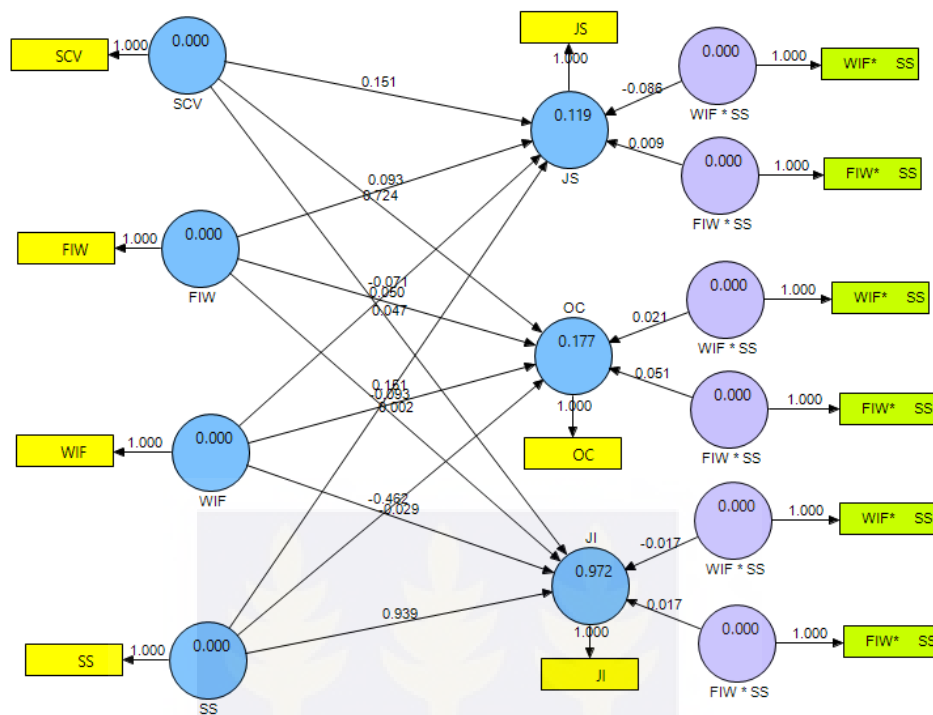


Figure 5.7: Path Diagram of the Moderation Relationships of SS between WFC (WIF/FIW) and WA (JS, OC, and JI).

Table 5.28: Moderating Effects of Social Support between (WIF/FIW) and WA (JS, OC and JI)

			Hypothesis	Coefficient	S.E	t stat	Sig.	
WIF	→	JS	-	-0.0714	0.0804	0.8886	0.3746	
FIW	→	JS	-	0.0926	0.0684	1.3532	0.1766	
SCV	→	JS	$R^2 = 0.1192$ $Q^2 = 0.1205$	-	0.1506	0.1222	1.232	0.2185
SS	→	JS		-	0.1511	0.1414	1.0686	0.2858
WIF * SS	→	JS	H8a	-0.086	0.0847	1.0153	0.3105	
FIW * SS	→	JS	H9a	0.0086	0.085	0.1014	0.9193	
WIF	→	OC	-	-0.0929	0.0653	1.423	0.1554	
FIW	→	OC	-	0.0497	0.0651	0.7632	0.4457	
SCV	→	OC	$R^2 = 0.1766$ $Q^2 = 0.1910$	-	0.7244	0.1473	4.9166	0.0000 ***
SS	→	OC		-	-0.4616	0.1866	2.4732	0.0137 *
WIF * SS	→	OC	H8b	0.0206	0.0728	0.2826	0.7776	
FIW * SS	→	OC	H9b	0.0514	0.0978	0.5259	0.5992	
WIF	→	JI	-	-0.0289	0.0144	2.0101	0.0450 *	
FIW	→	JI	-	0.0019	0.0094	0.2021	0.8399	
SCV	→	JI	$R^2 = 0.9721$ $Q^2 = 0.8825$	-	0.0471	0.0441	1.0677	0.2862
SS	→	JI		-	0.9394	0.045	20.87	0.0000 ***
WIF * SS	→	JI	H8c	-0.0169	0.0083	2.0311	0.0428 *	
FIW * SS	→	JI	H9c	0.017	0.0086	1.9845	0.0477 *	

$p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$

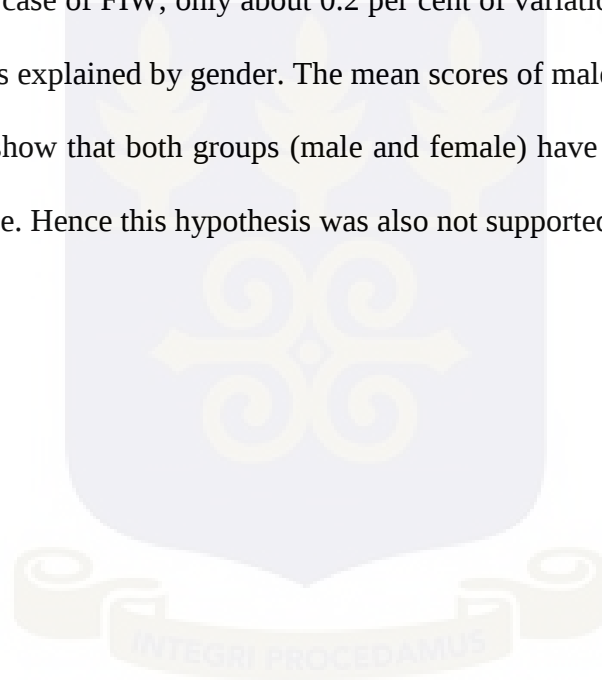
Starting with Hypothesis 8, the interaction term with respect to JS and OC are both not statistically significant. This means that Hypothesis 8a and Hypothesis 8b are both not supported since social support was seen not to statistically matter in how WIF affects job satisfaction and organizational commitment. The effect of WIF on job involvement was however significantly moderated by social support. The interaction term for Hypothesis 8c is seen to be significant and negative ($\beta = -0.0169$, $p < 0.05$). Since the interaction term is significant, Hypothesis 8c was supported. The negative coefficient shows that the effect of WIF on JI reduces as level of social support increases.

Result from Hypothesis 9 is similar to that observed in Hypothesis 8. Social support does not play any significant moderating effect on the relationship between FIW and job satisfaction (Hypothesis 9a) and organizational commitment (Hypothesis 9b). Hypothesis 9a and Hypothesis 9b are therefore not supported. Hypothesis 9c is however supported since the interaction term with respect to job involvement is statistically significant ($\beta = 0.0170, p < 0.05$). However, unlike its effect on WIF, the coefficient of the interaction term here is positive signifying that the effect of FIW on job involvement increases as the level of social support increases.

Hypothesis 10 tests for differences in the experience of work-family conflict (WIF and FIW) among male and females bank managers.

Independent samples t-tests were performed to investigate whether male and female managers differ in the experience of WIF conflict and FIW conflict. Hypothesis 10a proposed that female Bank Managers will experience more WIF conflict than male Bank Managers. From the results of the t-test, there was no significant difference in WIF with respect to male managers ($M = 9.08$ $SD = 3.17$) and females [$M = 8.97$, $SD = 2.15$; $t(211) = .269, p = .789$, two-tailed]. The magnitude of the differences in the means (mean difference = .113; 95% CI = -.72 to .95) was very small (eta squared = 0.0004). This means that only about .04 per cent of WIF is explained by gender. The mean scores of males and females in relation to the WIF show that both groups have relatively the same level of WIF experience. Hence, this hypothesis was not supported.

Hypothesis 10b postulated that female Bank Managers will experience more FIW conflict than male Bank Managers. To establish whether there is a significant difference in the level of FIW among male and female bank managers, the independent samples t-test was performed. There was no significant difference in the level of FIW among male managers ($M = 8.70$ $SD = 3.17$) and female managers [$M = 8.89$ $SD = 1.60$; $t(211) = -.647$, $p = .518$, two-tailed] (see Appendix G). The magnitude of the differences in the means (mean difference = .278; 95% CI = -.18 to .37) was also very small (eta squared = 0.002). This means that in the case of FIW, only about 0.2 per cent of variation in how bank managers experience FIW is explained by gender. The mean scores of males and females in relation to the FIW also show that both groups (male and female) have relatively the same level of FIW experience. Hence this hypothesis was also not supported.



5.15 Summary of the Findings

A summary of the hypotheses tested in this study and an indication of those supported and not supported are presented in Table 5.29:

Table 5.29: Summary of Quantitative Analysis Results

Hypotheses		Conclusion
H1a:	WFC will have a significant negative effect on JS	Not Supported
H1b:	WFC will have a significant negative effect on OC	Not Supported
H1c:	WFC will have a significant negative effect on JI	Supported
H2a:	SCV will have a significant positive effect on JS	Supported
H2b:	SCV will have a significant positive effect on OC	Supported
H2c:	SCV will have a significant positive effect on JI	Supported
H3a:	WIF will have a significant negative effect on JS	Not Supported
H3b:	WIF will have a significant negative effect on OC	Not Supported
H3c:	WIF will have a significant negative effect on JI	Supported
H4a:	FIW will have a significant negative effect on JS	Not Supported
H4b:	FIW will have a significant negative effect on OC	Not Supported
H4c:	FIW will have a significant negative effect on JI	Not Supported
H5a:	SCV will have a significant negative effect on WIF	Supported
H5b:	SCV will have a significant negative effect on FIW	Not Supported
H6a:	SCV moderates the relationship between WFC and JS	Not Supported
H6b:	SCV moderates the relationship between WFC and OC	Not Supported
H6c:	SCV moderates the relationship between WFC and JI	Supported
H7a:	SS moderates the relationship between WFC and JS	Not Supported
H7b:	SS moderates the relationship between WFC and OC	Not Supported
H7c:	SS moderates the relationship between WFC and JI	Not Supported
H8a:	SS moderates the relationship between WIF and JS	Not Supported
H8b:	SS moderates the relationship between WIF and OC	Not Supported
H8c:	SS moderates the relationship between WIF and JI	Supported
H9a:	SS moderates the relationship between FIW and JS	Not Supported
H9b:	SS moderates the relationship between FIW and OC	Not Supported
H9c:	SS moderates the relationship between FIW and JI	Supported
H10a:	There will be a significant difference in the level of WIF conflict experienced by male and female Bank Managers	Not supported
H10b:	There will be a significant difference in the level of FIW conflict experienced by male and female Bank Managers	Not Supported

Key: **WFC:** work-family conflict, **WIF:** work interfering with family, **FIW:** family interfering with work, **SCV:** socio-cultural values, **SS:** social support, **JI:** job involvement, **JS:** job satisfaction and **OC:** organizational commitment.

5.16 Discussion

This section briefly discusses the major findings of the study. The discussion addresses the objectives and hypotheses in a sequential manner as presented in Chapter one and Chapter two.

5.16.1 Relationships between Work-Family Conflict and Managers' Work Attitudes (job satisfaction, organizational commitment and job involvement)

Hypothesis one (H_{1a} , H_{1b} and H_{1c}) answers objective two of this study which was to investigate the effect of work-family conflict (WFC) on work attitudes (job satisfaction, organizational commitment and job involvement) among bank managers. Hypotheses (1a, 1b and 1c) proposed that WFC will have a significant negative effect on (a) job satisfaction, (b) organizational commitment and (c) job involvement respectively. This study's results uncovered an interesting patterns of relationships between work-family conflict with specific work-attitude variables. Although a significant negative relationship was expected, Hypotheses 1a and 1b were not supported whereas H_{1c} was supported. This implies that the manager's experience of WFC did not have any significant negative effect on their job satisfaction and organizational commitment level however, Hypothesis 1c which proposed a significant negative effect of WFC on the manager's level of job

involvement was supported. Work-family conflict was modeled as a composite in this relationship.

The results obtained support Carlson and Kacmar (2000) who indicated that the relationships that exist between WFC and job satisfaction of employees are not as strong as most of the literature reviewed in Chapter Two suggested. On the contrary, the results obtained contradicted most of the empirical findings in the literature (e.g., Sagas & Cunningham, 2005; Ahmad & Noryati, 2011; Calvo – Salguero & Carrasco Gonzalez & Salinas – Martinez, 2010; Dev, 2012; Maren et al., 2013; Burke and Greenglass, 2001; Anafarta, 2011; Sagas & Cunningham, 2005; Abdullah, 2011; Ansari, 2011; Benligiray & Sonmez, 2012) which asserts that employees who experience work-family conflict will be less satisfied with their jobs as well as less committed to their jobs. A study by Dev (2012) who used banking employees, not the managers, found a significant negative relationship between WFC and job satisfaction.

The study was again not consistent with Carlson and Karmar (2000) who found rather a significant negative relationship (-.15) between WFC and job satisfaction. Netemeyer et al. (1996) confirm this negative relationship using three samples with correlational coefficients amounting to -0.36, -0.21 and -0.27. Netemeyer et al. (1996) and Thomas and Ganster (1995) have found a significant negative relationship between WFC and job satisfaction across different occupations. Several reasons may account for the unexpected results as observed in the relationship between WFC and job satisfactions and have been discussed in section 7.3.1.

Contrary to the researchers' expectation, WFC had no significant negative effect on organizational commitment among the managers even though the relationship was negative. This implies that although higher levels of work-family conflict is associated with lower levels of organizational commitment ($\beta = -0.0274$, $p = 0.668$), these relationships are not statistically significant. The results however support that of Benligiray and Sonmez (2012) who looked at the relationship between WFC and organizational commitment among medical doctors and nurses and found no negative relationship but rather a weak and positive relationship.

As expected, WFC was significantly negatively related to job involvement. WFC reduces the level of managers' involvement on the job. Kanungo (1982) suggested that job involvement has to do with an individual's psychological identification with their jobs which basically depends on the perceptions about the needs that satisfy the potentialities of the job. The relationship between WFC and job involvement can clearly be seen as explained in the social identity theory and Socio-cultural subsystem. The significantly negative effect of WFC on job involvement among the managers can be explained by Turner's (1982) notion that as employees perform multiple roles or different identities this could be exhibited in response to situational changes of the employees (i.e. being a father or a husband at home and manager or a colleague at the workplace). Certainly, employees may consider one role more important than the other. For example depending on the person's own values and the expectations of the society, a female Bank Manager may be described as irresponsible when she places her work first before her family. On the contrary, a male manager will be seen as hard working when he considers his own work (as Bank Manager as in the case of this study) first before the family with the view

of catering for his family. The results support that of Frone and Rice (2012) who found out that as WFC increases Job involvement also declines.

The above findings can be explained by several possible reasons. First and foremost, the managerial positions occupied by the bank managers might have contributed to the high job satisfaction level and high commitment level despite the presence of WFC. This is confirmed in the works of Dev (2012). Though Dev (2012) found a significantly negative effect of WFC on both job satisfaction and organizational commitment, the positions occupied by the participants need to be noted. Dev (2012) used lower level employees who are not in control of their time as compared to the managers who participated in this study who control their time of work. This could account for the difference in previous studies results and the current study. If employees are in control of their time or have work flexibility they are likely to minimize the effect of the conflict on their work attitudes.

In sum, the findings from the relationship between work-family conflict and work attitudes suggest that though WIF had a negative effect on work attitudes, the effect was not significant. Contrary to the researcher's expectation, FIW had a positive effect on work attitudes which contradicts what pertains in the literature. It was observed that most of the past studies that found a significant negative effect of both WIF and FIW conflict on work attitudes used employees who were not occupying managerial positions as done in the present study. Looking at Benligiray and Sonmez (2012) and Casper et al. (2011) study, participants included doctors and nurses who were not occupying managerial positions, Martinez' respondents were also made up of women occupying lower level

positions in the Spanish public organizations. These categories of employees have supervisors who may prevent them for instance from leaving work and attending to family issues and therefore the experience of WFC had effects on their job satisfaction and organizational commitment in those studies.

It is evident in the literature from Bedu-Addo (2010) who found women occupying managerial positions in Ghana to be satisfied with their jobs even though they also experienced work-family conflict. The findings of this study also showed the same relationship between WIF and job satisfaction among the bank managers. In addition, he also found a positive relationship between FIW and job satisfaction. As indicated by Bedu-Addo, the allowances that are available for these managers as well as not allowing permeability on work and family domain could have accounted for the manager's high satisfaction level in this study despite the fact that they also experience FIW conflict.

The bank managers also showed a high degree of commitment to their work as suggested by Higgins et al. (1992) who perceive work as an important source of self-fulfillment and satisfaction to them. However, lack of significant negative impact of WIF on the manager's job satisfaction, organizational commitment and job involvement could be a result of the perception associated with the position as a bank manager being a "prestigious one" as the social identity theory postulates. Reich (2001) indicated the position as a bank manager to be a reputable one which is so much respected and gives individual managers a sense of self-worth and dignity. This perception could have accounted for the managers' high levels of job satisfaction, organizational commitment and job involvement despite the WFC they experience. Managers who have therefore worked so hard to such an enviable position will therefore be satisfied with their job,

commitment and also involve themselves with their job which helps them meet set targets as managers. For instance, it could be deduced that managers may find it very difficult to perform well on their job when they do not get themselves committed and involve themselves with their job. Therefore, despite their experience of WFC they were still committed, satisfied and involved themselves with their job.

The managers being in control of their work time (flexibility) may also be a possible reason for their good attitude toward work. The bank managers supervise themselves and may have time to attend to personal issues outside the workplace as compared to the lower level managers within the same banking sector. The flexibility in work time may help them balance especially FIW conflict because they are able to attend to family issues when the need arises. High salary and available allowances for the managers with flexible payment plan and low interest rate of loans may also have accounted for the managers' high job satisfaction level, organizational commitment and job involvement. This is because having the money, managers will be able to manage most of their family problems or personal problems which of course may allow them to spend more hours at the workplace and also get themselves committed to their job.

Another possible reason for this finding may be the high unemployment rate in Ghana. Unemployment rate measures the number of individuals who are actively looking for a job as in percentage of the labour force. The unemployment rate in Ghana is said to be one of the most critical issue facing the country currently. Ministry of Manpower Development and Employment statistics revealed that 11.2% of the populations in Ghana are unemployed. For this reason, most employed individuals including bank managers will do most of the things expected from them in order to sustain their job. In the same

way, these managers may also have to get themselves committed, satisfied and involved in their jobs to satisfy their employers as well as all other stakeholders to secure their jobs.

The salience attached to one's identity influences how much effort they may put into each role and how well they may perform in each role. Managers accepted the fact that their job is a demanding one. In the banking sector one have to climb from lower levels before they rise to the managerial position, now after acquiring all manner of skills and experience. With their experience on the job with its all demanding nature which creates conflict, the managers' experience may help them balance this conflict in order to prevent the conflict from having any effects on their job. Again, this calibre of employees are much exposed and have also worked so hard to get to a managerial position and would therefore not allow any family issues to interfere with their commitment and involvement with their work. This explains the fact that though the managers experience FIW they were still committed to their jobs simply because of their choice to be good managers as the social identity theory predicts, as well as the possible coping strategies and measures they adopt.

5.16.2 Relationships between Socio-cultural Values and Managers' Work Attitudes (job satisfaction, organizational commitment and job involvement)

Hypotheses Two (H_{2a} , H_{2b} and H_{2c}) answers the second part of objective two of this study. The focus was to investigate the effect of socio-cultural values (SCV) on work attitudes (job satisfaction, organizational commitment and job involvement). Hypotheses

(2a, 2b and 2c) proposed that SCV will have a significant positive effect on (a) job satisfaction (b) organizational commitment and (c) job involvement respectively. In answering these hypotheses, SCV was modeled as a composite. Specifically, H_{2a} postulated that socio-cultural values will have a significant positive effect on job satisfaction. This hypothesis was supported. H_{2b} also posits that socio-cultural values will have a significant positive impact on organizational commitment. Again, this was also fully supported. The final hypothesis H_{2c} postulates that socio-cultural values will have a significant positive effect on job involvement. This hypothesis was also supported as expected.

Largely, this implies that adherence to socio-cultural values by the managers tend to lead to high job satisfaction, organizational commitment and job involvement. This corroborates the findings of some previous studies (Abbott et al., 2005; Abdul et al., 2013; Gelder, 2012; Mayhew, 2015; Roger & Franzen, 2014; Saari & Erez, 2002; Zhou & Bankston, 1998). However, the current results failed to support the findings by Tahmincioglu (2012) which he indicated that adhering to socio-cultural values such as ‘religiosity’ at the work place affects an individual career negatively as well as that of Lorence and Mortimer (1995). The result again contradicts the findings of Lincoln and Kalleberg (1985) and Chusmir and Koberg (1988) who concluded that ‘religious values’ which is a socio-cultural value have no impact on employees’ attitudes at the workplace.

Most of the previous studies are consistent with the significant positive effect of socio-cultural values on work attitudes. For instance, Mayhew (2015) found that work environment encourages a collegial work atmosphere whereby subordinates duly ‘respect’ those in authority. According to Abdul et al. (2013), a person’s ‘religious

values' have a positive influence on work attitudes. A recent study by Roger and Franzen (2014) also revealed similar results which indicated that 'religion' which is a part of socio-cultural values can create gender roles that have an effect on individual behavior at the workplace. Other empirical works by Saari and Erez (2002) have also shown that employees' work attitudes are influenced by culture whereas Abbott et al. (2005) found that common values affect organizational commitment of employees at the workplace.

This result contradicts other researchers who indicated that religious values have very little or no bearing on the way people view work (Mortimer & Lorence, 1995; Lincoln & Kalleberg, 1985).

A very plausible reason for this finding could be explained by the socio-cultural subsystem view point which makes the assertion that employees' work attitudes are influenced by culture though it did not indicate the direction of the effect. Another possible reason that could also account for this result could be how Ghanaians perceive the position of a bank manager within the society. Working with a bank is considered to be a very reputable job and whoever occupies position such as "bank manager" is so much respected (Reich, 2001). This can make the managers become so satisfied with their jobs which in effect makes them more committed and involved with their work as bank managers.

5.16.3 Relationships between the Forms of Work-Family Conflict (WIF and FIW) and Managers' Work Attitudes (job satisfaction, organizational commitment and job involvement)

In answering objective three, two main hypotheses were formulated: Hypothesis three and Hypothesis four. Hypothesis three proposed that work interfering with family conflict will have a significant negative effect on (a) job satisfaction, (b) organizational commitment and (c) job involvement. Hypothesis four also posits that family interfering with work conflict will have a significant negative effect on (a) job satisfaction, (b) organizational commitment and (c) job involvement.

Specifically, hypotheses (3a and 3b) were not supported. The results revealed a negative effect of WIF conflict on the manager's job satisfaction level though the effect was not statistically significant. This suggests that as work activities continuously constrain the family life of the managers, their satisfaction did not change significantly. This very finding supports the work of Carlson and Kacmar (2000) who suggested that the relationship between WIF and job satisfaction are not as strong as other researchers indicate. The study confirms the results of Bedeian et al. (1988) who reported that WIF was rather positively related to job satisfaction. The results however disputes a lot of researchers' findings in the work and family conflict literature which suggest that WIF and FIW will have a significant negative effect on job satisfaction. Interestingly, WIF which was expected to have a significant negative effect on job involvement was supported. This implies that as the managers experience work interfering with family conflict, it negatively affects their job involvement level. The findings of the study support that of Greenhaus et al. (1985), who indicated that when there is an intrusion of

work into family roles or when work interferes with family roles there is less absorption by employees at the workplace as well as low involvement among them. However, the current findings disputed some other empirical findings such as the works of Adams et al. (2003) and Carlson and Frone (2003), who rather provided evidence of a positive relationship between WIF and employee job involvement.

Hypothesis four suggested that family interfering with work conflict (FIW) will have a significant negative effect on (a) job satisfaction, (b) organizational commitment and (c) job involvement. Hypotheses 4a, 4b and 4c were all not supported. The results indicated rather a positive effect of FIW on job satisfaction, organizational commitment and job involvement though there was a weak non significant effect. This implies that managers were still satisfied, committed and involved with their work despite the experience of FIW conflict.

This finding supports Anafarta (2011) who employed a structural equation modeling approach as used in this current study, and indicated that FIW did not affect an employee's job satisfaction. It again, supports the findings of Bedu-Addo (2010) who found female managers to be satisfied with their jobs in Ghana despite their experience of the overall WFC. The current findings contradict scholars such as Maren et al. (2013), Dev (2012), De Janasz and Behson (2007) and Carlson, Grzywacz and Kacmar (2010) who found a negative relationship between FIW and job satisfaction. Parasuraman, Greenhaus and Granrose (1992), Anafarta (2011) and Sagas and Cunningham (2005) all found work family conflict (FIW and WIF) to have a negative relationship with employee job satisfaction which was not supported in this study. Again, Calvo-Salguero, Carrasco-Gonzalez and Salinas-Martinez (2010) who used a sample of 162 workers from Spanish

public organizations found that the experience of WFC showed lower levels of job satisfaction. Noor (2004) specifically found low (-.18) but significant relationship between WFC and job satisfaction among Malaysian women. In his earlier work in the year 2000 using full time employees in Malaysia, he found out that WFC was negatively related to job satisfaction. Ahmad and Noryati (2011), Gonzalez and Salinas-Martinez (2010) and Boyar et al. (2008) also from a contradictory view point, indicated that FIW has a negative impact on employee's job satisfaction.

On the contrary, FIW also had a positive effect on the manager's organizational commitment level though not statistically significant. This means that managers who experience FIW tend to be more committed to their organizations. The finding supports the study of Benligiray and Sonmez (2012) and Casper et al. (2011) who showed a weak but positive relationship between WIF and organizational commitment among medical doctors and nurses in Ankara. Their results also supported the current study whereby FIW was positively related to organizational commitment. The findings also support Sethi (2014) studies which found a positive relationship between work-family balance and organizational commitment among women in both the public and the private sector banks.

In addition, the study uncovered an interesting relationship between FIW conflict and job involvement among the bank managers. For instance, it is noteworthy that FIW conflict on job involvement was more salient than that of WIF conflict on job involvement. Although the experience of WIF conflict was seen to be high among the bank managers, managers have to spend long hours on their jobs which keep them away from performing their family responsibilities. It was not surprising to see that the experience of FIW

conflict had negative effect on their job involvement. This could be explained by the fact that getting involved with their jobs may certainly take them away from their family members and therefore lead to the experience of FIW conflict.

5.16.4 Relationships between Socio-Cultural Values and Work-Family Conflict (WIF and FIW)

Hypothesis five addressed the fourth objective of the study. In addressing this objective, two main hypotheses were formulated (H5a and H5b). Socio-cultural Values as a composite was expected to have significant negative effects on both WIF and FIW respectively.

For the purpose of this study, attitude toward others, religious values, family values, communalism and moral values were considered from study one of this thesis as the factors of socio-cultural values which influence employees' work attitudes at the work place. Therefore socio-cultural values captured the bank managers' attitudes toward others, religious values, family values, communal values as well as their moral values.

The results provide support for Hypothesis 5a which proposed that socio-cultural values will have a significant negative effect on WIF conflict. This means that a manager who adheres strongly to socio-cultural values in the society is likely to experience less WIF conflict. The finding is consistent with the social identity theory which posits that there is an association between the self and society at large while concomitantly accommodating individual variability in role performance due to the diversity in comprehension and the possibility to negotiate role expectations and demands with significant others (i.e. colleagues, spouse, child) (Wiley, 1991). Bank managers who therefore adhere strongly

to socio-cultural values experience less WIF as a result of the fact that they see their family more than their work to be very important to them and for that reason they do not allow any form of permeability of work interfering with their family.

The findings support the work of other researchers who also found some of the factors of socio-cultural values identified in study one of this research (such as religious values, family values, collectivism or ‘communalism’ and moral values) to have a negative effect on WFC, specifically the experience of WIF conflict. For instance, Zhou and Bankston (1998) concluded that ‘religiosity’, for example, helps individuals in adapting to and controlling circumstances in which they find themselves including WIF conflict. Gelder (2012), and Ren and Foster (2011) also established that the experience of WFC as a composite which comprises WIF and FIW conflict have some cultural dimensions as well.

However, the findings contradict that of Pleck (1977) who found that employees who strongly believe and adhere to cultural values reported higher levels of WIF. A variety of reasons may be attributed to this finding. As elaborated in the literature, occupying a position as bank manager makes one feel accomplished in life and may not allow any internal and external factors to jeopardize what they have labored for in reaching such an enviable position. Though the managers indicated the importance of socio-cultural values, they did not allow it to create any WIF conflict for them. One justification may be the high performance expectations from the managers which make them put in all measures including control of their socio-cultural values at the work place in order to forestall any conflict.

However, when it comes to the relationship between socio-cultural values and FIW, the hypothesis (H5_b) was not supported. Socio-cultural values were rather seen to have a positive effect on FIW though the effect was not significant. The current findings is consistent with previous findings by Collier, Rosaldo and Yanagisako (1982) who asserted that an individual who values for example the ‘family’ poses as an obstacle for his or her work. Roehling et al. (2005) and Gutek et al. (1991) also concluded that women who hold strongly to their societal values experience more FIW. In the same way Pleck (1977) found that men who also strongly belief in cultural values reported high levels of FIW. This suggests that an adherence to socio-cultural values increases one’s chance of experiencing FIW conflict.

The finding in this study however, does not provide support for Hochschild (2003) as she argues that WFC is rather considered sacrificial by employees who experience WFC. One possible reason that can be accounted for the current study result has to do with the strong adherence to socio-cultural values of employees within the Ghanaian cultural setting (Nukunya, 2013).

5.16.5 The Moderating Effect of Socio-Cultural Values on the Relationship between Work-Family Conflict and Work Attitudes (job satisfaction, organizational commitment and job involvement)

Hypothesis six addressed the fifth objective of the study. Three main hypotheses was formulated and tested. Socio-cultural values were postulated to have a moderating effect on the relationship between work-family conflict and (a) job satisfaction, (b)

organizational commitment and (c) job involvement respectively. The findings revealed no moderating effect on the relationship between work-family conflict and both job satisfaction as well as organizational commitment. An interesting pattern of relationship emerged. Socio-cultural values was seen to rather moderate the relationship between the managers experience of work-family conflict and job involvement. Find attached Appendix J for the slopes analysis. This result mean that the effect of work-family conflict on the manager's job involvement reduced as the level of socio-cultural values increased. The study supports Abdul et al. (2013) and Gelder (2013) whose studies showed higher values such as 'religious' values to influence individuals' attitudes even at the workplace. Gelder (2013) study specifically found a moderating effect of 'collectivism' which is a cultural value on the relationship between work and life stressors and WFC. The result also supports Wang, Lawler, Walumba and Shi (2004) who explored how cultural values influence WFC. Results of their moderated multiple regression analysis revealed that the effect of WFC on employees work attitude (e.g., work withdrawal intensions) was positive as the level of 'collectivism' which is a cultural value increases.

Several reasons could account for the no moderating effect of socio-cultural values on the relationship between work-family conflict and job satisfaction as well as organizational commitment among the sample used in the study. First and foremost, the managers' positions as bank managers as well as other benefits which comes with their position as Bank Managers makes it possible for the managers to employ people or bring in other family members to provide support for them at home while they concentrate on their work. Again, the people of Ghana live a communal life (Gyekye, 2003) where we all

provide support for one another including those who are not our blood relations even at the workplace.

Secondly, resorting to other means of minimizing the effect of work-family conflict on their work attitudes could also be a contributing factor. This was done by the managers personally use coping strategies that best worked for them in curbing the effect of the conflict and not necessarily their adherence to socio-cultural values alone.

On the other hand, adhering to socio-cultural values moderated the relationship between FIW and job involvement. One possible reason for the moderating effect can be the fact that socio-cultural values in the Ghanaian context, whether it is religious values, exhibiting good attitude toward others, moral values, communal living and family values admonishes every individual (both Muslims and Christians) to put up their best in whatever they do. Some of these values make them put up their best even at the workplace. According to Sanoubar and Maghadam (2013), individuals high on religiosity put up good behavior (good work attitudes). The Bible in Colossians 3 verses 22-24, for example, instructs Christians to “obey your human masters in all things, not only when they are watching you because you want to gain their approval; but do it with a sincere heart, as though you were working for the Lord and not for people. Remember that the Lord will give you as a reward what he has kept for his people. For Christ is the real master you serve”. Similar verses could be found in the Qu’ran which makes all manner of people with different religious affiliations take precautions and perform their responsibilities wherever they may find themselves including the workplace.

5.16.6 The Moderating Effect of Social Support on the Relationship between Work-Family Conflict (WIF and FIW) and Work Attitudes (job satisfaction, organizational commitment and job involvement)

Hypotheses seven, eight and nine addressed the sixth objective of the study which hypothesized social support to moderate the relationship between WFC as a composite as well as the forms of WFC and work attitude (job satisfaction, organizational commitment and job involvement) among the Bank Managers. The results showed no moderating effect of social support on the relationship between WFC as a composite as well as WIF as a form of the conflict on work attitude (job satisfaction, organizational commitment and job involvement) but moderated the relationship between FIW and job involvement among the managers. Find attached Appendix K for the slopes analysis.

Most of the bank managers indicated availability of social support which could help reduce FIW conflict among them. Having family members' support helped the managers get themselves involved in most of their work activities. This may be because they have reliable support at home to perform most of their family roles as suggested by Frone (2003) studies which he indicated that availability of social support for workers increase their probability of not getting worried about household demands whilst they are at work. This explains the fact that the negative effects of FIW conflict weakens as a result of availability of social support for the managers thereby enabling the managers get themselves involved with their work and meet targets set for them. There are other empirical studies by Aryee et al. (1999) and Suchet and Barling (1986) who concluded that perceived social support moderates the relationship between all kinds of stressors and work outcomes.

On the other hand the lack of moderating effect of social support can be a result of the managers having similar social support. There was no variation in social support among the bank managers. In other words they all had similar social support (spouses, family members and colleagues) and that could account for the reason why social support did not moderate the relationship. Now, comparing the sample size and the caliber of respondents used in past studies and this current study there are some variations. For instance, Macewen and Barling's (1988) used a small sample size of 51 employed married women who had at least one child but they occupied several levels of job positions in their respective organizations ranging from top managers to lower level employees which did not put them in a similar job position as in the case of this study where all respondents occupied the same job position as Bank Managers. Looking at Macewen and Barling (1988) sample group, the differences in their job positions alone could contribute to social support moderating the relationship in previous studies in that some could afford the support whilst others cannot because of the difference in job positions which automatically comes with different salary levels.

5.16.7 Work-family Conflict and Gender

Hypothesis 10a proposed that there will be a significant difference in the level of WIF conflict experienced by male and female bank managers. WIF was seen to affect both male and female managers despite the fact that traditionally Ghanaian women are expected to perform most of the family responsibilities.

This finding supports that of Kinnunen and Mauno (1998) who also found no gender differences when they examined work interfering with family (WIF) among 501 employees in four organizations in Finland. The results from the present study also provide empirical support for Frone et al. (1992) and Ansari (2011) who also explored gender and domain differences in work family conflict. Their results as well indicated no significant gender difference with regard to work-interfering with family conflict.

The result was however in contradiction to the findings of Byron (2005) who claims that males and females experience different forms of work-family conflict. Surprisingly, McElwain et al (2005) and Gutek et al (1991) found women to experience more WIF than men even when they work for the same hours as in the case of the Ghanaian bank managers. Fu and Shaffer (2001) and Duxbury et al. (1994) indicated that men experienced higher levels of WIF than women. However, the finding contradict that of Kelly et al.'s (2014) which revealed that female workers experience more WFC than males. Other empirical study by Bianchi and Milkie (2010) also found that women experience more WFC than men and attributed the conflict to multiple roles, insufficient time, and lack of support from their spouses was not supported in this study. Again the current findings did not support Jayanthi and Vanniarjan (2012) who also conducted a research using executive staff as similar in the case of this present study. Their study revealed that the working nature of their sample was such that there is role ambiguity, role conflict and role overload. It was however observed that these role stressors were higher among female executives than male executives.

Hypothesis 10b proposed a significant difference in the level of FIW conflict experienced by male and female bank managers. Contrary to expectations, this hypothesis was not

supported. There was no significant gender difference in the reported experience of family interfering with work conflict of male and female bank managers. The finding is consistent with the results of Burke, Koyuncu and Fiskenaum (2009) who found that female physicians in Turkey, though reporting higher levels of WFC than male physicians; found no significant difference in FIW between the two gender groups. The finding also supports Kinnunen and Mauno (1998) who found no differences between genders when they examined family interference with work among 501 employees in four organizations in Finland. The results of the present study also provide empirical support for the works of Ansari (2011), McElwain et al (2005), Frone et al (1992) and Gutek et al. (1991) who found no gender difference in the experience of FIW.

The finding contradicts Fox, Fonesca and Bao (2011) who found a significant gender difference in the experience of FIW. Duxbury et al. (1994) also reported that women experience higher levels of FIW than men. The result did not support that of Kelly et al. (2014) study which revealed that female workers experience more FIW than males.

5.17 Conclusion

The experience of work-family conflict did not necessarily had any significant negative effect on managers' job satisfaction and organizational commitment. However, the two forms of work-family conflict (work-interfering with family and family interfering with work) had a significant negative effect on the managers' job involvement. Social support and adherence to socio-cultural values did not moderate the relationship between work-family conflict and (job satisfaction, organizational commitment). Interestingly, it

moderated the relationship between work-family conflict and job involvement. At this point, a further investigation is needed to understand what the managers were doing to prevent the permeability of the negative effects of work-family conflict on their work attitudes. This can be unravelled using a qualitative approach. In sum, the role conflict theory, the social identity theory and the socio-cultural subsystem were useful in explaining the multiples roles the managers had to perform leading to work-family conflict as well as doing everything possible to prevent the spillover of the negative effects of work-family conflict.

5.18 Recommendations for future research

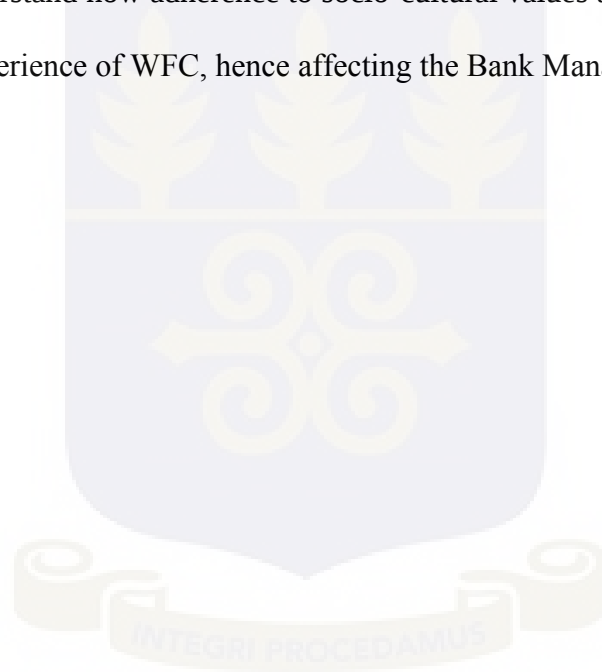
It is recommended at this stage for a qualitative enquiry to understand how the Bank Managers manage their experience of WFC (WIF and FIW conflict), hence having no significant negative effect on their work-attitude (job satisfaction and organizational commitment). The research design adopted in study two limited itself to quantitative findings and did not allow for further exploration to give meanings to how and why the Bank Managers experience of WFC did not influence their work attitude negatively. Based on this limitation in study two, a third study is recommended at this stage using a qualitative approach that answers the following questions:

Managers reported to experience work-family conflict. For instance they reported to experience both work interfering with family conflict and family interfering with work conflict. What are their experiences? And how do they experience these conflicts?

Participants of the study reported being satisfied with their job and committed as well. Does the use of coping strategies minimize the negative effects of work-family conflict

on the managers' levels of job satisfaction and organizational commitment? The main aim is to explore the kind of coping strategies used by these bank managers. Secondly, to understand how these coping strategies are adopted by the managers.

Adherence to socio-cultural values and availability of social support did not moderate the relationships between WFC and job satisfaction and organizational commitment. Suprisingly, they rather moderated the relationships between WFC and job involvement. Why did the presence of social support rather decrease job involvement? It is important at this stage to understand how adherence to socio-cultural values and having social support influence the experience of WFC, hence affecting the Bank Managers' job involvement.



CHAPTER SIX

STUDY THREE- (Qualitative)

Introduction

The purpose of study three was to understand how the bank managers manage their experience of WFC without having any significant negative effects on their job satisfaction and organizational commitment. A qualitative method was used to answer the research questions. The Chapter elaborated on the following sub topics: rationale for the methodological approach adopted, sample and sampling technique, ethical issues, data collection and procedure, data analysis, results, discussions and conclusions.

6.2 Rationale for Qualitative approach

The purpose of study three which sought to provide possible explanations to the quantitative results (study two) adopted the qualitative approach. This research approach normally involves emerging questions and procedures, data typically collected in the participant's setting, data analysis inductively building from particulars to general themes and the researcher making interpretations of the meaning of the data. Based on the nature of the study and the kind of information which was needed to support the quantitative findings, this approach was appropriate. The most suitable means of data collection for the study was the face-to-face interview due to its numerous advantages over other forms of qualitative methods. The researcher firstly developed a semi-structured interview guide focusing on these three thematic areas: experience of WIF conflict, experience of

FIW conflict and coping strategies (see appendix B). However, the focus was more on the coping strategies adopted by the managers.

6.3 Objectives of Study Three

1. To understand how the Bank Managers experience work-family conflict (work interfering with family conflict and family interfering work conflict).
2. To know the coping strategies used by Bank Managers in balancing work and family conflict.

6.4 Research Questions

Based on the two main objectives of study three, the following research questions (find attached Appendix B for all the Semi-Structured Interview Guide) were probed:

1. Do the Bank Managers' work responsibilities interfere with their family roles? Probe.
2. Do the Bank Managers' family demands interfere with their work roles? Probe.
3. What are the coping strategies used by the managers to minimize or balance the conflict between work and family interference? Probe.

6.5 Sample and Sampling Technique

A subsample consisted of participants from the three main cities which were conveniently sampled in study two, namely: Accra, Kumasi and Takoradi were used. A total of 15 bank managers agreed to participate in the study. Out of the fifteen, twelve were made available and finally participated in the study. In a qualitative study, it is obvious that the

inability to generalize results is one of its shortfalls. However, Bryman (2004) indicates that participants in a qualitative study are not necessarily to represent the entire population but rather to present theoretical inferences. This therefore justifies the sample size (12 participants) used in this study and also indicates its appropriateness. Demographic data of respondents are presented in Table 6.1 below.

Table 6.1: Demographic characteristics of respondents

#	Gender	Age	Marital Status	Employment Status	Living with spouse	Number of dependants
1	Male	48	Married	Full-time	Yes	4
2	Female	43	Married	Full-time	No	3
3	Female	38	Married	Full-time	Yes	4
4	Male	37	Married	Full-time	Yes	2
5	Male	54	Married	Full-time	No	5
6	Male	36	Married	Full-time	Yes	2
7	Male	40	Married	Full-time	Yes	3
8	Female	36	Married	Full-time	Yes	2
9	Male	44	Married	Full-time	Yes	3
10	Female	51	Married	Full-time	Yes	3
11	Male	49	Married	Full-time	Yes	4
12	Male	44	Married	Full-time	Yes	3

6.6 Ethical Issues

Ethical approval was sought from the Institutional Review Board at the University of Ghana, Legon. All participants' rights during the interview were ensured throughout the interview data collection period. Participants' consent was first of all sought and they were then debriefed about the purpose of the study. In the course of the face-to-face interview, each participant was given the right to ask any questions as well as had the option to quit from being interviewed at any time. Confidentiality of participants and data

was ensured where by participant names and their affiliated banks were not exposed. Special coding was used to identify each participant interviewed. Again in the interpretation of the data, researchers need to provide an accurate account of all information. In this respect, the researcher debriefed the participants (Berg, 2001) to check the accuracy of the data. The data was however, made available to only the researcher in this study.

6.7 Data Collection Procedure

Prior to the date for the interview, the interviewees were called on phone to inform them about the interviews even though they were aware of the interview appointment with the researcher. This was done to ensure that they get themselves ready because of their busy schedule. Before the interview began, each participant's consent was sought both verbally and in writing (Marshal & Rossman, 2006) and they were given the option to discontinue being interviewed if he or she wished to.

Following the same data collection procedure as outlined in section 4.5.4 in Chapter four, face to face interviews were conducted. The researcher sought permission to record each of the interview session using Olympus model VN-3300. The researcher posed questions to encourage active participation of participants during each interview session and participants were given enough time to respond to the questions. Follow-up questions were also used to probe and clarify interviewee's responses (Burnell, 2007). The duration for the interviews ranged from 30 to 35 minutes. The variation in time was as a result of incoming phone calls which some of the participants had to respond. The researcher excused them to have their private calls. Ten of the participants were interviewed in their

various work places and the remaining two participants however, allowed the researcher to visit their homes over the weekend for the interview. Interviewing some of the participants at home when they were relaxed was also a new experience for the researcher. At the end of the interviews, participants were given the option to say anything if they had more issues to raise. The recording tape was then switched off after which participants were thanked for their valuable time.

6.8 Data Analysis

The six steps thematic content analysis outlined by Braun and Clarke (2006) presented in Section 4.5.5 in Chapter four was followed in the interview data analysis. This method was suitable because of its strength in answering research questions that are related to peoples' views, experiences and perceptions such as *“What coping strategies do you use in mitigating the negative effects of work-family conflict on work attitudes?”*

First, the researcher read through the entire data to familiarized herself with the content. Codes were then generated after which, all codes were collated and relevant data extracted for further analysis. Those that were not relevant were discarded. The third stage involves searching for themes. It is the process of examining the codes and collated data then identifies broader patterns of meaning or the potential themes. This involved collating data relevant to each theme for further review. A theme here captures “something important about the data in relation to the research questions and represents some level of parttered response or meaning within the data set” (Braun and Clarke, 2006, p. 82). In the fourth stage, the five emerged themes were reviewed by checking the themes against the data set to ensure that they give a convincing report of the data.

The next stage involved naming the emerged themes. The five emerged themes were named as: social support, temporal adjustment, situational urgency, utilization of technology and adaptation. The researcher developed a detailed analysis of each theme by working out the scope and focus of each theme. Finally, the write up was done by merging together all the analytic narratives and the data extracts, and contextualizing the analysis in relation to existing literature.

6.9 Results

Study Three aimed at understanding how Bank Managers experience work interfering with family conflict and family interfering with family conflict, and also how the managers cope with both conflicts. Firstly the experiences of the two forms of the conflicts by the managers are presented followed by the thematic findings of the coping strategies (social support, temporal adjustment, situational urgency, utilization of technology and adaptation) and its interpretations.

6.9.1 Experience of WIF conflict among the Bank Managers

A total of 10 out of the 12 respondents indicated that their work interferes more with their family than their family interfering with work. The remaining 2 respondents however, indicated that their family rather interfered more with their work than their work interfering with their family roles. Some of the possible reasons that accounted for this is the demanding nature of their work which made it very impossible to attend to most of their family roles. The inflexibility and the long hours on the job were also identified as other factors that contributed to their experience of work-interfering with family conflict.

A female manager (interviewee 4) indicated:

“... and most often than not, I get home late i.e. after 7pm and very tired too. I am not able to set the dining table and dine with the whole family as I saw my mum who was a primary school teacher did for my father. Though my husband does not complain but I sometimes feel so bad even though I am able to significantly provide financial support for the family, I feel that is not all”.

“The work load here is just too much that I forgot about my wife’s birthday last week and can you believe she is still not talking to me. She feels my work is taking most of my time, however, I do agree with her because there is so much to do in this office. I have not even talked about the effect of my last transfer to Takoradi on my family at Ho” (Male bank manager –interviewee 1).

“Both male and female managers perform the same job responsibilities with no consideration for any of the gender groups. The targets we set for each bank branch manager makes every manager to work extra hard irrespective of the gender. What is important is to get the work done and on time. Trying to meet these demands, keep us away from our family most of the time” (Male bank manager- interviewee 3).

A female bank manager (interviewee 10) who was very emotional about this said:

“Though I am happy about my achievements in life, I feel I am not there most of the time for my husband and children except when I am on leave. My first child is 6 years and my third one is only eighteen months old. I often have to call my sister to attend my

children's Parent Teachers Association (P.T.A) meetings on my behalf because if I interrupt my work with family matters I will not be able to meet the day's target".

"The nature of the job is such that we spend more hours at the workplace. We have managers who are female and those who are males in the banking sector. It is the position as bank managers and not the gender that matters. All my male and female colleagues close late beyond the normal closing time of 5 pm in most organizations in Ghana. I spend most of my time working in the bank than with my family though I try to spend some quality time with the family over the weekends. I still don't think it is enough" (Male bank manager- interviewee 5).

The managers interviewed seemed to be passionate about their inability to meet some family demands because of the demanding nature of their job. Their absence at home creates all sorts of problems for the entire family. A manager whose son he suspects to be doing drugs associated the cause to his continuous absence at home.

"I no longer know my son. I get home and he is nowhere to be found. I have been informed that he has joined some bad boys in the community and hardly stays at home. I guess if I was there for him all the time I would have noticed this change in his behavior and check him. I guess it is too late now" (Male bank manager-interviewee12).

The demanding nature of the manager's work really posed as a challenge for them, especially when they have to meet their family demands. The managers themselves confessed their inability to be there for their families most of the time.

6.9.2 Experience of FIW conflict among the Bank Managers

The majority of the managers interviewed indicated that they do not allow their family responsibilities to interrupt with the performance of their work. To some extent those who indicated they experience FIW supported the existence of this conflict as indicated in the literature.

A male bank manager (interviewee 9) confirmed this in the interview:

“I sometimes get distracted whenever my wife calls me at work and tells me our last born who normally gets chronic pain is seriously sick and has been sent to the emergency unit. In fact when this happens, I am not able to concentrate on my job until she calls back to tell me the situation has been stabilized”.

“The perception and the expectation from some of our extended family members are just too much for us. I remember when my only uncle died; all the elders in my family came to my house. I knew from the onset that they wanted me to finance, if not all the cost, a higher percentage of the total cost. What amazed me the most was that most of them are older than me. The fact is, they think I have money because I am a bank manager and therefore should be able to cater for the funeral rite. Families sometimes do put pressure on us because of our position as bank managers” (Female bank manager- interviewee 3).

Societal expectations from parents was another challenge the managers mentioned as a factor that leads to family interfering with work. Some of the managers explained that their attempt to meet those expectations creates FIW conflict. One female manager, for example, talked about her recent experience of FIW conflict.

“My last child suddenly fell sick last week when I was ready to send them to school. Within some few minutes his situation got so worse that I had to rush him to the hospital emergency unit. Upon my return to work, I realized that I had missed a very important meeting with one of our top client” (Female bank manager- interviewee 3).

The managers who perceive FIW as a conflict considered it as a difficult challenge for them though the effects of it on their work were not accepted by most of the managers. Managers highlighted several mechanisms they have put in place to minimize FIW conflict on their attitude toward work.

The results show that work interferes more with family than family interfering with work among the bank managers. This result supports quite a number of past studies (e.g., Brotheridge & Lee, 2005; Byron, 2005; Mesmer-Magnus & Viswesvaran, 2005; Frone et al., 2000) who have found that work stressors or WIF are more strongly associated with WFC than they are with FIW. For instance, Frone, Russell and Cooper's (2000) results show that work interferes three times more with an individual family than the opposite direction.

6.9.3 Findings of how managers cope with WFC

Participants also responded to a question on how they cope with work-family conflict. Five main themes emerged: social support, temporal adjustment, situational urgency, availability of technology and adaptation. Coping strategies that the researcher considered to be similar were put under one theme. Codes were used to distinguish

between coping strategies for WIF conflict (W) and that of FIW conflict (F). The themes and the subthemes are presented in Table 6.2.

Table 6.2: Themes and subthemes (explanations) of coping strategies

Theme	Subthemes/ Explanation	Number	% citing theme
Social support	Constantly having family members and “house helps” at home.	11/12	92%
Temporal Adjustment	Occasionally asking for assistance from colleagues and significant others	12/12	100%
Situational Urgency	Addressing very urgent task first/ Doing the most important task first.	9/12	75%
Utilization of Technology	Managers constantly make phone calls to family members and colleagues ensuring that everything is fine and gave instructions as well.	12/12	100%
Adaptation	Impossible to avoid the conflict totally. Managers focused on their work to meet target.	11/12	92%

6.9.3.1 Social support

Both male and female managers indicated that their spouses and family members are very supportive in dealing with their work and family conflict issues. All respondents mentioned how their spouses support them and also understand the demanding nature of their work. In addition, their responses highlighted the use of other extended family members as well as house-helps that they sometimes pay for their services. Social support was a common theme that emerged from all the interviews with the managers.

“... being a bank manager who supervises the activities of a bank requires me to spend more hours at work than at home. However, my family members especially my mother who has come from the village to assist us is doing a very tremendous job for me and my

husband. I totally trust her and know that she will always do the best for us” (Female bank manager- interviewee 6).

“My younger sister is staying with us. She basically manages my home because my wife is also a manager and closes late. She is able to send the children to school, help them with their homework and also cook for the whole family” (Male bank manager-interviewee 2).

Ghanaians live a communal life (Gyekye, 2003) where they open their doors for everybody. In Ghana when somebody needs help at home, the extended family members are the immediate dependants one can easily turn to. The communal way of living makes it very easy for a worker to get support from family members. It is very common to see a working mother living with the husband, her own mother as well as her other siblings or other relatives of her husband. The availability of support from family members enables working parents to concentrate at the workplace.

The use of househelps was also mentioned by the managers. They indicated that they employ people from the rural areas, especially illiterate or semi-literate individuals who come and stay with them. Some of these helpers according to the managers are given salary at the end of the month for especially those who are above the age of eighteen; those below the age of eighteen monies are sometimes sent to their parents.

“I think I am very lucky. My house-help is one out of a million. She has been with me for the past twelve to thirteen years now. I brought her from the village when I had my first child. She does most of the house chores for me. I cook over the weekend because my husband will not eat food cooked by anybody” (Female bank manager- interviewee 7).

One female manager (interviewee 8) attested that:

“I make sure that I have somebody at home to take care of my children. I know it is not the best idea but it is working for me perfectly. If you put in the right measures you need not to worry about the family so much when you come to work though I sometimes get worried about the whole issue of this work and family interference”.

Managers also indicated that colleagues at work also provide support.

“The operations manager sometimes takes over for me when I have to quickly attend to some family matters which I cannot afford not to be there” (Female bank manager- interviewee 4).

The feeling of having supportive family members and colleagues was very much appreciated by the bank managers, thus enabling them to concentrate on work and not bothering themselves so much with family responsibilities.

6.9.3.2 Temporal adjustment

This approach was identified to be a formal or informal adjustment. For instance, asking permission formally or informally for colleagues or family members to assist managers

was done very often especially in cases where managers have to perform other tasks or duties at the same time.

“When there is any family activities that will take me away from work for days, I quickly apply for a short leave to enable me participate in those family matters especially when a relative dies. You know how Ghanaians perceive funeral rites. Refusing to actively participate in the preparation towards the funeral rites of a dead family member may portray an individual to be very deviant. Other family members will also not support you when for instance your parents or children die” (Male bank manager- interviewee 12).

Managers indicated the use of family members and colleagues at work, especially when they have to perform several activities at the same time. Managers explained the reasons for having to personally postpone some of these activities.

“I have a family of four. I often invite a neighbour to help me do all my cooking over the weekend which takes us through the whole week. I don’t have to struggle to get back home and cook everyday” (Female bank manager- interviewee 10).

“My Operations manager is very reliable and I depend on him so much. Occasionally if I have to attend to some important family issues he takes over for me and I do likewise. I do this but I am very careful so that it doesn’t become a regular thing”. (Male bank manager- interviewee 2).

Managers carefully adjusted themselves through formal or informal means to balance work and family conflict. Managers mentioned, without being explicit, that their ability for not allowing family and work roles to conflict are as a result of some personal adjustments made by the managers.

All the managers interviewed indicated that they often have to adjust themselves and temporarily put in measures to minimize the effect of WFC. For the managers, they occasionally ask their operational managers to take over for them when they have to leave their offices to attend any form of meetings outside the work premises. Neighbours were occasionally asked to take care of some family issues when the need arises.

6.9.3.3 Situational urgency

Managers mentioned they have to attend to the most pressing issues in a hierarchical order. Priority was the term used to explain this theme by all the managers interviewed. When the managers are confronted with multiple tasks, urgent ones are done first. A female bank manager (interviewee 6) indicated:

“I don’t have to stress myself too much. I can only attend to one task at a time. I can only move to the other only when I am satisfied with what I have done with the first task”.

Yet another manager confessed:

“When there are pressing issues at the workplace, I have to finish the work before I go home. Though sometimes, I get home very late. In the same way also, when there are

urgent matters at home that I have to attend to, I make time for that” (Female bank manager- interviewee 8).

Being able to personally attend to the most pressing or demanding task allows the managers to experience less conflict between work and family roles. The managers indicated how important it is to solve problems as they come or perform urgent duties. In so doing, an individual is more likely to perform all the urgent duties that are very much likely to bring about conflicts. This they indicated allowed them to minimize the negative impact of the conflict.

6.9.3.4 Utilization of technology

Some of the managers indicated that the availability of technologies like telephone and internet makes life easier in performing multiple roles at the same time. These technologies allow an individual to perform several tasks at the same time without necessarily being at both domains physically. All the managers interviewed mentioned at least one of the technologies in performing other tasks without necessarily being there.

“I don’t have to physically be at home all the time to instruct what should be done. I call my house help and instructs her on phone without necessarily going home. I call her almost every day especially in the afternoon to find out whether she has picked my three children from school. I call her on phone to also instruct her as to what food she should prepare especially when I have a lot on my desk” (Female bank manager- interviewee 4).

The banking system is networked and one can work at any time no matter where they find themselves. The availability of internet today has made work easier for the workers, especially bank managers who have access to some important site of the bank. One is able to perform tasks without necessarily being on the job site or at the bank physically.

“I talk to my wife and kids very often though I am here and they are in Kumasi. I check on them every blessed day. My wife is also okay with that but then I visit them almost every other weekend” (Male bank manager- interviewee 12).

“I don’t have to wait till I get to the office before I start work, especially when I have a lot to do in the day. Because the system is networked, I sometimes sit in the comfort of my home and work perfectly whilst at the same time my presence is felt at home too” (Female bank manager- interviewee 4).

The above scenario suggests that managers use modern technologies to bring their families and their work close to them. In doing so they are able to manage the affairs at work and the family domain effectively.

“The last time I travelled with my family abroad, I was able to keep in touch with the operations manager who gave me update on things I need to know through the use of Skype. I was able to manage the affairs at the bank though I was not physically present. This also allowed me to spend some quality time with my family” (Male bank manager- interviewee 12).

The use of technology was evident among all the respondents. The managers often call their family members and colleagues on phones, especially when they are not physically

present at one domain. Most of them get in touch with their family members and colleagues to make sure that work is done in order to minimize the negative effect of the conflict.

6.9.3.5 Adaptation

Bank managers highlighted how they have come to accept the demanding nature of their work. Adapting to the demanding nature of their work and the demands from their families was mentioned. Consequently, they adapt to the conflict while carefully bearing in mind the possible effect the conflict could have on them. Managers indicated they sometimes have to push everything behind them pretending that all is well with them, especially when dealing with family expectations.

The Bank Managers confirmed that performing multiple roles may naturally lead to conflict at some point in time and that the conflict cannot be avoided completely. Participant who highlighted this point made emphasis on the fact that accepting WIF and FIW conflict or the “twin task” will always come and therefore WFC is not avoidable and one must adapt to the situation.

“I have come to terms that this conflict cannot be avoided completely in that there will always be a conflict between the demands at work and that of the family. I personally condition my mind without feeling guilty at work or at home when I am not able to satisfy or meet the demands of any of the two domains ” (Male bank manager- interviewee 11).

“I always tell myself I cannot do all. Having that mentality helps me a lot. I don’t have to feel guilty for not being able to perform a particular task especially at home. My wife

sometimes complains bitterly of my inability to perform some family responsibilities but I just can't do much about that so I move on with my life" (Male bank manager-interviewee 1).

This coping strategy portrays more of an individual who feels he or she cannot perform those multiple roles and satisfy each domain. The managers indicated that adapting to the situation makes them have no sense of obligation despite the fact that their work interferes with their family and vice versa.

"When I get to work I try not to interrupt my work with family issues and vice versa. This is a personal decision I have made and I think it helps me a lot" (Male bank manager-interviewee 3).

"I personally don't like stressing myself too much. It rather makes me lose focus on the things I want to get done especially at home. I sometimes close my mind to some of the challenges at work when I get home because these family problems will always be there. I guess doing this helps me a lot" (Female bank manager-interviewee 8).

This approach captures how managers accept the conflict and move on with their lives. Adapting to the situation is also a personal effort an individual has to make. Managers attested that adapting oneself to the situation helps them to focus on whatever they want to do at any point in time.

“This conflict will forever be there but I have to move on with my life” (Female bank manager-interviewee 4).

Almost all the respondents interviewed used this approach which the Bank Managers indicated works for them. The managers seem to ignore the existence of any of the forms of WFC and stay focused on their work which helps them achieve their set targets and keep them in the race of competitive banking environment in the country.

The above quotes suggest that although work-family conflict is inevitable, the managers used some coping strategies to minimize the effect of the conflict on their work attitudes. In sum, five main typologies were identified in the study which can further be grouped as societal efforts and individual efforts in mitigating the negative effects of both WIF and FIW conflict. Social support and the use of modern technology were classified under the social effort. Personal efforts by the Bank Managers included situational urgency and adaptation.

6.10 Summary of the Findings

The qualitative findings indicate that the managers in their day to day activities experience work-family conflict with their work interfering more with their family roles than the other way round. Five main themes emerged (social support, temporal adjustment, situational urgency, utilization of technology and adaptation) as the main coping strategies used by the Bank Managers in balancing their work and family responsibilities.

6.11 Discussion

This section discusses the qualitative findings of study three by addressing the research questions.

The first question was to understand how the managers experience work-family conflict as well as finding out the most experienced form of work-family conflict that are experienced by the Bank Managers and secondly to investigate the coping strategies they used in minimizing the effects of WFC on their work attitude (job satisfaction and organizational commitment). This gives much explanation to answer why the managers appeared to be satisfied and committed to their jobs despite their experience of work-family conflict as observed from the quantitative results (in Chapter Five).

The findings indicated that bank managers in this sample experience more WIF conflict than FIW conflict. The implication of this is that the managers are prone to experience more WIF conflict than FIW conflict. Several reasons may account for this. First, the demanding nature of the job could have accounted for the high experience of WIF conflict. The managers indicated that they sometimes have to stay extra hours to ensure that everything is set for the next day with the help of especially their operation managers and the other supporting staff. Another possible reason could also be attributed to the perception the society has about their job position which comes with respect and self-worth (Reich, 2001) and therefore Bank Managers will put everything behind them, be focused and spend more hours on their job as the socio-cultural subsystem model stipulates. Managers indicated that they have worked so hard to get to the top (managerial position) and will continue to put in much effort to keep their job.

The bank managers attested to the fact that playing multiple roles as parents, spouses and managers put a lot of burden on them. Knowing this, they did all that they can to minimize the impact of work-family conflict that is likely to arise as a result of performing multiple task in order to stay focus and meet their set targets at the workplace.

The findings revealed five main coping strategies that the managers used in minimizing the effect of the conflict on their work attitudes (job satisfaction and organizational commitment). The most used coping strategies by the managers were the use of technology and personal adjustment. For example, the most used technology device was mobile phones. The entire sample indicated from time to time within the day they have to call their family members or colleagues at work to ensure that work is done, especially when they cannot be physically present in the other demanding domain. Constantly keeping in touch with the family and colleagues helped them manage the interference between the two domains to some extent. The mobile phone was used because they indicated that it gave them immediate overview of what is going on around them at any point in time.

The other most used coping strategy was managers temporarily adjusting themselves whenever there is any conflict between their work and family roles. Temporal adjustment reflected the personal initiatives taken mainly at the workplace and is mostly formally done. For example, the adjustments are done not only when managers wanted to take leave for leisure reasons but to attend to some family matters that are of importance to them.

The next most used coping strategy was managers ensuring that they have support both at home and at the workplace to minimize the emergence of the conflict from the onset or minimize the effect of the conflict when it arises. Managers had family members to help at home, in most cases they had some extended family members staying with them with the average dependant being four for the sample used in the study. The use of househelps was also mentioned though they indicated that it has its own disadvantages. This they said helped them to stay a bit longer at work having in mind that they have reliable people taking care of their family matters for them.

Respondents also indicated support from colleagues who take over when they are not available. They acknowledged getting support at the workplace and family members which helped them stay focused on their work. Though in study two, social support did not moderate the relationship between work-family conflict and work attitude, it emerged as a coping strategy among the subsamples interviewed in the third study.

The other most used coping strategy was adapting to the situation and this was done by personally accepting the situation in which the managers found themselves. The managers accepted the fact that occupying a demanding position and also having to perform family responsibilities automatically creates conflict between these two demanding roles. However; they adapt to the situation by consciously ignoring the conflict. Managers explained that consciously doing this was difficult but then it was a very good strategy which helped them stay focused.

Situational urgency also emerged as a theme. The managers attended to the most important and pressing issues in a hierarchical order and this was done irrespective of the

particular domain that needed much attention. This was possible among the managers because they control their time at work as compared to other lower employees. This reflected the importance one attaches to each of the domains. Consequently, it was the responsibility of the managers to either attend to family roles first or work responsibilities.

One major implication of the qualitative findings is the possible coping strategies that managers used in minimizing the effects of work-family conflict on work attitudes (job satisfaction, organizational commitment and job involvement). Although this study did not find the moderating effects of the emerged coping strategies (personal adjustment, use of technology, social support, adaptation and situational urgency), it is an important initiative which can serve as reference information towards the development of managerial conflict coping strategy scale for employees occupying managerial positions by future researchers.

6.12 Conclusion

The qualitative study provides detailed coping strategies used by the bank managers. This deepens our understanding that managers can develop and make use of some coping strategies to minimize the effect of work-family conflict on their work attitudes. Bank managers in this study emphasized their use of some coping strategies which helped them stay focused on their job hence not allowing any permeability. The findings suggest that Bank Managers consciously make the effort in minimizing the conflict between work and family roles.

The qualitative findings suggest the need for organizations or institutions to counsel employees, especially managers in the banking sector who do not know how to manage the conflict in order to improve their job involvement at the workplace. In more practical terms family members as well as other significant members within the society on whom employees rely so much should continue to make themselves available to help employees balance work responsibilities and family responsibilities effectively. Employers can again address this issue by showing concern for the welfare of every employee.



CHAPTER SEVEN

GENERAL DISCUSSION

7.1 Introduction

In addition to the discussions done on the quantitative results and qualitative results in chapter five and six respectively, this chapter presents a general discussion of the key findings of the research with respect to the formulated hypotheses and research questions. The findings are linked to other empirical studies and the theoretical framework that underpins the study. First, an overview of the study is presented followed by general discussions of the results obtained in the study. The implications and limitations of the study are presented. Some recommendations for future studies have also been made. Finally, the researcher presented a summary and drew conclusions based on the research findings.

7.2 Overview of the study

The current study examined the relationships between socio-cultural values, work-family conflict and work attitudes (job satisfaction, organizational commitment and job involvement). Doing this research was important since little is known about the relationships between socio-cultural values, work-family conflict and work attitudes; as past studies predominantly investigated antecedents of the conflict and its influences on absenteeism, intention to quit and turnover focusing more on demographic characteristics of respondents. Though these relationships are assumed in quite a number of past studies, they are rarely tested. The thesis also tested for the moderating effects of socio-cultural

values and social support on the relationship between work-family conflict and employees work attitudes (job satisfaction, organizational commitment and job involvement).

To be able to achieve the objectives of the study as well as answer the research questions, three studies were conducted in this research. Study one focused on the development and validation of socio-cultural values at work scale which was later used in study two. In study two, hypotheses were developed for empirical testing using 211 respondents (Bank Managers). The main aim of study two (quantitative approach) was to investigate the relationships between socio-cultural values, work-family conflict and work attitudes and to finally provide empirical findings based on the kind of relationships that exist among the variables under investigation to help promote good work attitudes of employees. Study three formed the qualitative part of the study and was conducted using 12 Bank Managers to provide an in-depth explanation to answer the research questions in the study. The main theories that guided the study were the role conflict theory, social identity theory and socio-cultural subsystem model which explained the possible relationships between the three main variables under research.

7.3 Summary of the Major Findings

The following are the summary of the key findings:

Work-family conflict was found to have no significant negative effect on the bank managers' job satisfaction and organizational commitment. Thus, the experience of WIF conflict and FIW conflict did not affect job satisfaction and organizational commitment

among managers in the banking sector. Of these, WIF and FIW were found to have a significant negative effect on the bank managers job involvement.

It was expected that adherence to socio-cultural values would have a significant positive effect on respondents job satisfaction, organizational commitment and job involvement. This was supported with religious values and moral values contributing positively to the managers' work attitudes.

Socio-cultural values were predicted to moderate the relationship between work-family conflict and work attitudes (job satisfaction, organizational commitment and job involvement). This was not supported with the exception of the relationship between work-family conflict and job involvement among the managers. The impact of work-family conflict on job involvement reduced as the level of socio-cultural values increased.

Social support was predicted to moderate the relationship between work-family conflict (WIF and FIW) and work attitudes (job satisfaction, organizational commitment and job involvement) of respondents. Findings indicated no moderating effect suggesting that social support was seen not to be statistically matter in how WIF and FIW affect respondent's job satisfaction and organizational commitment. However, it moderated the relationship between WIF and FIW and job involvement among respondents. The effect of WIF and FIW on job involvement was significantly moderated by social support; meaning that the effect of WIF decreases as social support increases.

The following thematic findings emerged from the qualitative data as coping strategies used by the managers in mitigating the possible effect of work-family conflict on their work attitudes (job satisfaction, organizational commitment and job involvement).

Coping strategies identified included social support, temporal adjustment, situational urgency (attending to important and urgent matters in a hierarchical order), utilization of technology and finally adapting to the situation.

7.4 Discussion of Findings

This section provides a general discussion of the findings and it is done according to the hypotheses and research questions of the study.

7.4.1 Work -Family Conflict and Work Attitudes among Bank Managers

The study results indicate that the experience of work-family conflict among the managers does not have any significant negative effect on their work attitude with the exception of the manager's job involvement. In fact, the studies of Anafarta (2011); Bedu-Addo (2010); Bedeian et al. (1988); Carlson and Kacmar (2000) also reveal a similar finding.

In consistency with the literature, the managers indicated that their work interferes more with their family responsibilities than vice versa. This confirms Frone, Russell and Cooper's (2000) findings which show that work interferes three times more with family than vice versa; meaning the experience of WIF conflict is pervasive with the Bank Managers' professional work culture. In support of the literature (Carlson & Frone, 2003; Greenhaus & Beutell, 1985), work-family conflict had a significant negative effect on the Bank Managers' job involvement as expected. The managers clearly indicated that they have to stay for long hours and close late from work which creates some kind of tension between them and their family members, especially their spouses. Subsequently,

further study was done to explore the possible reasons that accounted for the lack of significant negative effect on their work attitudes. This was done using qualitative approach.

Participants acknowledged the presence of work-family conflict in their lives as managers who have to perform such a demanding task at the workplace and also perform some family responsibilities. This supports the premises on which the role conflict theory is built. As a manager perform multiple task it leads to the experience of work-family conflict. Though the managers experienced the conflict, they revealed doing everything possible within their means to minimize the negative effects of the WFC.

It was very clear among this cohort of sample that they drew a clear distinction between their work and their family roles therefore not allowing any permeability between work-family conflict and work attitudes (job satisfaction and organizational commitment). All the participants revealed that they personally put in efforts to minimize the effects of work-family conflict on their work attitudes. As highlighted in the literature, it is possible their work environment (Jayasuriya et al., 2012), fringe benefits (Danish & Usman, 2011), opportunities for career advancement and development (Parvin & Kabir, 2011) and good interpersonal relations among themselves (Jayasuriya et al., 2012) which are external factors also helped them prevent such conflicts from having any effect on their satisfaction level as well as their commitment level. Consequently, they did all that is possible to get themselves committed to their jobs as well as satisfied with their jobs despite the conflict in order to stay focused and maintain their job positions.

Another reason that could account for the managers' high commitment and satisfaction with their jobs has to do with the meaning they attribute to themselves by virtue of occupying a particular position (Bank Manager) as explained by the social identity theory. The theory provides an association between the self and society at large and the ability of the individual to negotiate role expectations with significant others. The theory highlights possible behavior for employees to protect their job. This explains the behavior or the coping strategies used by the managers in minimizing the effect of WFC on their work attitudes which surfaced during the interview. Thus, the managers did all that they could using these coping strategies to help them maintain such an enviable and respected position (Reich, 2001) within the society.

It is argued at this point that it is not always the case that the experience of work-family conflict leads to poor work attitudes especially among employees occupying managerial positions such as "Bank Managers" used in this study. As compared with previous studies, the experience of work-family conflict among the Bank Managers did not have any significant negative effect on their job satisfaction and organizational commitment. Five main coping strategies emerged from the qualitative study which explain this finding. These coping strategies are found to pertain among Ghanaian Bank Managers. The managers in this study sought to use all manner of coping strategies to help them stay focused on their work such as adapting to the situation (demanding nature of their jobs) whilst bearing in mind the possible effect the conflict could have on them. When there is any effect, the Bank Managers reported that they would not give up but would continue to adapt and accept the likelihood of the effect coming again by preparing themselves for it.

Secondly, the managers made use of emerging technology at all times to meet their demands at home as well as the workplace without necessarily being physically present (such as making phone calls, using whatsapp etc).

Another coping strategy adopted by the Bank Managers was to attend to the most pressing issues (situational urgency). All tasks which appeared urgent and worth doing were attended to first by these managers before they attended to other tasks in a hierarchical order of importance. Personally adjusting oneself was another coping strategy that helped the managers in this case. Managers occasionally, through formal means or informal means ask other colleagues to assist them when they have to perform other demanding tasks. This theme appeared to be slightly different from “social support”, whereas social support covered the support they get from individuals over a long period of time and “personal adjustment” covered occasional arrangements the managers have to put in place as the conflict arises. The use of social support, though, did not moderate the relationship between work-family conflict and work attitudes (job satisfaction and organizational commitment) after the quantitative analysis; it was highlighted in the interview as a coping strategy which the Bank Managers used to minimize the negative effect of work-family conflict on work attitudes. Thus, the use of these coping strategies among the Bank Managers explains the lack of significant negative effect of WFC on their work attitudes (job satisfaction and organizational commitment).

7.4.2 Socio-Cultural Values and Work Attitudes among Bank Managers

This section discusses the relationship between socio-cultural values and the Bank Managers' work attitudes (job satisfaction, organizational commitment and job involvement). As expected, the SEM/PLS analysis demonstrated that there was a significant positive effect of socio-cultural values on the Bank Managers' work attitudes (job satisfaction, organizational commitment and job involvement). The present results indicate that managers greatly adhered to their socio-cultural values (moral values, attitude toward others, religious values, family values and communalism) which positively influenced their work attitudes (job satisfaction, organizational commitment and job involvement). In fact, evidence has shown that adherence to socio-cultural values improved the Bank Managers work attitudes which corroborates some previous studies (e.g., Kutcher, Bragger, Rodrigue Srednicki & Mosco, 2010).

Socio-cultural values when modeled as a composite influenced the Bank Managers' job satisfaction level, organizational commitment and job involvement positively. In addition, the study also uncovered interesting patterns of relationships for the sub-levels of socio-cultural values and the managers' work attitudes (job satisfaction, organizational commitment and job involvement). For example, it is noteworthy that the manager's religious values was more salient in influencing their work attitudes (job satisfaction, organizational commitment and job involvement) as found in some previous studies (e.g. Abdul et al, 2013; Adams, 2008; Ebrahimi & Nasir, 1996; Gelder, 2012 and Zhou & Bankson, 1998). Specifically, Gelder indicated that employees with higher religious attitudes have higher rates of life satisfaction and put up good behaviours and attitudes at the workplace. This is also evident in Gyekye's (2003) work in which he indicated that

Ghanaians in nature are deemed very religious. This religiosity, therefore, has a positive effect on individual attitudes wherever they may find themselves which includes the workplace.

The managers, however, did not consider their family values, communal living and attitude toward others as prominent cultural values to have any positive effect on their job involvement, commitment and satisfaction at work. These were also statistically irrelevant in explaining the managers' job satisfaction, organizational commitment and job involvement. The positive effect of the managers' socio-cultural values on job satisfaction was mainly attributed to moral values and religious values which both had a positive and significant effect on job satisfaction, organizational commitment and job involvement. This provides ample evidence that the findings are appropriate for theory building and policy prescription. What accounted for the positive effect of socio-cultural values as a composite on for example, the managers' organizational commitment was specifically their adherence to religious values and moral values. Again, all the dimensions of SCV, except family values, had a positive effect on the managers' job involvement although only religious values was statistically significant.

Most likely, managers adhered to their religious values, and lived a communal life in support of each other which fosters collaboration, synergy and cooperation creating a workforce that value productivity (Mayhew, 2015) among the managers. What seemed worthy of note is the value the manager place on religious and moral factors. Among the managers, these values are therefore considered very cardinal at the workplace. This finding is a major contribution to the literature. The literature reviewed in Chapter two did not identify the specific socio-cultural values that influences employees' work

attitudes. It only reported generally that culture influenced work attitude and behaviours. The present study, however, revealed the very specific socio-cultural values by which religious values, moral values, family values, communal living and good attitude toward others influence work attitudes (job satisfaction, organizational commitment and job involvement) of Bank Managers in Ghana.

7.4.3 Socio-Cultural Values and Work-Family Conflict (WIF and FIW) among Bank Managers

This section discusses the relationship between socio-cultural values and the experience of work-family conflict (WIF and FIW) among the Bank Managers. The SEM/PLS analysis demonstrated that socio-cultural values had significant negative effects on the managers' experience of WIF conflict. Meaning that as the managers adhered to socio-cultural values; it reduced their likelihood of allowing their work to interfere with their family roles. According to Yeh (1996), in cultures that promote an interdependent-self such as Ghana, it is very common for an individual to change his or her behavior according to situations such that their actions benefit others and this maintains social harmony within the society including the workplace. The managers attested to the fact that they have to ensure that the right things are done at the workplace which increases productivity, therefore contributing to their own job security.

It is also intriguing to note that participants indicated that their adherence to socio-cultural values rather had a positive effect on their experience of FIW conflict, though the effect was not statistically significant. The finding shows that adhering to socio-cultural values did not reduce their experience of FIW conflict as it occurred with their experience

of WIF conflict. Jolpin, Shaffer, Francesco and Law (2003) and Gelder (2012) have also come out with a similar result indicating that societal cultures influence individuals' experiences of work interfering with family conflict and its consequences.

Close to what this study also found is the multiple regression analysis findings by Wang, Lawler, Walumba and Shi (2004) which revealed that cultural values affect individuals' (bank employees) experience of FIW conflict. The results which Wang et al. found among banking employees in China and the United States of America are not quite different from the Ghanaian bank employees (managers) in this current study. This possibly explains the fact that the job characteristics are the same for bank employees irrespective of the location or the country in which the banking institution operates.

The reasons for socio-cultural values having a positive effect on the managers' FIW conflict could be attributed to several reasons. Firstly, the managers spent long hours (Assiedu-Appiah et al., 2013) and that trying to live up to this ideal work situation creates FIW conflict for these managers (Kelly et al., 2014). Secondly, the banking sector has not made any provisions that allow employees to attend to family matters especially during working hours thereby prioritizing work over the individual well-being and their family life (Anderson & Kjeldsen, 2013). Furthermore, it is possible that managers' adherence to socio-cultural values put them in a position of trying to do the right thing which includes performing all task at home thereby experiencing FIW conflict among the bank managers which their society expects from them.

7.4.4 Moderation Effects of socio-cultural values and social support

The findings of this study revealed that, overall, most moderation hypotheses were not supported with the current data, with the exception of the relationship between WIF and FIW with job involvement as expected in the study. In particular, there was no moderating effect of socio-cultural values on the relationship between WFC and WA (job satisfaction, organizational commitment). This suggests that socio-cultural values did not have any detrimental effect on this relationship among the managers; however, socio-cultural values moderated the relationship between WFC and Job involvement among the Bank Managers. This suggests that the impact of WFC on the manager's job involvement reduced as the manager's adherence to socio-cultural values increased. Socio-cultural values in this instance moderated the relationship by reducing the magnitude of how WFC affected the Bank Managers' job involvement level.

Social support as a moderator did not have any moderating effect on the relationship between the Bank Managers' WFC and their work attitudes (job satisfaction, organizational commitment and job involvement). This suggests that social support did not reduce the magnitude of WFC on work attitude (job satisfaction, organizational commitment and job involvement) among the managers in the study.

This result tend to support Liang and Bogat (1994) oriental study (China) where employees who received higher social support continued to experience more ill health than those who received lower social support. Several possible reasons may account for the lack of moderating effect of social support. Firstly, it appears probable that Ghanaian Bank Managers in the present study did something themselves in addition to the available

social support they have to personally mitigate the negative consequences of work-family conflict. This result could also be explained considering the fact that from the interview conducted in study three, the managers used other coping strategies such as “adaptation at work and home”, “personal adjustment at work and home”, “situational urgency at work and home”, “utilization of technology at work and home” and, finally, “social support”. Though the managers indicated the use of social support as a coping strategy it did not statistically moderate the relationship between WFC and job satisfaction, organizational commitment and job involvement.

Another possible reason could be the content of the support scale (Sullivan & Bhagat, 1992) used in this study. In fact, past studies concentrated on a specific form of social support (Aryee et al., 1999) especially family support and colleague supports which could bring about such differences in previous results and the current results. In the case of this study perceived social support was assessed as a global form which captured more than one source of support (support from family, colleagues and significant others).

There was clear evidence that socio-cultural values moderated the relationship between WFC and job involvement among the Bank Managers. Social support also moderated the relationship between the Bank Managers’ WIF, FIW and job involvement. According to Greenhaus and Beutell (1985), a highly involved employee is expected to devote more time and energy to their job which was one of the characteristics that was exhibited among this sample of respondents. They also perceive their job as central to their lives and get a sense of identity from it (Kanungo, 1982). The managers again used social support as a means of allowing them to spend long hours at work, making sure that they have reliable people to attend to their family matters. This finding is also evident in the

works of Tharmalingam (2014) who found social support to moderate the relationship between employees' job involvement and WFC (WIF and FIW conflict) among 200 university administrative staff in Malaysia.

7.4.5 Effect of Gender

From the results and discussions in Chapter five, it presupposes that in general, both Ghanaian male and female bank managers in this study experience work-family conflict (WIF and FIW). This gives credence to the assertion by Fox et al. (2011), Fox, Fonseca and Bao (2011), Frone (2003), McElwain et al. (2005), Okurane (2012), Rehman (2013), Schieman, Milkie and Glavin (2009) and Zhang, Yip, Chan, Cheng and Zhang (2012) whose studies also revealed that both men and women experience work-family conflict. They stated that work-family conflict is not a 'woman's problem alone. Specifically, Okurane (2012) attributes this reason to the fact that if both gender groups are working outside, then both are equally put in a position to experience work-family conflict.

A number of scholars have also documented that men are now spending increasingly more time with their children than they used to and are also now engaged in more house work than they did a generation ago (Halpern, 2005). This phenomenon is not different among bank managers in Ghana. Likewise, McDonald and Almeida (2004) argued that men are now experiencing work-family conflict just as women because men are no longer seen as the sole breadwinners, but as contributing members to the household duties and child care. This therefore put both male and female bank managers at risk of experiencing WFC. This finding could be attributed to so many factors within the Ghanaian working environment. Firstly, there have been some changes in labour roles

about the notion that the husband is the breadwinner and the wife, the homemaker or the house keeper (Rogers & Amoto, 2000) which may affect those occupying managerial positions as in the case of this study. It therefore means that both the male and female Ghanaian bank manager may experience the two forms of work-family conflict when they work outside the home. The reason may be that they are willing to excel at the workplace and also strive to meet their family demands which may lead to the experience of work-family conflict.

The collectivism way of living in Ghana as indicated by Gyekye (2003) may have also accounted for the experience of work-family conflict among the two gender groups. The demanding nature of the extended family members could also increase their chances of experiencing the conflict. This is evident in the initial results which explain that though the average number of dependents the managers indicated to be living with was four, it was revealed that as the number of dependants increases the more work-family conflict they experienced. Having more of the extended family members staying with the managers may put high demands on them because it becomes their responsibility to take total care of these family members and provide for them. If they do not go the extra mile to support these relatives as if they are their own biological children the extended family members may see them to be unkind and mean.

Another plausible reason that could account for the lack of significant gender difference may be due to the nature of the manager's job. The responsibilities placed on bank managers do not discriminate whether a manager is male or female. Work responsibilities mainly correspond with the position and not the gender of the person who is occupying a given position, in this case, a bank a manager. As a result of this, the demanding nature of

their job and position as bank managers may keep both gender groups away from their family hence their experience of WIF conflict. Again, both male and female managers indicated spending long hours on their job, which implies that with the least opportunity they get, they may want to catch up with what ever they have lost or could not do for their family. The lack of gender difference in this study clearly shows that the male bank managers saw family responsibilities is not a 'woman' problem alone, as suggested by Fox, Fonseca and Bao (2011). They are now accepting the fact that family responsibilities is not to be performed by only women and therefore the responsibilities lies on both parents as observed in this study.



7.5 Final model

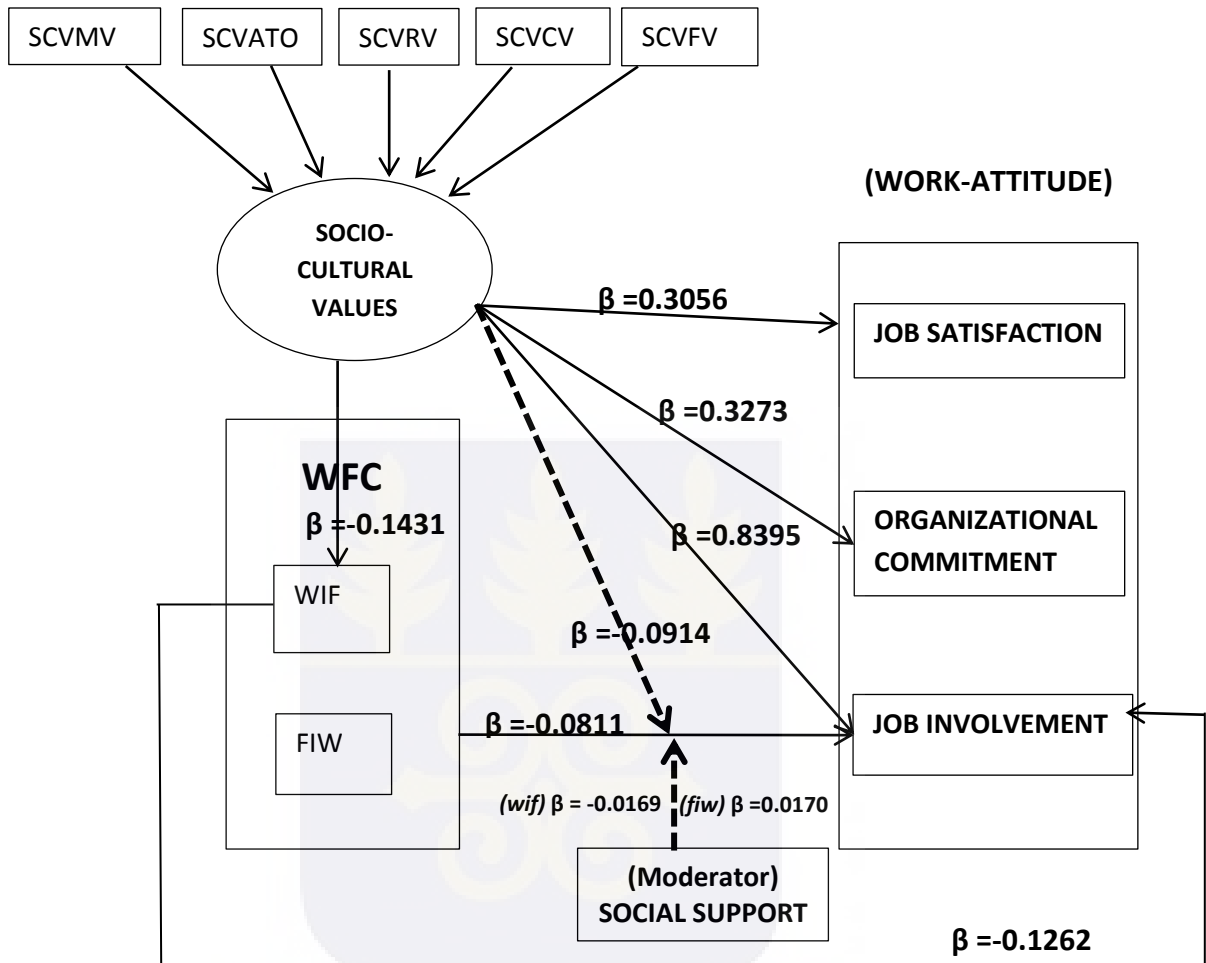


Figure 7.1: Final model of the supported hypothesized relationships

The final model shows that Bank Managers reported job satisfaction and organizational commitment to be completely independent to their experience of work-family conflict (WIF conflict and FIW conflict). The Bank Managers' experience of work-family conflict rather affected only their job involvement negatively. However, such an effect was moderated by the amount of social support the managers received as well as their adherence to socio-cultural values. Gender was seen not to be an important determinant

in the experience of work-family conflict (WIF and FIW) among the sample used in this study.

Interestingly, availability of social support and adherence to socio-cultural values did not moderate the relationship between the managers' experience of work-family conflict (WIF and FIW) and job satisfaction as well as organizational commitment. The lack of negative effect of work-family conflict on the manager's job satisfaction and organizational commitment was a surprising finding. This finding is contrary to most findings in the work-family conflict literature where the experience of work-family conflict has a negative effect on employees' job satisfaction and organizational commitment (Ahmad & Noryati, 2011; Dartey-Baah, 2015; Dev, 2012; Maren, Pitarelli & Cangiano, 2013; Sagas & Cunningham, 2005).

The Bank Managers indicated that socio-cultural values had a significant positive effect on their job satisfaction, organizational commitment and job involvement. This means that the Bank Managers' adherence to socio-cultural values increased their job satisfaction, organizational commitment and job involvement. This finding suggests a rethinking of organizational culture within the banking sector which will take into account employees' socio-cultural values. For example, the culture of giving employees the opportunity to attend to pressing family issues during work hours without being penalized. Introducing this, care must be taken to successfully blend socio-cultural values of employees and the organizational culture in order not to bring extra cost to the banking institutions. This is to posit that employees' family values, communalism, attitude toward

others, moral values, and religious values must be well understood and appreciated at the workplace.

7.6 Contributions of the Study to Knowledge

The findings of this thesis have several implications which are geared toward ensuring employees' adherence to socio-cultural values at the workplace, how to minimize the negative effects of work-family conflict and improve work attitudes among employees. The contributions and implications are presented under the following sub-headings: Theoretical implications, methodological and data analytical contributions of the study, contributions to literature, industrial and organizational psychologist/human resource management practical implications, implications for policy makers, implications for employers and employees, practical implications for employers and employees and policy implications. In addition, the limitations of the study and directions for future research are presented below.

7.6.1 Theoretical Implications of the Study

One major contribution of this study is the development and validation of a new scale (socio-cultural values at work scale). The measuring scale has been shown to be relevant in measuring socio-cultural values at the workplace using a sample of 211 Bank Managers in Ghana. The scale has eighteen items with five sub-scales which include: Family values, Religious values, Communalism, Moral values and Attitude toward others. The scale has a Cronbach alpha of .71 indicating high psychometric properties. This has been made available for other researchers to adapt and use among different professions and countries.

There is also no evidence to show that the adapted scales used in the current study have been used within an African context, specifically Ghana, a country that has its own unique characteristics different from the western culture. After the completion of common factor analysis, some items in all the adapted scales as well as the self-developed scale were dropped because they did not meet the criteria of factor loadings, composite reliability, convergent and discriminant validity. Trimming of the items made the scale more suitable in measuring the constructs among Ghanaian employees with their own different cultural setting. Apart from the items not meeting the factor loadings threshold, some were deleted because the Bank Managers did not identify themselves with those items. This clearly shows that where those adapted scales originated from had different work culture as it pertains in the Ghanaian context, although they may have some similarities. The study findings show clear verification of socio-cultural subsystem view point which spells out the effect of cultural values on an individual's attitudes and behaviours. The study found a significant positive relationship between socio-cultural values and work attitudes ($\beta = 0.367$, $p < 0.01$). This supports the rationale behind the premises on which the socio-cultural subsystem stand.

7.6.2 Methodological Contributions of the Study

The combined use of both quantitative and qualitative approach in this study revealed some key findings. In view of the focus of the study, the mixed-method sequential explanatory approached was employed for the study. Investigating African socio-cultural values needed some aspect of qualitative approach to explain in details the quantitative findings in this study. Previous studies on work-family conflict have been done mainly in North America and Europe with very few studies in Africa which applied mainly a

quantitative approach in exploring antecedents and outcomes of work-family conflict. The present study rather employed the two approaches, making the study unique in Ghana.

The study also provides detailed answers to the research questions. Most research on work-family interference; in particular, have employed the use of hierarchical/multiple regression analysis or MANOVA to examine relationships, antecedents of work-family conflict and its effects without knowing the causal effects and its directions. However, it is noted that very few studies have employed the use of the second generation techniques (structural equation modeling- SEM), specifically, Partial Least Square (PLS) in testing hypotheses. This was considered very appropriate for this study because of the nature of the study. This statistical technique checked for all possible causal relationships among the variables, allowing the researcher to know variable cause and effect and the direction it takes. It further allows for simultaneous modeling of the relationships among both the exogenous (independent) and endogenous (dependent) variables and how much effect they have on each other respectively. From the literature reviewed in chapter two of this study, it is clear that few researchers have used SEM approach in testing relationships between the antecedents and effects of WFC in developed countries. The use of PLS also provided good evidence in overcoming some inconsistencies in the measurement error as well as multicollinearity issues which are associated often with statistical tools like ordinary regression.

7.6.3 Contributions to Literature

The findings of this study confirm, as well as dispute some of the results that have been reported in the work-family interference literature which have been discussed in chapter five of this thesis. Investigating the relationship among socio-cultural values, work-family conflict and work attitudes among Ghanaian Bank Managers is a major contribution of this study since there is no literature which addresses this issue from an African perspective. This work is seen as a significant contribution to the literature on work-family conflict and work attitude among employees.

Interestingly, previous studies that looked at cultural values paid attention to groups instead of individuals in finding, specifically, how those values influence their behavior and attitudes toward work. The present study failed to empirically support a typical justification in the literature that the experience of work-family conflict leads to less satisfaction and less commitment. The results of the current study showed no significant negative effect of work-family conflict on the Bank Managers' work attitudes, specifically on the managers' job satisfaction and organizational commitment. The study manifested the value of socio-cultural values as an independent variable demonstrating its positive effects on job satisfaction, organizational commitment and job involvement, in particular, given that the issue of socio-cultural values at the workplace has not received much attention by researchers. The value of other additional research to further examine the role of socio-cultural values on other employees' work attitudes such as intention to quit and absenteeism is needed. The results, however, disputed the fact that both socio-cultural values and social support moderated the relationship between work-family conflicts and job satisfaction and organizational commitment except job involvement. It

was discovered that managers did everything possible by not allowing work-family conflict to spill over to their work attitudes negatively. The finding of this study adds to the work-family conflict literature by showing in detail how the three main variables under study are related. The results of this study have disputed the fact that social support moderates the relationship between the overall WFC and work attitude especially among employees occupying managerial positions. Several reasons have been given in Chapter Six of this thesis.

7.6.4 Implications for Industrial and Organizational Psychology (I/O) and Human Resource (HR) Managers

There are quite a number of implications for industrial and organizational psychologists as well as Human Resource Managers in especially the areas of work design, work environment and work culture. From the results, the influence of socio-cultural values cannot be underestimated since the average Ghanaian will continue to accept and cherish cultural values. I/O Psychologists and HRMs should now appreciate and understand that in designing work, creating any work environment or work culture, employees' socio cultural values that pertain to the location of the organization must be taken into consideration.

I/O Psychologists and HRMs should begin to pay attention to what employees value that is in contradiction to the organizational culture. Managers should not ignore these individuals' accepted socio-cultural values because when prevented from practicing them, they (employees) may be seen as deviant in the society. Considering only the organizational culture alone may not be appropriate since individuals belong to a society

which has its own cultural values and expectations. So to argue that individuals should leave their socio-cultural values behind when they come to work may be difficult, hence may affect their attitudes toward work negatively.

Finally, I/O Psychologists and HR managers should consider incorporating socio-cultural values as well as creating a supportive work environment in order to increase employees' attitude toward work positively. In summary, the research findings suggest that to be able to increase employees' attitude toward work positively, employers and management should include the individual socio-cultural values into the organizational culture since the results showed a significant positive relationship between socio-cultural values and work attitudes. When this is taken into consideration, employees will feel that the organization cares about them, than when the organization refuses to consider integrating these values at the workplace.

7.6.5 Implications for Policy Makers

The results of this study have broad implications for policy makers and implementers who take decisions that have direct effects on employees' work attitudes. The findings have brought to fore that organizational culture that does not incorporate or consider the individual socio-cultural values may reduce employees' positive work attitudes at the workplace. The implication for policy makers is that there is the need for a general understanding that the provision of policies that take into account the employees' socio-cultural values will be of great benefit to employees and employers, as well as the entire country ensuring that it does not cost and conflict with the organizational cultural practices.

Participants in this study clearly indicated that policies such as those on maternity leave should be looked at again. The male managers wanted to know why there is no paternity leave available for them. Currently, in Ghana, there are no such laws to support male employees who feel that it is not the sole responsibility of women to take care of children and want to help, though the ILO convention No.156 (1981) and its corresponding recommendation No.165 provide protection for all workers with family responsibilities to overshadow No.123 (1965) which protects only the rights of working women with family responsibilities. As indicated under ILO convention No.156, a person or a worker's family responsibilities includes taking care of children, the sick and the old who depend on the worker. Therefore there is the need for the establishment of support policies such as parental leave and paternity leave which cannot be found in the Labour Act (2003). The introduction of such policies will be of great benefit to all stakeholders involved including working men. Banking institutions should be aware of the positive effects of employees' adherence to socio-cultural values on their work attitudes (job satisfaction, organizational commitment and job involvement) and pay close attention to it.

Considering the results of the relationship between the bank managers' experience of work-family conflict especially with the experience of work interfering with family conflict (WIF) and job involvement. Human resource managers or significant stakeholders who formulate and determine policies in the banking sectors can evaluate the negative effects of WIF conflict and less job involvement. It is recommended at this stage for policy makers both at the national level and organizational levels to encourage organizations to provide flexible work options e.g., telecommuting and build family-

friendly work environments that will help employees have a great sense of belongingness, hence improving work attitude.

7.6.6 Implications for Employers and Employees

On a personal level, this study's findings can help individual bank managers to be aware of the fact that the experience of WIF conflict is likely to influence their job involvement negatively and therefore when such spill over happens they can adapt any of the five coping strategies identified in study three of this study on how these apparently distinct domains i.e. work and family conflict (especially WIF conflict) are effectively managed.

These five typologies are from an African perspective that has so far not been highlighted in the literature review. These include: social support, temporal adjustment, situational urgency, utilization of technology and finally adaptation. In the light of this, employers need to provide human resource initiatives to enhance their employees' feelings and beliefs about balancing these two demanding roles to avoid the negative effects of WIF conflict on job involvement.

7.7 Limitations of the Study

In spite of the numerous strengths of this study, there are some limitations which are recommended for other researchers to consider in order to take this study further. On the whole, the study limited itself to a sample from the banking sector "bank managers". It is important to find out how other professionals as well as lower level employees' within the same banking sector fit into the final model in this study. This is because adherence to socio-cultural values and the effect of work family conflict on work attitudes (job satisfaction, organizational commitment and job involvement) might be perceived and

experienced differently among lower level employees such as a ‘teller’ at the bank who reports to a supervisor and may have to ask for permission before attending to any family issues as compared to the study sample in this case who were in control of their time.

Low loadings of job satisfaction items dropping from 20 items to 6 items becomes a limitation. The scale adapted was a reflective indicator meaning that we require strong relationship between all the sub items. Although it is a limitation of reflective variables that items may be deleted. The effect of this limitation is mitigated by the fact that several items (20) was used to measure job satisfaction and hence even after the deletion a sizeable number of items (6) was left to measure job satisfaction.

7.8 Recommendations for future Research

The findings of this study have revealed interesting relationships among socio-cultural values, work-family conflict and work attitude and the moderating effect of social support and socio-cultural values. Further studies are, thus, required to unearth the understanding of this phenomenon using a different sample groups like middle managers, frontline managers and other lower level employees from different work sectors. This would also help build and support theoretical causal avenues between the relationships, hence, provide a broader understanding of Ghanaian attitudes toward work as well as developing empirical theory in order to keep pace with people’s ever changing lives in this modern world.

As part of the numerous contributions of the research, it is worth noting its unique contribution to the development of socio-cultural values at work scale from an African perspective. Future studies could be conducted using the Socio-cultural values at work

scale with different samples. Validation of the scale across numerous occupations is also needed. It is hoped that further tests and validations of this new scale will build confidence to the use of the scale as well as add to generalizability of work-family conflict research literature. Five main typologies or coping strategies emerged from the study as coping strategies used by Bank Managers in Ghana. These strategies should be further investigated in order to ascertain whether they are applicable to all levels of employees and different work settings and possibly develop a managerial conflict coping scale using this study findings as a base.

Future researchers are again encouraged to replicate and investigate in greater depth the model presented in this research which focused on the relationship among socio-cultural values, work-family conflict and work attitudes (i.e., job satisfaction, organizational commitment and job involvement) by including individuals' personalities as a trait and antecedent in order to obtain more information about the relationship among socio-cultural values, work-family conflict and work attitudes. In addition, future research should look at the prestige, social recognition and respect that come with one's position at the work place and its effect on work attitudes.

7.9 Summary and Conclusion to the study

The study investigated the relationship among socio-cultural values, work-family conflict and work attitudes (job satisfaction, organizational commitment and job involvement) among a sample of bank managers in Ghana. The study further examined the moderating effect of socio-cultural values and social support on the relationship between work-family conflict and work attitudes. Using a qualitative approach, it further identified the coping strategies used by bank managers in minimizing the effect of WIF and FIW conflict on work attitudes (job satisfaction, organizational commitment and job involvement). To the best of the researcher's knowledge, this is the first study of its kind that simultaneously assessed the relationships between socio-cultural values, work-family conflict and work attitudes as well as the moderating effect of social support and socio-cultural values within a latent variable construct.

The results of the study supported and at the same time disputed some of the hypotheses formulated for testing. Firstly, the results clearly demonstrated that Bank Managers did not allow their experience of work-family conflict to have any significant negative effects on their work attitudes, particularly job satisfaction and organizational commitment. The findings rather showed that the Bank Manager's experience of WIF conflict and FIW conflict had a significant negative effect on job involvement. The involvement of managers has been found to be very crucial at the workplace (Lapierre & Allen, 2006) and at this point it might be very helpful from a more practical standpoint to focus on helping managers get themselves more involved with their work. This implies that the banking sector should find ways in reducing the negative impact of both WIF conflict and FIW conflict on job involvement among its employees especially the Bank Managers.

For instance, the banking sector can achieve this by providing flexible work time for employees, limiting the number of roles assigned to the managers if possible, working from home when necessary and encouraging support among colleagues in completing tasks on the job.

The results also revealed a strong influence of socio-cultural values on the managers' work attitude and the experience of WIF conflict. The finding provided support for the socio-cultural subsystem model and also supported Nukunya (2013) who indicated that culture influences employees' work ethics and attitudes. Empirical results from the study have shown that adherence to socio-cultural values by the bank managers had a significant positive effect on the managers' job satisfaction, commitment and job involvement. It is important to note that socio-cultural values impacted negatively on the experience of FIW among the managers. Generally the results suggest that bank managers adhered to socio-cultural values which improved their work attitudes positively and also reduced their experience of FIW conflict. Evidence in the literature, for example Nukunya (2013) has shown that culture influences our attitude positively either at work or within one's economy. This result suggests how important socio-cultural values play in shaping one's attitude toward work as well as the experience of FIW conflict. The concept of employees' religious values at work, showing good attitude toward others, family values, communal living and exhibiting good morals are recommended to be incorporated formally into the work setting or the organizational culture ensuring that it does not conflict with their respective organizational culture. In this way, it will help employees feel that they belong; improving team work which will improve work performance and work attitudes.

Interestingly, social support and socio-cultural values did not moderate the relationship between WFC and job satisfaction, organizational commitment. Rather, adherence to socio-cultural values moderated the relationship between WFC and job involvement; meaning that the impact of WFC on job involvement reduced among the Bank Managers as they adhered to socio-cultural values. Though social support when modeled as a composite did not moderate the relationship between WFC and job involvement, the effect of WFC on job involvement was significantly moderated by social support. This implies that among the bank managers the effect of WIF and FIW conflict on job involvement reduces as social support increases.

The role conflict theory predicts that performing multiple roles leads to role conflict, the social identity theory which also postulates an association between the individual or oneself and the society with regards to the attributes of oneself by virtue of the position they occupy (Bank Managers) and socio-cultural subsystem predicting the influence of culture on attitudes were useful in explaining the kind of relationship that exists between the three main variables investigated in this study. This is because using this sample group, they indicated that performing multiple roles led to role conflict, however, looking at their enviable and respected position in the society they did everything possible to have good attitudes towards their work despite the presence of the conflict. The effectiveness of the socio-cultural subsystem view explains how the Bank Managers in Ghana adhered to their socio-cultural values which tend to have a positive effect on their job satisfaction, organizational commitment and job involvement. Cultural values tend to play a vital role in predicting the managers' positive work attitudes.

Doing a further qualitative study (interview) revealed that using coping strategies reduced the negative effects of work-family conflict on the bank managers' job satisfaction, organizational commitment and job involvement. Bank Managers tend to put in extra effort to prevent this permeability. Findings from the interviews indicated that the Bank Managers used different kinds of coping strategies which allowed them to be more focused on their work despite the presence of work-family conflict. Specifically they used all kinds of technology to cope with the conflict, adapt to the situation by attending to the most pressing issues in a hierarchical order, temporarily adjust themselves by making temporal arrangements at the workplace or at home for help as well as using all kinds of social support, especially from family members.

In conclusion, it can be argued that the position an employee occupies within the work setting, especially a managerial position just as in the case of the Bank Managers which appeared to be an enviable and respectable one, is much likely to contribute to the avoidance of work-family conflict having any effect on their commitment level and job satisfaction level. It is quite evident that in working so hard to get to this level, the Bank Managers used all kinds of coping strategies to stay focused on their job despite the experience of the conflict. Socio-cultural values cannot be underestimated in contributing to good work attitudes among the Bank Managers and must be seriously looked at within the work setting (banking sector).

The present study offers empirical evidence on the relationship among socio-cultural values, work-family conflict and work attitudes (job satisfaction, organizational commitment and job involvement) among managers in the financial services sector. The

findings provide implications for practitioners and policy makers and some recommendations are made for further studies.



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APPENDICES

APPENDIX A: MAIN STUDY QUESTIONNAIRE

SURVEY ON THE RELATIONSHIPS BETWEEN SOCIO-CULTURAL VALUES, WORK - FAMILY CONFLICT AND WORK ATTITUDES: A STUDY OF MANAGERS IN THE FINANCIAL SERVICES SECTOR IN GHANA.

Dear Sir/Madam,

I am a PhD candidate in Industrial and Organizational Psychology at the University of Ghana, Legon. The focus of my PhD research is to examine *the relationships between socio- cultural values, work - family conflict and work attitudes* among managers in the financial services sector in Ghana.

The main aim of this questionnaire is to explore your perception and experience of work-family conflict as well as how the Ghanaian socio-cultural values and work-family conflict can influence your work attitudes at the work place which focuses on your job satisfaction, organizational commitment and job involvement.

I will be very grateful if you could be very objective and accurate with your responses. There are no right or wrong answers. Your questionnaire is strictly anonymous and will only be read and used by myself. All the information you give is voluntary and any report based on the findings of the study will not identify particular individuals and banks.

Kindly fill in the questionnaire and I would be grateful if I could collect it within one week. A follow up call will be made to you just to remind you of the collection date. The results of this study will be made available to you if you are interested after August, 2015.

If you need any clarification on this questionnaire, its nature or its purpose, or you wish to be informed on the results of the study, do not hesitate to contact me on 0244 629 069 or the address below:

Abigail Opoku Mensah (Researcher)
Department of Psychology
University of Ghana
Legon, Accra.
Ghana

Section A: Demographic Data

Kindly provide the appropriate response and tick (✓) the box that correctly describes you.

Gender

Age range.....

20-30 () 31-45 () 46 and more ()

Level of education: Ph.D () Master's degree () Undergraduate degree ()

Diploma () Others, specify.....

Indicate the number of hours you work per day.....

Indicate the number of hours you work per week.....

Marital Status : Single () Divorced () Married ()

Are you living with your spouse or partner? Yes () or No ()

Is your spouse working full-time? Yes () or No ()

Do you belong to a religious denomination? Yes () or No ()

If yes, which one?

What time do you normally get to work?.....

What time do you normally close from work?.....

Number of children or dependants living with you at home:

Ages of children/ dependant.....

Primary source of childcare:

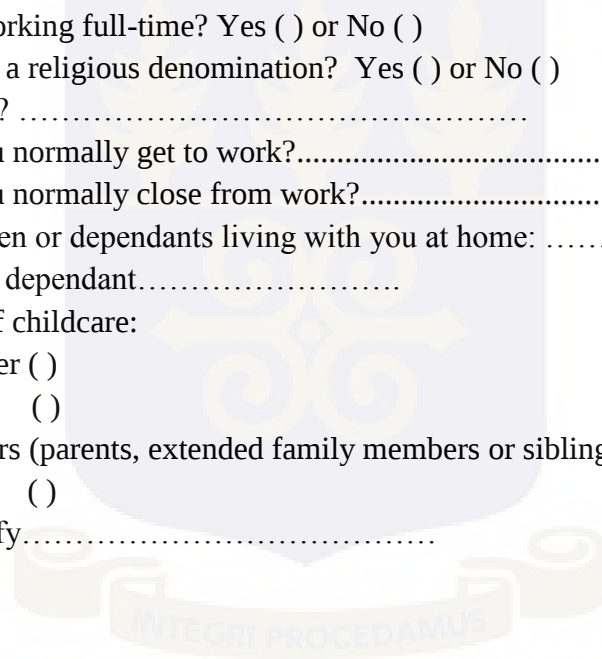
a. Day Care Center ()

b. House help ()

c. Family members (parents, extended family members or siblings ()

d. Spouse ()

e. Other () Specify.....



Section B: Work-family conflict

The words “work” and “job” refer to all work-related activities that you do as part of your paid employment. The word “family” refers to the following family roles that pertain to you including being a parent, being a spouse/partner, and overall home responsibilities. Please indicate your level of agreement or disagreement using the responses below. Tick the applicable answer.

1=Strongly Disagree (S.D); 2 = Disagree (D); 3 = Neither Agree nor Disagree (N.A.D); 4 = Agree (A); 5 = Strongly Agree (S.A)

	WORK-FAMILY CONFLICT	1 S.D	2 D	3 N.A.D	4 A	5 S.A
	<i>Work-to-Family Conflict</i>					
1	The demands of my work interfere with my home and family life.					
2	The amount of time my job takes up makes it difficult to fulfill 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 fulfill family duties					
5	Due to work-related duties, I have to make changes to my plans for family activities.					
	<i>Family-to-Work Conflict</i>					
6	The demands of my family or spouse/partner interfere with work-related activities.					
7	I have to put off doing things at work because of demands on my time at home.					
8	Things I want to do at work don't get done because of the demands of my family					
9	My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.					
10	Family-related strain interferes with my ability to perform job-related duties.					

11. Does your work responsibilities interfere with your family responsibilities?

YES () NO ()

12. Does your family responsibilities interfere with your work responsibilities?

YES () NO ()

WORK ATTITUDES

Section C: Organizational Commitment

	ORGANIZATIONAL COMMITMENT Please indicate your level of agreement or disagreement using the responses below. <i>1- Strongly disagree, 2- disagree, 3-neither agree nor disagree, 4- agree, 5- strongly agree.</i> Tick the applicable answer.	1 S.D	2 D	3 N.A.D	4 A	5 S.A
	<i>Affective Commitment Scale items</i>					
1	I am very happy being a member of this organization					
2	I enjoy discussing about my organization with people outside it.					
3	I really feel as if this organization's problems are my own.					
4	I think that I could easily become as attached to another organization as I am to this one.(R)					
5	I do not feel like 'part of the family' at my organization.(R)					
6	I do not feel 'emotionally attached' to this organization.(R)					
7	This organization has a great deal of personal meaning for me					
	<i>Continuance Commitment Scale items</i>					
8	I worry about the loss of investments I have made in this organization.					
9	If I wasn't a member of this organization, I would be sad because my life would be disrupted.					
10	I am loyal to this organization because I have invested a lot in it, emotionally, socially, and economically.					
11	I often feel anxious about what I have to lose with this organization					
12	Sometimes I worry about what might happen if something was to happen to this organization and I was no longer a member.					
13	I am dedicated to this organization because I fear what I have to lose in it.					
	<i>Normative Commitment Scale items</i>					
	<i>Indebted Obligation Dimension</i>					
14	I feel that I owe this organization quite a bit because of what it has done for me					
15	My organization deserves my loyalty because of its treatment towards me					

16	I feel I would be letting my co-workers down if I wasn't a member of this organization					
	<i>Moral Imperative Dimension</i>					
17	I am loyal to this organization because my values are largely its values					
18	This organization has a mission that I believe in and am committed to					
19	I feel it is 'morally correct' to dedicate myself to this organization					

Section D: Job Involvement

	JOB INVOLVEMENT Please indicate your level of agreement or disagreement using the responses below. 1- Strongly disagree, 2- disagree, 3-neither agree nor disagree, 4- agree, 5- strongly agree. Tick the applicable answer.	1 S.D	2 D	3 N.A.D	4 A	5 S.A
1	The most important things that happen to me involve my present job.					
2	To me, my job is only a small part of who I am.					
3	I am very much involved personally in my job.					
4	I live, eat and breathe my job.					
5	Most of my interests are centered around my job.					
6	I have very strong ties with my present job which would be very difficult to break					
7	Usually I feel detached from my job.					
8	Most of my personal goals are job-oriented.					
9	I consider my job to be very central to my life.					
10	I like to be really involved in my job most of the time.					

Section E: Job Satisfaction

	JOB SATISFACTION The statements listed below deals with feeling about your job. Using the following scale, please indicate the extent to which you believe each item is true with respect to your job. 1- very dissatisfied, 2- dissatisfied 3-neither satisfied nor dissatisfied, 4- satisfied, 5- very satisfied. Tick the applicable answer.	1 V.D	2 D	3 N	4 S	5 V.S
1	Being able to keep busy all the time					
2	The chance to work alone on the job. R					

3	On my present job, this is how I feel about my chance to do different things from time to time					
4	The chance to be “somebody” in the community					
5	On my present job, this is how I feel about the way head office handles all employees					
6	On my present job, this is how I feel about the competence of my supporting staff. R					
7	On my present job, this is how I feel about me being able to do things that don’t go against my conscience.					
8	The way my job provides for steady environment.					
9	On my present job, this is how I feel about the chance to do things for other people.					
10	On my present job, this is how I feel about the chance to tell people what to do					
11	On my present job, this is how I feel about my chance to do something that makes use of my abilities					
12	The way company policies are put into practice					
13	My pay and the amount of work I do.					
14	The chance for advancement on this job.					
15	On my present job, this is how I feel about my freedom to use my own judgment.					
16	On my present job, this is how I feel about my chance to try my own methods of doing the job.					
17	On my present job, this is how I feel about The working conditions.					
18	On my present job, this is how I feel about the way my co-workers get along with each other					
19	On my present job, this is how I feel about the recognition I get for doing a good job					
20	The feeling of accomplishment I get from the job					

Section F: Social Support

	SOCIAL SUPPORTS The following statements describe your perceived and available social support. Please indicate your level of agreement or disagreement using the responses below. Please base your ratings with reference to your family, friends/colleague, and work colleagues. 1- Strongly disagree, 2- disagree, 3-neither agree nor disagree, 4- agree, 5- strongly agree. Tick the applicable answer.	1 S.D	2 D	3 N.A.D	4 A	5 S.A
1	My colleagues assist me when I am in need.					
2	I can share my joys and sorrows with my					

	colleagues at the workplace.					
3	My colleagues are a real source of comfort to me.					
4	My colleagues care about my feelings.					
5	My family really tries to help me.					
6	I get the emotional help and support I need from my family.					
7	I can talk about my problems with my family.					
8	My family is willing to help me make decisions.					
9	My friends really try to help me.					
10	I can count on my friends when things go wrong.					
11	I have friends with whom I can share my joys and sorrows.					
12	I can talk about my problems with my friends.					

Do you get any support from your organization to help you balance your work responsibilities and family responsibilities? Yes (), No ()

If yes, what kind(s) of support?

.....

What kind of support would you recommend your organization provides for you to enable you balance your job responsibilities and family responsibilities effectively?

.....

What kind of support would you recommend your family provides for you to enable you balance your family responsibilities and job responsibilities effectively?

.....

Section G: SOCIO-CULTURAL VALUES AT WORK

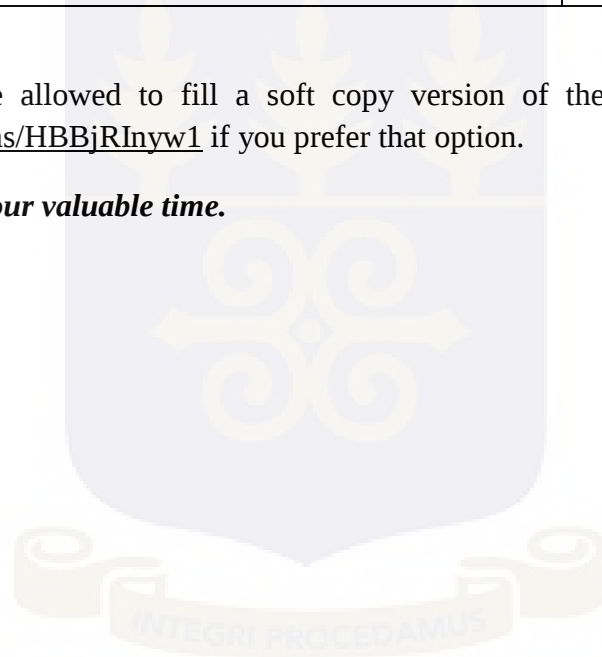
	Attitude toward others The following statements describe your personal opinion about how you relate to others at the workplace. Please indicate how much you agree with each of the following statements using the scale provided below. 1- Strongly disagree, 2- disagree, 3-neither agree nor disagree, 4- agree, 5- strongly agree. Tick the applicable answer.	1 S.D	2 D	3 N.A.D	4 A	5 S . A
1	Employees/ subordinates should obey superiors instructions even when they think they do not agree					

	with them					
2	Employees should follow organizational policies even when they think the policies are unfair to them					
3	Subordinates should always humble and support their superior's decisions, even if they do not agree with him					
4	It is important for employees to understand that their superiors should have the final say when decisions are made at the workplace					
	Family values The following statements describe your family expectations. Please indicate how much you agree with each of the following statements using the scale provided below. 1- Strongly disagree, 2- disagree, 3-neither agree or disagree, 4- agree, 5- strongly agree	1 S.D	2 D	3 N.A.D	4 A	5 S . A
4	My family expectations influence my behaviour at the workplace					
5	Meeting my family demands comes first before my work					
6	A person should always think about their family when making important decisions					
	Religious values The following statements describe how an individual religious values influences their behavior or attitude. Please indicate how much you agree with each of the following statements using the scale provided below. 1- Strongly disagree, 2- disagree, 3-neither agree or disagree, 4- agree, 5- strongly agree	1 S.D	2 D	3 N.A.D	4 A	5 S . A
8	My religious beliefs are what really lie behind my whole approach to work					
9	My faith sometimes restricts some of my actions at work.					
10	I believe whatever happens to me in life has spiritual causes.					
	Communalism The following statements describe how you perceive and relate to your colleagues at work. Please indicate how much you agree with each of the following statements using the scale provided below. 1- Strongly disagree, 2- disagree, 3-neither agree or disagree, 4- agree, 5- strongly agree					
11	Sharing work ideas at the workplace is important.					
12	It is always important to be united as members of an organization					
13	We mourn and laugh together at the workplace					

14	I see myself and other employees belonging to one group					
15	Experienced employees should mentor inexperienced employees at the workplace.					
	Moral values The following statements describe your personal conduct which are based on personal values within yourself but has some social basis. Please indicate how much you agree with each of the following statements using the scale provided below. 1- Strongly disagree, 2- disagree, 3-neither agree or disagree, 4- agree, 5- strongly agree					
16	We should always be faithful to one another.					
17	It is important to lead a good life for others to follow.					
18	It is good to be selfless and wish others well.					

NOTE: You are allowed to fill a soft copy version of the same questionnaire on <http://goo.gl/forms/HBBjRInyw1> if you prefer that option.

Thank you for your valuable time.



APPENDIX B: SEMI-STRUCTURED INTERVIEW GUIDE

Introduction:

First, the researcher introduced herself.

The main aim of the interview session was also given to the participants and their consent to take part in the study as well as the use of the audio recorder by the researcher was sought.

Demographic Data

Gender: Male () Female ()

Age ()

Marital Status.....

Are you living with your spouse.....

How many dependants live with you.....

Main interview questions

Does your work interfere with your family roles? Probe.

Does your family interfere with work roles? Probe.

What coping strategies do you use to minimize or balance the conflict?

What would you recommend your family, your institution and the government do to minimize this conflict for you?

Is there anything else you want to share with me in relation to what we have just discussed?

End of interview

Participants were thanked for their valuable time spent with the researcher after which the audio recorder was switched off.

APPENDIX C: CONSENT FORM FOR BANK BRANCH MANAGERS

Title: Relationships between Socio-Cultural Values, Work-Family Conflict and Work Attitudes: A Study of Managers in the Financial Services Sector in Ghana.

Name of Principal Investigator: Abigail Opoku Mensah

Address: Department of Psychology, University of Ghana, Legon. P. O. Box LG 84, Legon.

General Information about Research: This research is aimed at investigating the relationship between socio-cultural values, work-family conflict work attitudes among managers' in the financial service sector in Ghana. It is assumed that there are some kind of relationships that exist between socio-cultural values, work-family conflict and work attitude. Employees, who experience work-family conflict, adhered and exhibit high levels of socio-cultural values at the work place could have influence or impact on their work attitude. This study therefore aims at exploring the relationships that exist between socio-cultural values, work-family conflict and work attitudes.

The sample for this study involves bank branch managers who are seen to be performing a very challenging and demanding job in our society. The focus of the research is to explore and find out the kind of relationship that exist in your life of work taking into consideration the socio-cultural values, experience of work-family conflict and your work attitude. Answering this questionnaire will take about forty five minutes of your time. If you are selected to participate in the interview session that will also take approximately thirty minutes and the session will be audio recorded for analysis.

Each participant is supposed to read everything on this form and ask any question for clarification before they decide to participate in the study. In this part of the study, participants are supposed to tick the appropriate answer (closed- ended questions). For the open- ended questions each participant is allowed to express themselves as the questions demand.

Possible risks and discomforts: There will be no physical, social or psychological risks for you as a participant in this study. You may however find some of the questions personal and it may be possible for you to experience some minor discomfort when answering. You are not under any obligation to answer questions you are not comfortable with.

Possible Benefits: If you agree to participate in this study, there may not be any direct benefits to you. However, if this study shows a relationship between the variables under study, it will assist decision makers at the national level and Human Resource Managers in the various organizations in order to reduce the effects of work-family conflict, how best to meet the individual socio-cultural values at the workplace as well as putting in measures to ensure good work attitudes by employees. The result from this study will also provide information on which Policy makers in Ghana could come out with policies to help employees balance work and family roles. Again, this study will thus add to the body of literature on this subject with special reference to Ghana.

Confidentiality: Your identity as well as any information you give about yourself and your organization during the study shall be kept strictly confidential. Data will be gathered and maintained using confidential codes so as to protect your identity and your institution. You are not to provide your name on any of the forms, special coding system will be provided on the form by the principal investigator (Abigail Opoku Mensah) which will not reveal your true identity but may be used to trace you in case you are selected to be interviewed. Information that will be obtained in connection with this study will not be identified with you. It will be analyzed and reported alongside with information provided by other participants in the study. Your responses will not be linked to your name in any verbal or written reports of this study. Other researchers in future may use the work for research purposes but the data will contain no identifying information that could associate you with it, or your participation in any study.

Compensation: A summary report of the results will be made available after June, 2016 to interested participants. Interested participants will provide their emails addresses to the researcher in a separate book which will show no link with their questionnaire and therefore their confidentiality will still be assured.

Withdrawal from Study: Your participation in this study is entirely voluntary. You may refuse to participate in this research without any penalty. You may at any time, for any reason, discontinue your participation without any negative consequences after having begun as a participant.

Notification of Significant New Findings: When the quantitative results lead to some interesting results that may need further probing through interview about you that will suggest that you should take part in the interview session, The researcher will inform you about those significant findings and request your continued participation in the interview session of this study.

Contacts for Additional Information: Should you require any further information on any issue related to the study, you can contact the following: Principal investigator: Abigail Opoku Mensah (Tel. 0244 629 069), email: abigailpeasah3@yahoo.com or her supervisors: Prof. Charity S. Akotia, Dr Maxwell Asumeng and Dr Benjamin Amponsah at the Department of Psychology, University of Ghana.

VOLUNTEER AGREEMENT

I certify that the nature and purpose, the potential benefits, and possible risks associated with participating in this research have been explained to me and I agree to participate in this research.

Date

Name and signature

APPENDIX D: SOCIO-CULTURAL VALUES AT WORK ITEMS POOL

Dear Respondent,

This questionnaire is mainly about how employees exhibit their socio-cultural values at the workplace setting. This exercise is mainly for academic purpose which focuses on the development and validation of socio-cultural values at work scale. You will be contributing immensely towards the success of this research and knowledge if you answer these questions as frankly as possible. Your anonymity is highly assured.

Informed Consent

I have read the above introduction to the questionnaire and agree to complete the questionnaire under the stated conditions. Please tick, if you agree to participate in the study []

SECTION A

Please provide the following information:

Gender: Male () or Female ()

Age range 20-29 () 30-39 () 40-49 () 50-59 ()

What is your highest level of Education? JHS/Middle school (), SHS/A-Level, O-Level, Technical (), HND (), First degree (), Masters (), Ph.D (), Other specify.....

What is your Job position.....

How long have you been working.....

What type of organization do you work with.....



SECTION B

Instructions: Below are statements that describe how employees exhibit socio-cultural values at the workplace. Please indicate how much you agree or disagree with each of the following statements using the scale provided below:

Strongly disagree, 2- disagree, 3-neither agree or disagree, 4- agree, 5- strongly agree)

	<i>Statements</i>	1	2	3	4	5
1	No matter what, subordinates should always treat their bosses with respect.					
2	In everything I do my family comes first.					
3	It is the duty of employees to ensure that company's properties are properly handled.					
4	A person should always think about their family when making important decisions. FV *					
5	People should think about themselves and not others.					
6	To me work is more important than family.					
7	We mourn and laugh together at the workplace. CV *					
8	I see myself and other employees belonging to one group. CV *					
9	Men should earn more money for the family so women can stay home and take care of the children and the home.					
10	Experienced employees should mentor inexperienced employees at the workplace. CV *					
11	Praying before you start work is the most ideal.					
12	Female employees need special protection at the workplace.					
13	It is always important to be united as members of an organization.					
14	Employees should be civil with their relation with colleagues at the workplace.					
15	Sharing work ideas at the workplace is important. CV *					
16	Meeting my family demands comes first before my work. FV *					
17	It is always important to be united as members of an organization.CV *					
18	Experienced employees should mentor inexperienced employees at the workplace.					
19	Employees should follow organizational policies even when they think the policies are unfair to them. ATO *					
20	Employees should obey superiors instructions even when they do not agree with them. ATO *					
21	It is important to be selfless and wish those around you well. MV *					
22	People in higher position should be given more respect					
23	My family expectations influence my behaviour at the					

	workplace. FV *					
24	It is important for employees to understand that their superiors should have the final say when decisions are made at the workplace. ATO *					
25	It is important for members of an organization to show love to one another.					
26	Employees should always be polite when speaking to other colleagues.					
27	We should always be faithful to others. MV *					
28	Subordinates should always humble and support their superior's decisions, even if they do not agree with him. ATO *					
29	I believe whatever happens to me in life has spiritual causes. RV *					
30	My religious beliefs are what really lie behind my whole approach to work. RV *					
31	My faith sometimes restricts some of my actions at work. RV *					
32	It is important to lead a good life for others to follow. MV *					
33	Both men and women should have equal opportunity at the workplace.					
34	Women should be allowed to occupy managerial position.					

Thank you for completing the questionnaire. Please ensure you have ticked the box on the front page showing that you have given your informed consent to participate in the study.

Note: The asterisked items in the questionnaire indicate the final items in the scale; MV (Moral values), ATO (Attitude toward others), RV (Religious value), CV (Communalism value) and FV (Family value).

APPENDIX E: LICENCED COMMERCIAL BANKS IN GHANA

Name of Bank
Standard Chartered Bank
GCB
Societe General Ghana Limited
UT Bank Limited
National Investment Bank Limited
Agricultural Development Bank
Prudential Bank Limited
Ecobank Ghana Limited
Stanbic Bank Ghana Limited
Zenith Bank Ghana Limited
Fidelity Bank Ghana Limited
First Atlantic Bank Limited
Access Bank Ghana
Barclays Bank of Ghana Limited
Bank of Africa Ghana Limited
Bank of Baroda (Ghana) Limited
HFC Bank Ghana Limited
Standard Chartered Bank Ghana Limited
The Royal Bank Limited
uniBank Ghana Limited
United Bank for Africa (Ghana) Limited
Universal Merchant Bank
International Commercial Bank Limited
GN Bank Limited
Guaranty Trust Bank (Ghana) Limited
CAL Bank Limited
Energy Bank (Ghana) Limited
Intercontinental Bank Ghana Limited
Sub-Total

Source: Field work, 2014.

Note: The asterisked banks represent those that participated in the study.

APPENDIX F: ETHICAL APPROVAL



UNIVERSITY OF GHANA ETHICS COMMITTEE FOR THE HUMANITIES (ECH)

P. O. Box LG 74, Legon, Accra, Ghana

My Ref. No.....

20th May, 2014

Ms. Abigail Opoku Mensah
Department of Psychology
University of Ghana
Legon

Dear Ms. Opoku Mensah,

ECH 068/13-14: THE RELATIONSHIPS BETWEEN SOCIO-CULTURAL VALUES, WORK-FAMILY CONFLICT AND WORK ATTITUDES: A STUDY AMONG MANAGERS IN THE FINANCIAL SERVICES SECTOR

This is to advise you that the above reference study has been presented to the Ethics Committee for the Humanities and the following actions taken subject to the conditions and explanation provided below:

Expiry Date: 13/05/15
On Agenda for: Initial Submission
Description: 25/04/14
ECH Action: Approved
Reporting: Bi-Annually



Please accept my congratulations.

Yours Sincerely,

Rev. Prof. J. O. Y. Mante
ECH Chair

CC: Director, ISSER

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APPENDIX G: DESCRIPTIVE STATISTICS OF RESPONDENTS

Descriptive Statistics of Respondents

	All (100%)					Females (31.75%)			Males (68.25%)			t-test	
	N	Min	Max	Mean	Std. Dev	N	Mean	Std. Dev	N	Mean	Std. Dev	t	Sig.
FIW6	211	1	5	2.60	1.148	67	2.54	1.172	144	2.63	1.140	-.516	.607
FIW7	211	1	5	2.21	1.002	67	2.12	1.023	144	2.25	.993	-.881	.379
FIW8	211	1	5	1.97	.828	67	1.91	.917	144	2.00	.784	-.731	.466
FIW9	211	1	5	2.18	1.094	67	2.31	1.209	144	2.12	1.034	1.143	.256
FIW10	211	1	5	2.17	.931	67	2.24	1.016	144	2.14	.890	.691	.491
WIF1	211	1	5	3.72	1.282	67	3.81	1.282	144	3.67	1.284	.697	.486
WIF2	211	1	5	3.41	1.329	67	3.30	1.425	144	3.47	1.284	-.816	.416
WIF3	211	1	5	3.20	1.299	67	3.06	1.347	144	3.27	1.275	-1.100	.273
WIF4	211	1	5	3.09	1.243	67	3.20	1.209	144	2.84	1.298	-2.003	.046 *
WIF5	211	1	5	3.74	1.010	67	3.60	1.181	144	3.81	.916	-1.320	.190
COMAFF1	211	3	5	4.41	.522	67	4.36	.483	144	4.44	.538	-1.070	.287
COMAFF2	211	3	5	4.41	.522	67	4.37	.487	144	4.43	.537	-.771	.442
COMAFF3	211	3	5	4.42	.522	67	4.37	.487	144	4.44	.538	-.863	.389
COMAFF4	211	3	5	4.41	.521	67	4.36	.483	144	4.43	.537	-.976	.330
COMAFF5	211	3	5	4.47	.510	67	4.51	.504	144	4.45	.513	.743	.458
COMAFF6	211	3	5	4.47	.510	67	4.49	.504	144	4.46	.514	.453	.651
COMAFF7	211	3	5	4.45	.508	67	4.43	.499	144	4.46	.514	-.339	.735
COMCONT8	211	3	5	4.46	.509	67	4.46	.502	144	4.46	.514	.058	.954
COMCONT9	211	4	5	4.32	.467	67	4.37	.487	144	4.29	.456	1.153	.251
COMCONT10	211	4	5	4.31	.463	67	4.36	.483	144	4.28	.453	1.049	.296
COMCONT11	211	4	5	4.33	.470	67	4.40	.494	144	4.29	.456	1.560	.121
COMCONT12	211	4	5	4.31	.465	67	4.37	.487	144	4.28	.453	1.254	.212
COMCONT13	211	4	5	4.31	.463	67	4.37	.487	144	4.28	.449	1.356	.178
COMNORMiod14	211	4	5	4.36	.481	67	4.52	.503	144	4.28	.453	3.294	.001 **
COMNORMiod15	211	4	5	4.36	.483	67	4.52	.503	144	4.29	.456	3.192	.002 **
COMNORMiod16	211	4	5	4.35	.477	67	4.48	.503	144	4.28	.453	2.674	.009 **
COMNORMmid17	211	4	5	4.35	.478	67	4.49	.504	144	4.28	.453	2.879	.005 **
COMNORMmid18	211	2	5	4.11	.563	67	4.36	.667	144	3.99	.466	4.044	.000 ****
COMNORMmid19	211	2	5	4.15	.563	67	4.43	.657	144	4.01	.458	4.717	.000 ****
JI1	211	1	5	4.29	.568	67	4.36	.513	144	4.26	.591	1.123	.263
JI2	211	1	5	4.27	.557	67	4.31	.499	144	4.24	.582	0.854	.394
JI3	211	1	5	4.28	.563	67	4.34	.509	144	4.25	.585	1.122	.263
JI4	211	1	5	4.27	.557	67	4.31	.499	144	4.24	.582	.854	.394
JI5	211	1	5	4.29	.575	67	4.34	.538	144	4.26	.591	0.934	.351
JI6	211	1	5	4.27	.561	67	4.34	.509	144	4.24	.582	1.210	.228

	All (100%)					Females (31.75%)			Males (68.25%)			t-test	
	N	Min	Max	Mean	Std. Dev	N	Mean	Std. Dev	N	Mean	Std. Dev	T	Sig.
JI7	211	1	5	4.27	.561	67	4.33	.504	144	4.25	.585	0.944	.346
JI8	211	1	5	4.28	.563	67	4.34	.509	144	4.25	.585	1.122	.263
JI9	211	1	5	4.29	.568	67	4.36	.513	144	4.26	.591	1.123	.263
JI10	211	1	5	4.27	.582	67	4.30	.578	144	4.25	.585	.563	.574
JS1	211	4	5	4.30	.459	67	4.33	.473	144	4.28	.453	0.642	.521
JS2	211	4	5	4.30	.461	67	4.36	.483	144	4.28	.449	1.151	.252
JS3	211	3	5	4.49	.511	67	4.55	.501	144	4.47	.514	1.153	.250
JS4	211	3	5	4.48	.510	67	4.55	.501	144	4.44	.512	1.432	.154
JS5	211	3	5	4.50	.511	67	4.55	.501	144	4.48	.515	0.968	.334
JS6	211	3	5	4.51	.510	67	4.64	.483	144	4.45	.513	2.612	.010 *
JS7	211	3	5	4.49	.510	67	4.57	.499	144	4.45	.513	1.539	.125
JS8	211	3	5	4.49	.511	67	4.48	.503	144	4.50	.515	-.296	.768
JS9	211	3	5	4.44	.507	67	4.45	.501	144	4.44	.512	.137	.892
JS10	211	3	5	4.46	.518	67	4.51	.533	144	4.44	.512	.912	.363
JS11	211	3	5	4.49	.511	67	4.49	.504	144	4.49	.515	-0.007	.995
JS12	211	3	5	4.45	.508	67	4.36	.483	144	4.49	.515	-1.847	.067
JS13	211	3	5	4.41	.582	67	4.45	.501	144	4.40	.617	.650	.517
JS14	211	3	5	4.36	.580	67	4.40	.494	144	4.34	.616	.791	.430
JS15	211	3	5	4.36	.581	67	4.42	.497	144	4.34	.616	.903	.368
JS16	211	3	5	4.44	.586	67	4.45	.501	144	4.44	.623	0.128	.898
JS17	211	3	5	4.40	.588	67	4.51	.504	144	4.35	.618	1.854	.065
JS18	211	3	5	4.39	.587	67	4.48	.503	144	4.35	.620	1.426	.155
JS19	211	3	5	4.39	.586	67	4.45	.501	144	4.36	.621	1.000	.319
JS20	211	3	5	4.43	.533	67	4.42	.527	144	4.44	.538	-0.248	.805
SCVTGR1	211	4	5	4.35	.478	67	4.49	.504	144	4.28	.453	2.879	.005 **
SCVTGR2	211	3	5	4.38	.585	67	4.43	.499	144	4.36	.621	.896	.371
SCVTGR3	211	3	5	4.31	.539	67	4.28	.517	144	4.32	.550	-.449	.654
SCVGATO1	211	1	5	4.29	.566	67	4.34	.509	144	4.26	.591	.948	.344
SCVGATO2	211	1	5	4.26	.553	67	4.27	.479	144	4.25	.585	.228	.820
SCVGATO3	211	1	5	4.25	.551	67	4.25	.472	144	4.25	.585	0.046	.964
SCVGATO4	211	3	5	4.24	.510	67	4.33	.587	144	4.20	.467	1.555	.123
SCVRV1	211	1	5	4.25	.551	67	4.27	.479	144	4.24	.582	0.314	.754
SCVRV2	211	1	5	4.24	.546	67	4.31	.499	144	4.21	.566	1.303	.194
SCVRV3	211	1	5	4.27	.561	67	4.30	.493	144	4.26	.591	0.417	.677
SCVC1	211	4	5	4.33	.470	67	4.42	.497	144	4.28	.453	1.863	.065
SCVC2	211	4	5	4.33	.470	67	4.40	.494	144	4.29	.456	1.560	.121

	All (100%)					Females (31.75%)			Males (68.25%)			t-test	
	N	Min	Max	Mean	Std. Dev	N	Mean	Std. Dev	N	Mean	Std. Dev	T	Sig.
SCVC3	211	4	5	4.31	.465	67	4.37	.487	144	4.28	.453	1.254	.212
SCVC4	211	4	5	4.31	.465	67	4.37	.487	144	4.28	.453	1.254	.212
SCVC5	211	4	5	4.30	.461	67	4.30	.461	144	4.31	.462	-.103	.918
SCVF1	211	4	5	4.30	.461	67	4.33	.473	144	4.29	.456	0.538	.591
SCVF2	211	4	5	4.32	.467	67	4.39	.491	144	4.28	.453	1.458	.147
SCVF3	211	4	5	4.32	.467	67	4.33	.473	144	4.31	.465	.229	.819
SS1	211	1	5	4.30	.563	67	4.36	.513	144	4.28	.585	.966	.335
SS2	211	1	5	4.29	.558	67	4.34	.509	144	4.26	.579	.962	.337
SS3	211	1	5	4.28	.556	67	4.31	.499	144	4.27	.582	.517	.606
SS4	211	1	5	4.28	.554	67	4.31	.499	144	4.26	.579	0.604	.547
SS5	211	1	5	4.28	.556	67	4.34	.509	144	4.26	.576	1.050	.295
SS6	211	1	5	4.30	.563	67	4.37	.517	144	4.27	.582	1.230	.220
SS7	211	1	5	4.28	.565	67	4.34	.538	144	4.26	.576	1.034	.302
SS8	211	1	5	4.29	.560	67	4.34	.509	144	4.27	.582	.875	.383
SS9	211	1	5	4.28	.556	67	4.33	.504	144	4.26	.579	0.783	.434
SS10	211	1	5	4.28	.556	67	4.34	.509	144	4.26	.576	1.050	.295
SS11	211	1	5	4.28	.556	67	4.34	.509	144	4.26	.576	1.050	.295
SS12	211	1	5	4.29	.558	67	4.34	.509	144	4.26	.579	0.962	0.337
Valid N (listwise)	211					67			144				

$p < 0.05^*$, $p < 0.01^{**}$, $p < 0.001^{***}$

Levene's test of Equality of Variances for been conducted. *t* scores of affected indicators have been corrected for unequal variances

Total	Mean	Stdv	Min	Max
WIF	17.16	5.10	5	25
FIW	11.13	4.10	5	25
COMAFF	31.04	2.57	24	35
COMCONT	26.03	2.42	23	30
COMNORM	25.68	2.25	22	30
JI	42.78	5.50	10	50
JS	88.60	5.80	73	100
SCVTGR	13.04	1.02	11	15
SCVGATO	17.04	1.83	7	20
SCVRV	12.77	1.60	3	15
SCVC	21.58	2.21	20	25
SCVF	12.94	1.35	12	15
SS	51.46	6.41	12	60

APPENDIX H: Final Factor Loadings

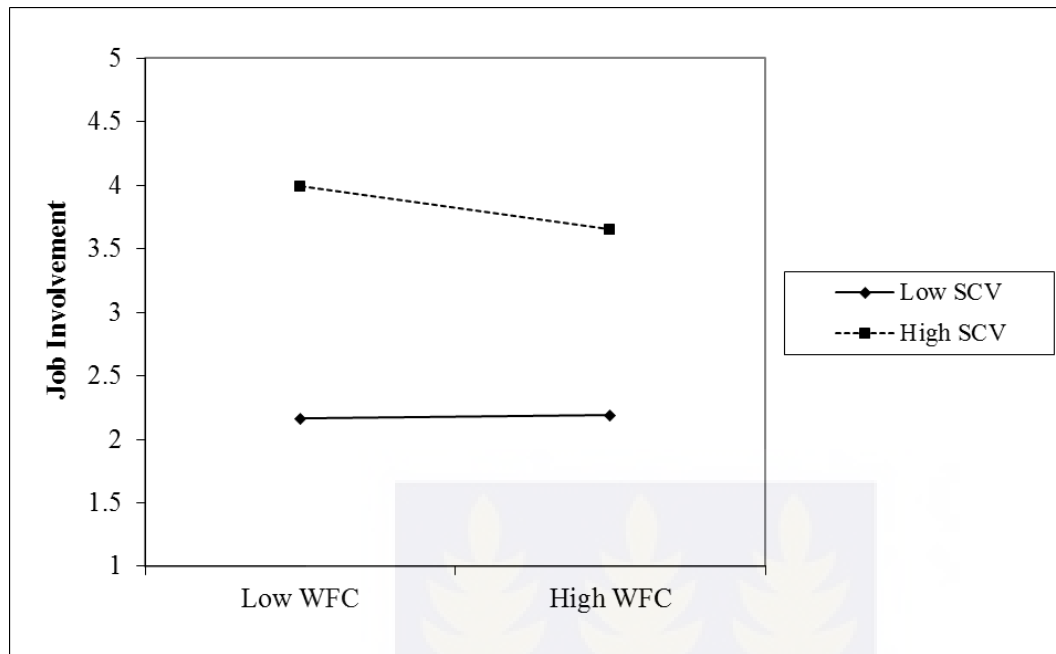
	AFFCOM	CONCOM	NORMCOM	JI	JS	SCVC	SCVF	SCVATO	SCVR	SCVMV	SS	WIF	FIW
COMAFF1	0.989	0.129	0.188	0.342	0.693	0.137	0.124	0.332	0.316	0.587	0.349	-0.083	0.022
COMAFF2	0.984	0.125	0.168	0.334	0.705	0.146	0.117	0.327	0.310	0.586	0.344	-0.081	0.019
COMAFF3	0.989	0.142	0.176	0.349	0.702	0.155	0.124	0.327	0.322	0.589	0.352	-0.077	0.033
COMAFF4	0.994	0.147	0.181	0.339	0.710	0.140	0.097	0.320	0.309	0.607	0.343	-0.074	0.031
COMCONT10	0.134	0.983	0.861	0.067	0.174	0.318	0.267	0.089	0.065	0.633	0.075	-0.032	0.009
COMCONT11	0.149	0.975	0.860	0.092	0.188	0.329	0.280	0.074	0.082	0.600	0.088	-0.066	0.030
COMCONT12	0.145	0.976	0.827	0.087	0.185	0.327	0.281	0.065	0.079	0.596	0.085	-0.051	0.014
COMCONT13	0.119	0.978	0.833	0.090	0.171	0.332	0.290	0.071	0.078	0.596	0.082	-0.084	-0.003
COMCONT9	0.126	0.987	0.854	0.079	0.167	0.337	0.296	0.085	0.074	0.610	0.084	-0.045	0.018
COMNORMiod14	0.171	0.822	0.978	0.140	0.181	0.268	0.196	0.135	0.097	0.717	0.137	-0.120	0.022
COMNORMiod15	0.196	0.861	0.968	0.149	0.209	0.304	0.218	0.124	0.104	0.718	0.142	-0.117	0.056
COMNORMiod16	0.168	0.868	0.973	0.118	0.182	0.292	0.211	0.115	0.087	0.702	0.119	-0.061	0.025
COMNORMmid17	0.164	0.802	0.961	0.123	0.174	0.288	0.255	0.134	0.095	0.666	0.124	-0.083	-0.004
JI1	0.344	0.079	0.139	0.987	0.316	0.296	0.290	0.953	0.963	0.295	0.974	-0.229	0.066
JI10	0.284	0.097	0.098	0.930	0.269	0.309	0.293	0.909	0.917	0.272	0.912	-0.196	0.038
JI2	0.334	0.086	0.121	0.984	0.288	0.304	0.288	0.966	0.969	0.274	0.968	-0.231	0.026
JI3	0.347	0.075	0.132	0.989	0.309	0.298	0.273	0.954	0.968	0.290	0.973	-0.233	0.052
JI4	0.334	0.093	0.121	0.980	0.293	0.300	0.275	0.950	0.974	0.264	0.965	-0.233	0.035
JI5	0.331	0.069	0.130	0.980	0.308	0.280	0.274	0.941	0.950	0.289	0.962	-0.255	0.064
JI6	0.335	0.081	0.139	0.980	0.305	0.286	0.261	0.935	0.965	0.298	0.962	-0.222	0.070
JI7	0.351	0.096	0.144	0.977	0.300	0.290	0.267	0.956	0.959	0.288	0.964	-0.245	0.036
JI8	0.356	0.090	0.146	0.968	0.309	0.282	0.248	0.923	0.936	0.300	0.947	-0.223	0.080
JI9	0.336	0.061	0.157	0.956	0.295	0.292	0.290	0.973	0.952	0.294	0.960	-0.173	0.041
JS13	0.633	0.180	0.191	0.299	0.936	0.079	0.045	0.283	0.278	0.729	0.311	-0.062	0.082
JS14	0.683	0.131	0.154	0.300	0.929	0.062	0.029	0.273	0.276	0.703	0.302	-0.107	0.069
JS15	0.667	0.150	0.174	0.326	0.936	0.093	0.065	0.303	0.307	0.734	0.331	-0.141	0.087
JS16	0.617	0.156	0.165	0.239	0.925	0.069	0.047	0.223	0.222	0.691	0.252	-0.051	0.058
JS18	0.630	0.211	0.192	0.222	0.893	0.098	0.073	0.207	0.220	0.703	0.247	-0.061	0.081
JS19	0.739	0.189	0.203	0.317	0.982	0.089	0.054	0.300	0.295	0.798	0.328	-0.078	0.070
SCVC1	0.158	0.295	0.315	0.317	0.088	0.963	0.901	0.284	0.286	0.239	0.308	-0.007	0.020
SCVC2	0.148	0.326	0.304	0.304	0.090	0.977	0.909	0.278	0.286	0.214	0.302	0.010	0.027
SCVC3	0.175	0.306	0.293	0.269	0.101	0.930	0.850	0.240	0.252	0.207	0.263	-0.019	0.046
SCVC4	0.115	0.338	0.249	0.289	0.085	0.945	0.910	0.277	0.291	0.194	0.300	0.027	-0.030
SCVC5	0.098	0.323	0.245	0.248	0.051	0.921	0.909	0.265	0.251	0.177	0.262	0.028	0.020
SCVF1	0.097	0.296	0.222	0.274	0.040	0.940	0.986	0.271	0.284	0.127	0.281	0.032	-0.027
SCVF2	0.126	0.294	0.262	0.288	0.071	0.948	0.968	0.271	0.279	0.184	0.296	0.026	-0.002
SCVF3	0.116	0.249	0.174	0.263	0.049	0.864	0.957	0.265	0.272	0.110	0.270	0.003	-0.035

	AFFCOM	CONCOM	NORMCOM	JI	JS	SCVC	SCVF	SCVATO	SCVR	SCVMV	SS	WIF	FIW
SCVGATO1	0.328	0.067	0.145	0.949	0.287	0.288	0.297	0.980	0.948	0.283	0.958	-0.173	0.029
SCVGATO2	0.334	0.087	0.135	0.958	0.282	0.272	0.257	0.986	0.952	0.292	0.956	-0.228	0.015
SCVGATO3	0.313	0.078	0.105	0.960	0.278	0.279	0.264	0.984	0.965	0.269	0.957	-0.217	0.020
SCVRV1	0.308	0.097	0.087	0.960	0.285	0.271	0.258	0.926	0.976	0.238	0.949	-0.201	0.054
SCVRV2	0.308	0.041	0.082	0.946	0.267	0.290	0.285	0.926	0.955	0.234	0.928	-0.227	0.015
SCVRV3	0.302	0.085	0.116	0.932	0.281	0.274	0.286	0.956	0.959	0.256	0.943	-0.151	0.044
SCVTGR1	0.179	0.841	0.973	0.145	0.197	0.270	0.189	0.128	0.095	0.739	0.136	-0.131	0.044
SCVTGR2	0.716	0.177	0.214	0.303	0.962	0.084	0.048	0.305	0.284	0.816	0.318	-0.068	0.073
SS1	0.338	0.060	0.118	0.961	0.316	0.271	0.256	0.922	0.937	0.283	0.963	-0.223	0.075
SS10	0.324	0.077	0.127	0.928	0.285	0.307	0.308	0.950	0.943	0.254	0.952	-0.163	0.027
SS11	0.320	0.074	0.118	0.925	0.300	0.284	0.289	0.940	0.927	0.275	0.954	-0.150	0.040
SS12	0.333	0.097	0.116	0.948	0.319	0.308	0.295	0.902	0.931	0.287	0.955	-0.196	0.065
SS2	0.349	0.097	0.134	0.959	0.304	0.311	0.283	0.943	0.942	0.287	0.963	-0.252	0.036
SS3	0.328	0.092	0.128	0.945	0.293	0.303	0.270	0.950	0.938	0.285	0.959	-0.244	0.045
SS4	0.320	0.091	0.139	0.936	0.301	0.268	0.265	0.947	0.934	0.304	0.956	-0.197	0.063
SS5	0.349	0.059	0.141	0.962	0.319	0.280	0.270	0.950	0.943	0.306	0.976	-0.222	0.060
SS6	0.334	0.083	0.146	0.953	0.303	0.298	0.287	0.917	0.937	0.304	0.963	-0.228	0.093
SS7	0.327	0.117	0.117	0.914	0.300	0.299	0.297	0.900	0.924	0.271	0.940	-0.169	0.057
SS8	0.358	0.058	0.114	0.935	0.315	0.281	0.251	0.889	0.908	0.279	0.934	-0.216	0.092
SS9	0.345	0.066	0.146	0.936	0.309	0.272	0.270	0.955	0.938	0.305	0.961	-0.159	0.048
WIF1	-0.014	-0.073	-0.129	-0.141	-0.028	0.061	0.052	-0.150	-0.127	-0.085	-0.124	0.738	0.347
WIF2	-0.087	-0.017	-0.083	-0.244	-0.064	0.029	0.031	-0.223	-0.226	-0.106	-0.237	0.804	0.159
WIF3	-0.059	-0.027	-0.045	-0.175	-0.130	0.022	0.029	-0.148	-0.149	-0.122	-0.156	0.888	0.229
WIF4	-0.099	-0.093	-0.096	-0.206	-0.092	-0.059	-0.025	-0.184	-0.172	-0.121	-0.183	0.842	0.166
WIF5	-0.070	-0.024	-0.056	-0.186	-0.057	-0.019	0.001	-0.161	-0.153	-0.078	-0.173	0.842	0.094
FIW10	-0.032	-0.002	-0.006	0.050	-0.011	0.037	0.006	0.026	0.037	0.004	0.064	0.123	0.733
FIW6	0.056	-0.050	-0.025	0.092	0.129	-0.025	-0.027	0.076	0.079	0.074	0.096	0.217	0.779
FIW7	0.010	0.040	0.064	0.026	0.053	0.003	-0.044	0.006	0.021	0.087	0.033	0.291	0.893
FIW8	0.048	0.052	0.038	0.008	0.083	0.053	0.005	-0.036	-0.007	0.073	0.014	0.134	0.876

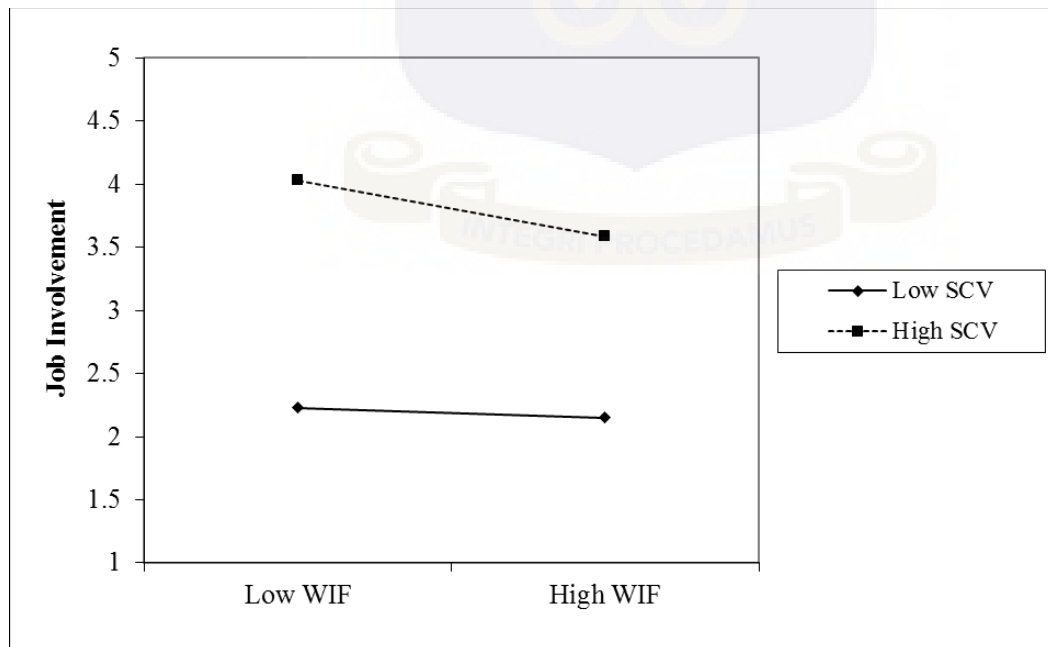
**APPENDIX I: ORIGINAL AND CURRENT CRONBACH'S ALPHAS OF ALL SCALES
USED BEFORE THE MEASUREMENT EVALUATION**

Instruments	Subscales	Original Cronbach's Alpha	Cronbach's Alpha after Pre-testing
Work-Family Conflict Scale (10 items)	Work interfering with family (5 items)	.83	.88
	Family interfering with work (5 items)	.85	.84
Job Satisfaction Scale (20 items)		.98	.89
Organizational commitment Scale (19 items)	Affective Commitment	.70	.70
	Continuance commitment	.67	.72
	Normative commitment	.67	.82
Job Involvement Scale (10 items)		.86	.83
Social Support Scale (12 items)		.85	.89
Socio-Cultural Values at work Scale (18 items)	Attitude toward others (4 items)	.73	.72
	Family values (3 items)	.67	.71
	Religious values (3 items)	.62	.69
	Communalism (5 items)	.60	.69
	Moral values (3 items)	.64	.72

APPENDIX J: INTERACTION SLOPES ANALYSIS (SCV)

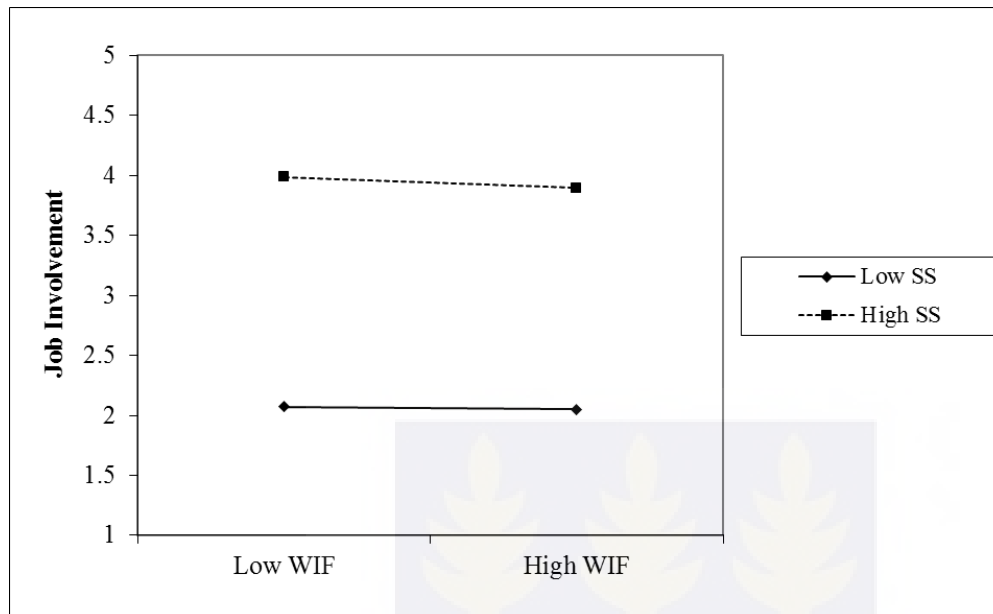


SCV strengthens the negative relationship between WFC and JI. Persons with higher SCV are seen to have higher JI irrespective of their level of WFC. Although

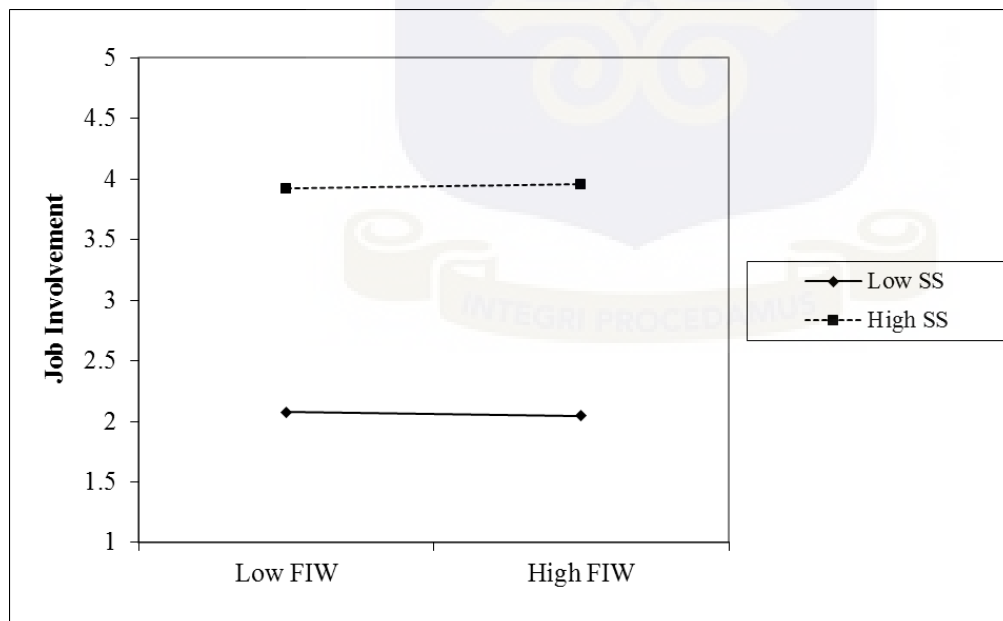


SCV is seen here to strengthen the negative relationship between WIF and JI.

APPENDIX K: INTERACTION SLOPES ANALYSIS (SS)



SS is seen to strengthen the negative effect of WIF on JI.



SS is seen here to improve the positive effect of FIW on job involvement.