

“Association of family demands and employee well-being in the banking sector of Pakistan:
Exploring the positive impact of family and Work Resources”



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Changes in the labor market has drastically changed several traditions. Families are breaking the old rules and norms made for an individual to spend their lives. Researchers have recognized that employee well-being is significantly important. The study is conducted to investigate and propose solutions that can lower the the negative effects of employee well-being.If an employee is provided with good supervisory behavior that understands your family needs other than work demands,they are supposed to have lower employee-wellbeing.Moreover,if an employee has a very supportive family which understands the needs of an individual,he/she is more likely to have lower employee well-being.If one domain of an individual is supportive and understanding, the other domain automatically gets improved.The main objective of the study id to study how and when the employee well-being increases.The study aims to create possible solutions that can help employees in lowering their anxiety and stress. If an individual is going well at work,this means that he/she would not have to face any difficulty while working.That individual is not under any pressure or stress.Less pressure and stress leads to less work intensification.With the assistance of family resources (FR) which means the support of family and work resources (WR) which indicates the Family supportive supervisory behavior (FSSB),the anxiety and work intensification can be lowered, employee well-being would lower.

1.INTRODUCTION

From the past three decades, the number of researches to evaluate and monitor work-family balance seems to increase in number. This is an emerging issue that is now being addressed in the society. More people are getting aware of this issue which wasn't considered important once. Few years back, the studies on organizational behaviors used to include work-life balance as an element of occupational stress theory because it was thought that psychological well-being at work can only be impacted by personal demands or demands other than work, Cooper & Marshall, 1976; O'Driscoll, 1996),Brough & Kalliath,(2009).Since that time, it has surged the researchers to explore about work-life balance. Work life balance is an important field of study for both professional and for academic purpose.

Changes in the labor market has drastically changed several traditions. Families are breaking the old rules and norms made for an individual to spend their lives. Female married women are homemaker as well as career oriented and earn money for better living standards. This dual earner norm is now spreading and people are getting aware of the need for both the partners to contribute financially other than emotional support. The number of single parents has also started increasing in number (International Labor Office 2009). Having said that, the individuals have limited energy, motivation and time to fulfill several tasks (Goode 1960). The focus of the study is on how the Family demands can impact the employee well-being. How the family resources contribute to improve an employee's well-being and how much a worker is influenced with work resources. The conflicts arise when an individual spends

more time on completing work demands and hence family demands are ignored. In spite of the global nature of socio-demographic changes that indicated the studies conducted on work-family conflicts, the previous researches were conducted mostly in western countries, mainly in United States of America, United Kingdom and Canada. The models built for these researches maybe generalized but Bagger and Love (2010) presented an argument that work-family experiences can be different for different countries as every country has its own cultural norms, their family structures and their values. Therefore, the act of participating in the family could differ, they might have different meanings or could be seen differently in the society.

The need to study employee well-being first came up from the early Human Resource Literature (HRM). Beer, Spector, Lawrence, Mills and Walton (1984) argued that employee well-being should be considered to have long-term consequences. Ho & Kuvaas, (2020). There has been a lot of discussion going on about aligning HRM policies and practices with employee well-being or employee's health but unfortunately, these policies were providing ease to employers and not to the employees.

Researchers have recognized that employee well-being is significantly important. If the employees well-being is not taken care of, they would not be fit, neither mentally nor physically. If they aren't fit enough, they wouldn't be able to work. The main focus of our study is that the family demands play a huge role on employee well-being. If an employee has a lot of family demands that are negatively affecting the employee, their well-being would increase. The more stress one domain grants to an individual, there is a greater chance of employee feeling worried and exhausted. This will lead to increase in employee well-being. The study is conducted to eliminate the negative effects of employee well-being. If an employee is provided with good supervisory behavior that understands your family needs other than work demands, they are supposed to have lower employee-wellbeing. Moreover, if an employee has a very supportive family which understands the needs of an individual, he/she is more likely to have lower employee well-being. If one domain of an individual is supportive and understanding, the other domain automatically gets improved. The main objective of the study is to study how and when the employee well-being increases. The study aims to create possible solutions that can help employees in lowering their anxiety and stress.

WHO has defined health includes mental health, happiness and social relationships. If all these elements are being fulfilled simultaneously, an individual is considered to have good health. Mental health is used to indicate employee well-being and the two proxies that are used for employee well-being are Work intensification (WI) and Anxiety (AN). The entire study revolves around employees striving to maintain a good balance between work and family.

Two opposing views have been identified from the researches. One researcher debates that HRM systems provides advantages to both the employers and employees. (e.g., Kochan & Osterman, 1994; Levine, 1995; Pfeffer, 1998). This concept was referred to as "shared capitalism" or the "mutual gains" (Kochan & Osterman, 1994), (Kruse, Blasi, & Park, 2010), "(Ho & Kuvaas, 2020) in which both the parties get benefits. There has been a lot of discussion going on about aligning HRM policies and practices with

employee well-being or employee's health but unfortunately, these policies were providing ease to employers and not to the employees. This view is called critical perspective.

In spite of any universal definition of HRM, (Datta, Guthrie, & Wright, 2005),(Ho & Kuvaas, 2020) defines HRM system is a set of HRM practices that have the capability to acquire improved economic conditions. These type of HRM practices can be providing performance related bonuses or promotions, building performance appraisals mode realistic, investing more to provide better trainings, appropriate selection methods. These practices improves employees skills, knowledge and abilities which provides a chance for employee to excel. If an individual is going well at work,this means that he/she would not have to face any difficulty while working. That individual is not under any pressure or stress. Less pressure and stress leads to less work intensification. With the assistance of family resources (FR) which means the support of family and work resources (WR) which indicates the Family supportive supervisory behavior (FSSB),the anxiety and work intensification can be lowered, employee well-being would lower.

CHAPTER# 2

LITERATURE REVIEW:

2.1 Supportive Work Resources to improve Employee Wellbeing

Social Support is referred to as the interchange of resources among two or more people with an objective of assisting an individual who gets the support,van Daalen et al.,(2006, p. 464)(Lingard et al., 2012). Social support is essential to help employees in managing the conflicts that can be caused from the domains of work and family demands.The Social support is known as casual social group that gives a person with impression of emotions or compassion,affection or informative support or appreciation,Samsinar et al., (2010)(Achour et al., 2017). Supervisory support is referred to as the emotional and instrumental support that the supervisor provides to its employees on balancing their work and family duties.

House (2003) suggested that the supervisor's social support is a process that involves four important psychosocial aspects that are: emotional support (esteem, trust, affect, concern and listening), appraisal support (affirmation, feedback, social comparison), informational support (advice, suggestions, directives, information) and physical support (aid-in-kind, money, labour, time and environmental modification).(Achour et al., 2017)

Your family members can help an individual in avoiding any conflicts between work and family but at workplace, more assistance and support is required from the supervisor,colleagues and the entire management system. Moreover,family supportive supervisor gets involved in several other behaviors that provides assistance,acts as an inspirational ideal for an employee and offers tips on how to affectively balance work and family simultaneously.These guidelines can become a tool on handling alarming conditions at workplace.Other than that,other management practices and supportive policies

like flexible working hours can also reduce much of the work-life conflicts. If an organization is allowing flexible or alternative working schedules, it helps employees to integrate between work and family demands which further leads to work-family balance.

Apart from that, family-friendly policies like providing unpaid family leave, on-site childcare, support group for working parents and others, can promote work-family balance (Rozanti and Salmiah, 2014). Studies show that employees are more inclined towards the organizations that are offering greater family oriented benefits as it has been increasingly proven to boost life satisfaction and organizational commitment and at the same time lowered absenteeism rate.

According to several studies, it is found that WFC is more prevalent than family-work conflict (Jeffrey et al., 2004; Siti Aisyah et al., 2011) (Achour et al., 2017). The duty of supervisor and the management is significantly necessary as it can help the employee in providing improved service and assists in attaining satisfaction at workplace and family, hence increasing an employee's wellbeing (Wan Edura et al., 2012). Other studies found that supervisory support acts as a major provider of social support that helps in dealing with issues related to WFC (Anderson et al., 2002; Burke and Greenglass, 1999; Duxbury and Higgins, 1994; Thomas and Ganster, 1995). Few researchers consider that the well-being of the family is in the hands of best supervisors. Moreover, in an introductory research, it is also stated that the greater the employees assume their workforce environment as their family supportive, the lower they would face Work family Conflict (Laurent et al., 2008) (Achour et al., 2017)

At work place, the employees face several difficulties regarding their organizational or structural conditions. These difficulties may be in completing complicated tasks, trying hard to manage and assess their time doing tasks, dealing with tasks that need extreme creative skills, dealing with difficult situation, challenging demands or maybe getting work done with limited amount of resources available.

All of these responsibilities are transferred onto the employees which leads to work intensification. Employees also have to experience uncertainty when they have to make decisions that requires common sense, those that are somewhat similar to double bind environment. (Bateson, Jackson, Haley & Weakland, 1963). They get intrinsic satisfaction by working in that context and environment but, simultaneously, they are dealing with extreme demanding environment. They try really hard but they feel like things like management practices and the working environment are getting out of control. As a result, they are flooded with gigantic amount of pressure leading to the intensification of work. Work intensification is a term related to high amount of risks to health as well as personal relations in and outside the work place.

The researches suggests that employee well-being can be achieved if an employee have job satisfaction other than family satisfaction and life satisfaction. People who get to deal with greater positive and lesser negative feelings have a greater chance of being more happy with their lives (Alicia et al., 2011; Rojas, 2013). Other than this, several other factors also contribute to job satisfaction. These factors are supervisory role, the type of job they are doing, the way a person goes home from work and the pattern of hours worked as well (Martin and Pablo, 2015). Employees responded that they get greater amount of

satisfaction with the jobs that includes greater authority, more supervisory roles and ample amount of salary. In contrast, employees get dissatisfied when they are getting bored at work or they have to work for long hours or have to travel a lot for work. Martin and Pablo, 2015). Working conditions also play an important role in job satisfaction.

If an employee is happy and satisfied with their job, they are going to feel less worried and tensed. This means that they are feeling less anxious, it would lower employee well-being. Moreover, if they are working happily and are satisfied with their jobs, they would not feel less exhausted and would have less influence on their personal lives.

2.2 Association of Family demands and Employee wellbeing

2.2.1 Family Demands:

As the world is advancing, labor pool has drastically changed the connection between work and family domain. To be specific, the population is getting older, the number of women are entering the corporate sector, a lot of married couples and parents of young children are both working and the rate of single working mother has also seen to increase. All of these changes are increasing the demands in work as well as the family. As the demands increase, it is likely that one domain; be it work or family, can negatively affect the other domain, which results in Work family conflict.

WFC is referred to as “a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect” (Greenhaus & Beutell, 1985, p. 77). As the demands of one domain increase, it automatically prevents the individual from entirely fulfilling the demands of the other domain and hence the demands and responsibilities of other domain are not met. If a balance is maintained by an individual, both work and family domain are not interfering, there would not be any conflict. For instance, an individual has worked double shift and is very exhausted, it is not linked to family until it affects any of the family’s responsibilities and demands.

For family demands, there are a lot of variables that should be kept in mind. Many researchers would suggest that the number of kids should directly affect demand (see Parasuraman et al., 1996). Having children is a great responsibility that requires time and effort at the same time to meet their needs. Netemeyer et al. (1996) and Kossek et al. (2001) investigated and got significant relationship between the number of kids at home and Family interfering Work, providing an indirect support. Moreover, there are dependent relationships as well that includes our grandparents. In addition to that, the married couples should have more family demands as they have a huge responsibility of their spouse as compared to the individuals who are not married and don’t have any such responsibility at all.

Demand is a never ending element that refers to an individual’s overall view of their role responsibilities. Researchers have understood that the primary cause for Work interfering family (WIF) and Family

interfering work (FIW) is the increase in demand. Although work and family demands are crucial, still they are seldom studied and properly measured.

Females have several tasks to do at a time. If they are working, their duties multiply. Although few males have also started participating in a several tasks as well. Women have to cook, take care of the family, kids, do laundry, take care of their grandparents. All these tasks require time, energy and care. Other than this, these tasks require physical exertion. This could result in a hectic routine for a female working. From the researches, it is evident that there is a difference between getting more affected with family demands based on their gender. Men were found to be more impact of family demands while taking care of the children's responsibilities whereas women seem to be more affected by their household chores and taking care of their elders. There is evident relation between family duties and employee wellbeing. They face a lot of stress, self-perceived health status, depression and anxiety as well. In the case of male, the males were not much affected by the family demands. But in case of married female employees who have more than three dependents at home, researchers claim that the family demands are negatively related with the health status. Providing care can have positive as well as negative results. Taking care of the family members can be linked with psychosocial stress but at the same time it can be helpful as well by being close to the family members and in return, getting enough support. (Kim & Cho, 2018).

Several researches have apprehended work and family demands by using different objectives and approaches to measure demand from different perspectives. Researchers have been constantly mentioned work and family precedence as demand variables but still measured variables like number of hours worked (Frone, 2000) or the number of kids they have (Kinnunen & Mauno, 1998)

Researchers have consistently labeled work and family antecedents as demand variables yet measured variables such as hours worked (Frone, 2000) or number of children (Kinnunen & Mauno, 1998). (Boyar et al., 2007). Moreover, the researchers have explained work and family demand concepts so that they can include variables like the number of hours employee works, schedule, role conflict, role ambiguity, role overload, stress from work, their marital status, working hours of the family members, number of kids at home and the number of dependents at home (Carlson & Kacmar, 2000; Voydanoff, 1988). (Boyar et al., 2007). In all the previous researches, the variables that were used to measure work demands seems to indicate the forecaster of work demands rather than being work demand itself.

2.2.2. Employee Wellbeing

Work intensification and Anxiety are used as proxies for employee wellbeing. The feeling of work intensification arises whenever an employee feels that they are pressurized from their organization to complete their duties within the assigned period of time. Work is indicated by its intensity (work effort) instead of just focusing on the range and nature of the duties that the employees are responsible for (functional flexibility) and its amount (numerical flexibility). Employers may try to increase the efforts to accommodate the increased demand levels or they may look for intensifying work efforts to increase

the productivity. Whatever the rationale or the procedure used, quantitative adjustment in labour usage is always considered as an alternate to adjust efforts levels. The absence of attention to work intensification is alarming, knowing the importance of the concept of a wage/effort exchange in the industrial sociology literature (Edwards, 1986). (Allan, 1997) As Lloyd and Seifert (1995) demonstrate, the labour adjustment process in the public sector is often a case of increasing effort levels of the existing staff. (Allan, 1997) The issue of work intensification is significantly important for public sector as well as the private sector. Work intensification is an employee's perception of getting more involved in the work intensity. There are issues that organizations changed its policies and practices in the 1980s and 1990s, which intensified work in industrialized countries (Green, 2004; Ladipo and Wilkinson, 2002). (Zeytinoglu et al., 2007).

Work intensification should be acknowledged entirely as a separate labor adjustment process. Firstly, greater amount of workload results in thinking patterns and decision making skills for skilled labor based on the literature review (Albertsen, Rugulies, Garde, & Burr, 2010), and this is considered as the psychological harm of work intensification on employees as stakeholders. (Mariappanadar, 2014)

If an employee is working long hours or unsocial hours, they are definitely going to face difficulties in managing their other commitments. Flexible working hours can be considered as a solution for long working hours but it can also become a problem itself as it doesn't always support well-being and work life integration. In fact, there is growing concern and awareness that flexibility can, in some circumstances, contribute to stress and work-life interference due to increased workload (Kelliher and Anderson 2010). (Fein et al., 2017). Kahn et al. explained role conflict as two or more set of pressure providing incidents occurring at the same time such that the occurrence of one might make the compliance of the other more difficult (1964, p. 19) (Greenhaus & Beutell, 1985). Two type of role conflicts have been categorized. Another work-family conflict is referred to as strain based conflict. This type of conflict involves strain produced by role. We have enough evidence that work stressors can result in strain symptoms like anxiety, irritation, unease, depression or even fatigue (Brief, Schuler, & Van Sell, 1981; Ivancevich & Matteson, 1980). (Greenhaus & Beutell, 1985)

Other than that, Stress emerges when an individual feel that the requirement to respond to the current situation is beyond their capabilities (Avey et al., 2009). Stress appears when a person thinks the demands of the situation are far from his or her ability to respond (Avey et al., 2009). (Rahimnia et al., 2013). Stress do not always result into negative outcomes. It can also sometimes introduces positive feelings like increasing the creativite skills (Le Fevre et al., 2003) or the performance maybe (Avey et al., 2009). Stress is also divided into types. Destructive Stress is referred to as the being negatively affected by their performances. Destructive stress badly impacts employee's overall performance and results in negative conditions like job burnout and workplace rage. The term "job burnout" happens when an individual is physically or mentally exhausted. This destructive stress from all the other types of stress, can cause anxiety. Depression has been proven to be the principal cause of disability worldwide (WHO 2012), and anxiety has been found to be among the most wide spread mental disorders (Kessler et al. 1994) (Malone & Wachholtz, 2018)

There is a slight difference between the concept of stress and anxiety. Stress is an element which occurs due to the feeling of being frustrated. Whereas, anxiety is caused to an individual when he/she feels restless and experiences feeling of fear. This is caused most of the time because of the long term stress. Higher stress and anxiety can have alarming outcomes for instance health problems, increasing negative experiences and feeling exhausted at work place (Bernard & Krupat, 1994) (Rahimnia et al., 2013). It has been acknowledged that whenever an individual has more constructive and lesser amount of destructive emotions, they tend to be healthier, they rarely express destructive behaviors and also experience less burnout (Diener, 2000; Diener & Oishi, 2003; Diener et al., 1999). People who have more constructive emotions are less likely to face losing control and uncertainty in their emotional responses to the environment (Avey et al., 2011b).

2.2.3. Supportive Family Resources to improve Employee Wellbeing:

Family is the central unit in a society. It is a crucial component that should be protected and taken care of to ensure that the society is in a balanced condition. The role of family is quite influential as in the perspective of Islam, men and women are persuaded to marry so that they can build better generations which will result into better nations, as the Prophet Muhammad says, "Get married, for I will boast of your great numbers before the nations." (Ibn Majah, 1846). Although the definition of family well-being differs in Western and Muslim literature with respect to their objectives and spirits (Abdel Nasir and Kahree, 2015), there are a few mutual ideas that are same for both. In the western researches Fahri and Mary (2004), mentioned that there are some aspects that are linked with healthy relationship with the family members and the way they spend and devote time to their families with good emotions, being supportive, taking care of their children, getting good education and receiving satisfaction with the work and work load while sitting at home.

WFC can create problems for family members, which may affect work demands. The conflict can be behavior based particularly in the case of females at work place. There are chances that the working women can face conflicts when there are short deadlines to meet and at the same time, the spouse or maybe the children are seeking attention of that particular woman. This is important for family members to be supportive. Family can become a source of support for family responsibilities as well as work duties leading to reduced family demand. Other than reducing the family demands, family members can also lower family responsibilities which grants ample amount of time and energy for work, resulting in lowering family demands. There can be a great deal of pressures. There are pressures that arise when one member starts doing a task which omits the occurrence of the other task at the same time. This results in conflict. Inter role conflict is the type of conflict in which the pressure comes from the other member's participation in other tasks. In the case of inter role conflicts, problems can come if an employee is working overtime or if an employee gets to have taken home task. In this situation, the pressure would come from the wife and children. It could create conflicts if the employee is unable to spend evening, leisure hours with their spouse or kids. It could become a conflict if employee is not married but there are elders present in the house and they are not taken care of. Work-family conflicts are proven to

be significant in relation to the number of hours an employee works per week. (Burke et al. 1980b; Keith & Schafer, 1980; Pleck et al., 1980) as well as the number of hours worked/commuted per week (Bohen & Viveros-Long, 1981). Work-family conflict is also linked to how much and how frequently the employee works over-time and existence and irregular patterns of work shifts (Pleck et al., 1980).(Mariappanadar, 2014)(Greenhaus & Beutell, 1985).Moreover,the absence of inflexible working hours can become a source of conflict as well.

HYPOTHESES:

H1: Family demands have an impact on work intensification such that increase in family demands also increases work intensification, hence lowering the employee wellbeing.

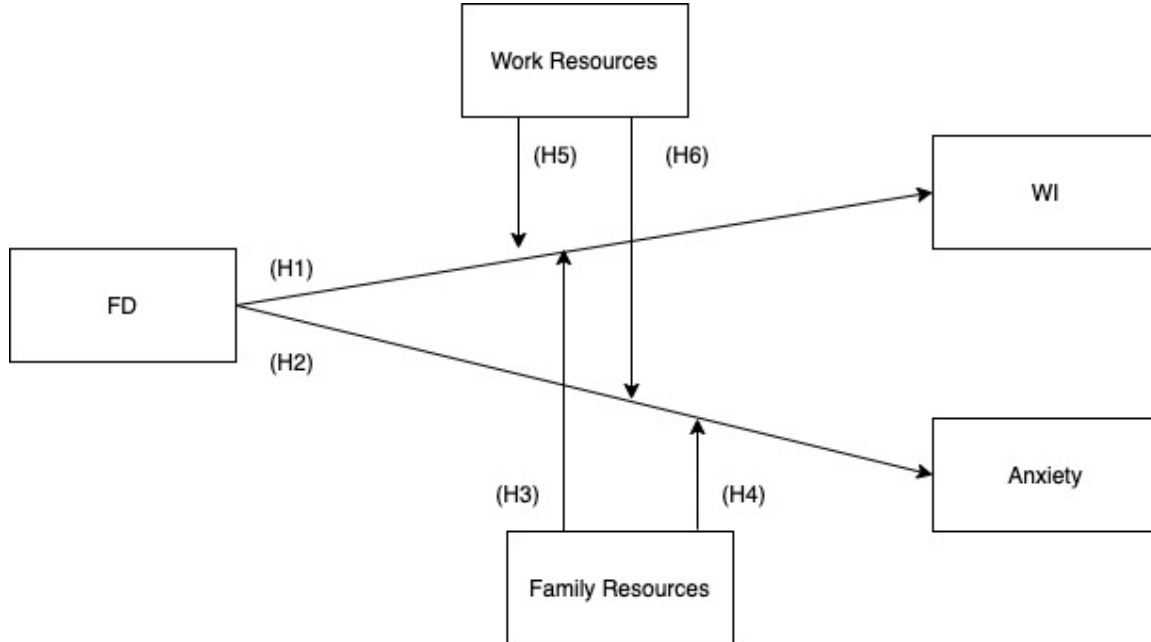
H2: Family demands have an impact on anxiety such that increase in family demands also increases anxiety, hence lowering the employee wellbeing.

H3: Supportive family resources moderate the association among family demands and work intensification and so the work intensification is reduced, hence increasing the employee wellbeing.

H4: Supportive family resources moderate the association between family demands and anxiety and so anxiety is reduced, hence increasing the employee wellbeing.

H5: Supportive work resources moderate the connection between family demands and work intensification and so work intensification is reduced, hence increasing the employee wellbeing.

H6: Supportive work resources moderate the relationship between family demands and anxiety such that the anxiety is reduced, hence increasing the employee wellbeing.



Conceptual framework

THEORETICAL FRAMEWORK

Spillover is linked with conveying the states of well-being being forwarded from one domain of life to the other domain. This conveyance is not only stated for one domain. It can be transferred to multiple domains and can have both negative and positive outcomes with it. Spillover theory is applicable when there is a type of inter-role conflict. This inter-role conflict is referred to as when an individual gets involved more in work-role domain, it would negatively affect the family domain and likewise, if one is inclined more towards the family roles and responsibilities, the work tasks get affected. Inter-role conflicts are sub-divided into two forms i.e. Work- Family Conflict (WFC) and Family-Work Conflict (FWC). Work Family conflicts occurs when the pressure and stress from work domain has detrimental effects on family roles. Similarly, in FWC, the pressure coming from family can negatively affect workplace activities. Different job demands are being used in studies to estimate WFC. This consists of work pressure, work over-load and also because of unfavorable working hours. Research suggests that positive spillover theory is positively linked with work resources. If Work resources are adequately provided and if the supervisor is supportive, individual would have less anxiety and work intensity. It is necessary for an individual to manage work and family life together and maintain a balance so that no one gets compromised. If an employee’s family demands are over-demanding and require extra time, it would negatively affect the work.

The employees would face difficulties and hurdles in keeping up with his/her work and this is the time when Anxiety and Work Intensification arises. Other than this, a negative spillover perspective also comes which is known as “role scarcity”. This highlights that people have very limited amount of time and energy (resources) to cater both work and family needs. This limited time leads to compromise which one domain has to face. The main focus of our study is to identify the “role expansion” hypothesis. This means that a positive spillover which indicates that employees produce resources like positive mood and

motivation from different roles they are working on and so this positivity created from one domain can be shifted to other domain hence creating an opportunity for improvement and progress for both work and family life.

3.METHODOLOGY:

Introduction

This section explains the methodology that is being used to conduct the study.It is the basic method that is adopted for investigation by using several tools and techniques.The entire study was done to investigate the link between family demands and employee well-being and to explore how the family and work resources impacts EWB positively.The study is conducted in the 16 banks of Pakistan.

Method of collecting data:

Most of the items,other than demographics were measured using 5-Likert scale.The items for independent variable,FD, were the demographics like their age,gender or their marital status.

For moderating variable,WR,four items were collected from Hammer et al. (2009). They depicted a strong positive correlation with the full scale. Questions for emotional support were:(e.g., “My supervisor takes time to learn about my personal needs”) and for to collect responses for supervisory support (e.g., “I can depend on my supervisor to help me with scheduling conflicts if I need it”) were used.

For other moderating variable, FR was calculated to check the work-supportive family behaviors by adapting five questions from the questionnaire of Hammer et al. (2009) to evaluate the family member support for employee's work. Four questions were gathered to see how emotional support is provided (e.g., “My family members take time to learn about my work needs”) and instrumental support (e.g., “I can depend on my family members to help me with scheduling conflicts if I need it”)

The questions for Employee well-being(EWB) was adapted from Skill and Employment Survey (2012).(GFK, 2013). 7 items were taken.

Research design

The research design of this study is exploratory research in nature. The aim of this study is to find the problems of family demands and EWB and what could be the solution to deal with them in effective manner.

Philosophical foundation of research:

Research philosophy of the study is the way in which the data for a certain element is supposed to be gathered, evaluated and utilized to its best.

Research approach

The type of approach that is adopted to carry out this study is “Quantitative approach” in nature. The responses were collected from a predefined set of participants. As the main target of my study was on bank employees, the responses were collected from bankers. The questionnaires used to collect data from participants were adapted from the previous researches and journal articles. As with the increase and awareness of technology, questionnaires were circulated in the form of Google Forms on online platforms like WhatsApp and Facebook to look for bank employees. Moreover, the questionnaires were also physically distributed in hard form and responses were collected.

Research context

The research is conducted in Pakistan and the responses were collected and examined. The reason for selecting Pakistan as a country to investigate the anxiety and work intensification is to make people aware of this alarming aspects of workforce. People of Pakistan usually tend to ignore the employee well-being. People of this country consider anxiety and stress as an element of shame and due to this stereotypical thinking pattern, the anxiety and work intensity increases with other factors. This makes it quite difficult for employees to work on themselves and get an opportunity for personal growth and improved work-family life.

Data and Sample

The nature of this study is primary research, as well as secondary research as it is collected specifically and directly for the purpose of this study. Both primary and secondary data was used to carry out this study. Secondary data was used to review the previous journals and articles to have an over view of other scholars and their findings. Keeping in mind their opinions, this study is conducted. Moreover, primary data is also used in this thesis when the questionnaires were circulated and responses were gathered.

The population of this research includes all the banks in entire Pakistan and the a total of 205 responses were collected from the bank employees. Most of the employees had a permanent job in those respective banks. The sampling technique that is being used for this study is simple random sampling from the probability sampling method. The reason for selecting this type of sampling technique is to select employees purely by chance. By doing this, every employee would get a chance to participate and hence provides a better chance to get responses free from any biasness.

CHAPTER#

FINDINGS AND RESULT:

1. Introduction

This chapter of the study will inform us about all the appropriate tools and techniques that are being used in this study. The software that is being used in the study is IBM SPSS 26 version. It is utilized to gather

and express the data in a presentable manner. This chapter provides the authenticity and consistency of all the research methods that are used in this study. These research methods include frequency distribution, the reliability, regression and the correlation analysis. This chapter also provides evidence on where and how much each of the variable involved in the study are related to each other.

2. Reliability Test

The reliability test is conducted in a study in terms of Cronbach's alpha. It is usually used when we want to evaluate the internal consistency of our questionnaires or the surveys that are used to gather data for this study. These questionnaires are constructed using multiple Likert scales. Hinton et al. (2004) distinguished four type of reliability with respect to the value of their Cronbach's alpha. The values that range from 0.9 and above are considered to have excellent reliability. Whereas, the Cronbach's alpha value ranging from 0.7 to 0.9 are said to have high level of reliability. Other than this, if the cronbach's value falls from 0.5 to 0.7, it indicates moderate consistency and when the Cronbach's alpha value is 0.5 or less than this, it means it has low reliability. All the tables of this study are mentioned below which represents reasonable level of reliability.

FAMILY DEMANDS (FD):

Reliability Statistics	
Cronbach's Alpha	N of Items
.773	3

Family demand (FD) is the independent variable of our study. The reliability statistics of family demands indicates the value 0.77 which is greater than 0.7. This means that the consistency of this variable has higher reliability level. By looking at the value of Cronbach alpha, it can be said that the questionnaire used to assess the consistency is appropriate to measure this variable.

FSSB :

Reliability Statistics	
Cronbach's Alpha	N of Items
.762	4

Family supportive supervisory behavior (FSSB) is the variable that acts as a moderating variable in this study. The value of cronbach's alpha for this variable is 0.762 that lies within the range that we can call it highly reliable. This shows that our questionnaire is correctly measuring our variable and we can rely on it.

FR:

Reliability Statistics	
Cronbach's Alpha	N of Items
.702	2

Family Resources (FR) is also used as a moderating variable for this research. The value of Cronbach's alpha for this variable is 0.7. This means that it has moderate consistency as the value lies within the range of 0.5 to 0.7. This represents that the items used in the questionnaire are neither less nor highly reliable. Their reliability is moderate in nature.

AN:

Reliability Statistics	
Cronbach's Alpha	N of Items
.694	3

Anxiety (AN) is one proxy that is used for Employee Well-being (EWB). Anxiety is also the dependent variable. The Cronbach's alpha value of AN is 0.694. The value proves that the value lies within the range from 0.5 to 0.7. The consistency of this variable is moderate.

WI:

Reliability Statistics	
Cronbach's Alpha	N of Items
.859	4

Work Intensification (WI) is also one of the two proxies that are used in this study to measure Employee well-being (EWB). It is dependent variable as well. The value of Cronbach's alpha for this variable is 0.89. I would like to round-off the value and consider it as approximate 0.9. The value 0.9 lies in the range from 0.7 to 0.9. This tells that the questionnaire used to measure it have excellent reliability and has the best consistency level.

3. General Question Discussions

Table #01: The frequency and descriptive Statistics table presenting the demographics: "Gender"

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	73	35.6	35.6	35.6
	Male	132	64.4	64.4	100.0
	Total	205	100.0	100.0	

To be specific, the aggregate number of respondents that were made a part of this research are 205 in numbers. Out of the total respondents, 132 of the participants were male whereas 73 of them were female members. Observing the table, the figures indicate that the proportion of female present in this study were almost when comparing them with the males.

Table #02: The frequency and descriptive Statistics table presenting the demographics: “Employees Age”

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24 years old	69	33.7	33.7	33.7
	25-34 years old	84	41.0	41.0	74.6
	35-44 years old	28	13.7	13.7	88.3
	45-54 years old	10	4.9	4.9	93.2
	55-64 years old	3	1.5	1.5	94.6
	65-74 years old	11	5.4	5.4	100.0
	Total	205	100.0	100.0	

This table shows the age of employees whose responses were used to carry out this research study. Looking at the figures tells that 84%, majority of employee’s that were involved were ranging from 18-24 years of age. Only 1.5% of the employees’ age that are working in banking sectors were ranging from 55-64 years. The second highest number of age range was from 25 to 34 years. This means that majority of youth is involved and the responses are collected from them in this study.

Table #03 : The nature of job of employees involved

		Nature of the job			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Permanent	162	79.0	79.0	79.0
	Temporary	24	11.7	11.7	90.7
	Contract Based job	19	9.3	9.3	100.0
	Total	205	100.0	100.0	

This study shows that almost 80% of the employees involved for collecting responses are employed permanently in banks but only 19 out of 205 participants were working on contract base. Out of 205 employees, only 24 of them were working temporarily. These people were mostly internees working for a few months in the banks.

Table#4: Requirements of job with respect to “Number of working hours

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 19 hours per week	9	4.4	4.4	4.4
	19-34 hours per week	11	5.4	5.4	9.8
	More than 34 hours per week	185	90.2	90.2	100.0
	Total	205	100.0	100.0	

In the table mentioned above, it is clearly visible that 90% of the employees have a job requirement to work for more than 34 hours every week. This shows that employees have to provide a great amount of time to work in a single week. Other than this, only 9 out of the 205 employees are working less than 19 hours per week.

Table#5: The Marital Status of employees

		Marital Status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unmarried	124	60.5	60.5	60.5
	Married	64	31.2	31.2	91.7
	Divorced	6	2.9	2.9	94.6
	Separated	5	2.4	2.4	97.1
	Widowed	6	2.9	2.9	100.0
	Total	205	100.0	100.0	

The table indicates that 124 out of 205 employees working in a banking sector are not married. This makes up almost 60% of the proportion of unmarried employees. Comparing the marital status of employees, only half of the employees are married. 6 of the employees are divorced and widowed respectively and 5 of them were separated after getting married.

Table#06: Frequency of the number of children

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	136	66.3	66.3	66.3
	1	21	10.2	10.2	76.6
	2	22	10.7	10.7	87.3
	3	13	6.3	6.3	93.7
	4	4	2.0	2.0	95.6
	More than 4	9	4.4	4.4	100.0
	Total	205	100.0	100.0	

Observing the table, we can say that 66% of the employees who are bank employees have no kids. Only 4 out of 205 employees being studied have more than 4 children. The second highest figure after 66% employees comes the people that make up 10.7% of the sample who have two kids. We can say that a greater number of employees who are working in banks don't have or prefer not to have kids.

Table #7: Frequency distribution of the number of dependents at home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0	118	57.6	57.6	57.6
	1	19	9.3	9.3	66.8
	2	17	8.3	8.3	75.1
	3	15	7.3	7.3	82.4
	4	20	9.8	9.8	92.2
	More than 4	16	7.8	7.8	100.0
	Total	205	100.0	100.0	

Almost 60% of the employees do not have any dependents at their home. They live independently. They don't have to take care of anyone at home. Only 15 out of 205 employees have three number of dependents who should be taken care of. Other than that, almost 10% of the employees have four number of dependents at home. Employees have to take care of the people who are depending on them.

4. Frequency Distribution and descriptive Statistics Tables: Table:08

Descriptive Statistics

N	Minimum	Maximum	Mean	Std. Deviation	Variance	Skewness	Kurtosis
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	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
	c	c	c	ic	Statistic	ic	ic		ic	
FSSB	205	1.00	5.00	3.0098	.91817	.843	.114	.170	-.494	.338
FR	205	1.00	5.00	3.0683	1.09487	1.199	.104	.170	-.917	.338
FD	205	.33	4.67	1.2081	1.07255	1.150	.999	.170	-.043	.338
AN	205	1.00	5.00	2.9480	.82875	.687	.140	.170	-.156	.338
WI	205	1.50	5.00	3.3366	.71624	.513	.100	.170	-.499	.338
Valid N (listwise)	205									

TABLE#09: Correlation and Cronbach's Alpha value of all the Variables of this study

Variables	Cronbach's Alpha	Mean	SD	1	2	3	4	5
FD	0.773	1.2081	1.07255	1				
FSSB	0.762	3.0098	0.91817	0.124	1			
FR	0.702	3.0683	1.09487	0.152*	0.322*	1		
AN	0.694	2.9480	0.82875	0.124**	-0.41*	0.158*	1	
WI	0.859	3.3366	0.71624	0.177*	-0.192**	0.394**	0.499**	1

5. Correlation Analysis

Correlations:

Correlation indicates how two variables are statistically linked with one another. When conducting the correlation, a few things are quite essential to observe. Firstly, we look for the significance of relationship between the following two variables. Secondly, we look for the strength of the relationship of the variables that are under study. These things are indicated through the Pearson's correlation coefficient, which is explained by (Mertler & Reinhart, 2016). The value of "r" ranges from 0 to 1. The 0 denoted no relation or weak relation among the variables under study whereas 1 indicates the strong and perfect linear relationship among variables. The relationship between variables can be also be positive or negative. If the coefficient has a positive sign, it indicates that there is a direct relationship and it can be said that the variables are positively correlated with each other. Whereas, the negative sign of coefficient represents the negative relationship between the two variables under study.

Aforementioned is the table that represents the correlation analysis outcomes calculated. They are presented in the form of matrix.

Table#10: Results of Correlation Analysis:

		FD	FSSB	FR	AN	WI
FD	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	205				
FSSB	Pearson Correlation	.124	1			
	Sig. (2-tailed)	.000				
	N	205	205			
FR	Pearson Correlation	.152*	.322**	1		
	Sig. (2-tailed)	.001	.000			
	N	205	205	205		
AN	Pearson Correlation	.124**	-.041*	.158*	1	
	Sig. (2-tailed)	.0000	.001	.001		
	N	205	205	205	205	
WI	Pearson Correlation	.177*	-.192**	.394**	.499**	1
	Sig. (2-tailed)	.001	.000	.000	.000	
	N	205	205	205	205	205

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

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

Correlation Interpretation:

For this study, Family Demands (FD) is the independent variable. The dependent variable here is Employee Well-being (EWB). The EWB is represented here by using two proxies i.e. Work Intensification (WI) and Anxiety (AN). The moderating variables are Family Supportive Supervisory Behavior(FSSB) and Family Resources (FR).

Starting off with our first proxy of dependent variable, FD and WI are significant at 0.05 with 5% level of significance. The significance value of 5% ensures that our study results are 95% accurate. There is only 5% chance of error in this study. The value of Pearson Correlation is 0.177 which suggests that there is a positive relationship between independent and dependent variable that is, FD and WI. FD and

AN are significant at 0.01 with 1% level of significance and the Pearson Correlation value for FD and AN is 0.124. This positive Pearson value indicates a positive relation between FD and AN, which is the second proxy of EWB. FD and FR are significant at 0.01 with 1% level of significance. This means that we are 99% sure about the accuracy of the outcomes. The relation between independent variable (FD) and moderating variable (FR) are positively related with each other.

The relation between FD and FSSB is insignificant. The relation between FD, FSSB that are dependent and moderating variables, respectively, shows positive relation between each other but are still insignificant.

WI and FSSB are significant at 0.01 with 1% level of significance and the Pearson Correlation is -0.192. This negative sign shows that there is a negative relation between WI (dependent variable) and FSSB which is moderating variable of this study. WI and FR are significant at 0.01 with 1% level of significance and with the Pearson Correlation of 0.394 which suggests the positive relation between WI and FR. Likewise, the WI and AN are significant at 0.01. This explains 1% level of significance with the Pearson correlation of 0.499 that indicates a positive relation. FR and FSSB are both moderating variables. They are significant at 0.01 with 1% level of significance and the Pearson correlation value is 0.322. AN and FSSB are significant at 0.05 with 5% level of significance. The Pearson Correlation is -0.041. The negative value suggests a negative relation between AN and FSSB, which are dependent and moderating variables, respectively. AN and FR are significant at 0.05 with 5% level of significance. This means that the study outcomes are 95% accurate. The Pearson Correlation value is 0.158 which explains a positive relation among each other.

6. Regression Model

Regression:

The nature of relationship among the variables is determined by regression analysis. The tables given below provide an overview of the regression model.

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	FSSB, FD ^b	.	Enter

a. Dependent Variable: WI

b. All requested variables entered.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.746 ^a	.661	.051	.69764

a. Predictors: (Constant), FSSB, FD

This model summary explains about different factors of regression analysis. The value of R is 0.746 which indicates that Family Demands (FD) has a strong positive relationship with Work

Intensification(WI) in the presence of FSSB which is the moderating variable. The value of coefficient of determination R squared is 0.661. It means that 66.1% variance in FD is explained by FSSB which is moderating variable of this study. 9% variance may have occurred due to external variables that can increase or decrease the FSSB. External variables can be anything apart from the independent variable mentioned in the study.

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	FR, FD ^b	.	Enter

a. Dependent Variable: WI

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.511 ^a	.469	.461	.95603

a. Predictors: (Constant), FR, FD

The value of R is 0.511 which indicates that FD has a strong positive relationship with FR. The value of coefficient of determination R squared is 0.469. It means that 46.9% variance in WI is explained by FD. 53.1% variance may have occurred due to external variables that can increase or decrease the WI.

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	FD ^b	.	Enter

a. Dependent Variable: AN

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.624 ^a	.547	.511	1.01785

a. Predictors: (Constant), FD

The value of R is 0.624 which indicates that AN has a strong positive relationship with FD. The value of coefficient of determination R squared is 0.547. It means that 54.7% variance in AN is explained by FD. 45.3% variance may have occurred due to external variables that can increase or decrease the AN.

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	FSSB, FD ^b	.	Enter

a. Dependent Variable: AN

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.437 ^a	.389	.390	.82501

a. Predictors: (Constant), FSSB, FD

The value of R is 0.437 which indicates that FD has a strong positive relationship with Family Supportive Supervisory Behavior (FSSB). The value of coefficient of determination R squared is 0.389. It means that 38.9% variance in FD is explained by AN. 61.1% variance may have occurred due to external variables that can increase or decrease the FSSB.

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	FR, FD ^b	.	Enter

a. Dependent Variable: AN

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.588 ^a	.535	.526	.81803

a. Predictors: (Constant), FR, FD

The value of R is 0.588 which indicates that FD has a strong positive relationship with FR. The value of coefficient of determination R squared is 0.535. It means that 53.5% variance in FD is explained by 46.5% variance may have occurred due to external variables that can increase or decrease the AN.

ANOVA:

Anova explains the whether the over-all regression model is significant or not. This is used to assess the regression models by acting as a monitor for them. They are used to assess whether there are any differences among several mean values of a sample. There are two things that should be observed while working for Anova. First, the value of "F" should be greater than 4 and secondly the "P" should be less than 0.05 (5%).

Interpretation of Anova:

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	113.275	1	32.275	63.558	.000 ^b
	Residual	101.376	203	.499		
	Total	104.651	204			

a. Dependent Variable: WI

b. Predictors: (Constant), FD

In the table provided above, to check the regression model between WI and FD, the value of F is greater than 4. Moreover, the value of “p” is less than 0.05. This indicates that the regression model run between FD and WI is significant.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	96.336	2	23.168	61.509	.000 ^b
	Residual	98.315	202	.487		
	Total	104.651	204			

a. Dependent Variable: WI

b. Predictors: (Constant), FSSB, FD

In the table mentioned above, the results of ANOVA shows that the regression model between WI and FD, with FSSB being the moderator, the value of F is greater than 4 and the value of p is less than 0.05

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	127.716	2	38.858	20.582	.000 ^b
	Residual	86.935	202	.430		
	Total	104.651	204			

a. Dependent Variable: WI

b. Predictors: (Constant), FR, FD

The table clearly states that WI and FD, with FR being the moderator of the study ,the regression model is significant as the value of F is greater than 4 and the value of p is less than 0.05.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	221.167	1	22.167	63.190	.000 ^b
	Residual	137.944	203	1.680		
	Total	140.112	204			

- a. Dependent Variable: AN
- b. Predictors: (Constant), FD

The table mentions that AN and FD have a significant regression model as the value of F is 63.190,which is greater than 4 and the value of p is 0.000 is less than 0.05.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	92.623	2	1.311	21.927	.000 ^b
	Residual	137.489	202	.681		
	Total	140.112	204			

- a. Dependent Variable: AN
- b. Predictors: (Constant), FSSB, FD

The table clearly states that AN and FD, with FSSB being the moderator of the study , the regression model is significant as the value of F is greater than 4 and the value of p is less than 0.05.

COEFFICIENTS:

Coefficient is calculated in order to check how much the relationship is significant among the dependent and the independent variable. For the interpretations,the value of t-value should be greater than 2 and the p-value should be less than 0.05.This tells this significant relationship between dependent and independent variables.In this analysis," beta" is the unstandardized coefficient.

Interpretation of Regression Coefficients:

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.194	.074		42.903	.000
	FD	.318	.046	.177	2.561	.000

a. Dependent Variable: WI

Table given above shows regression coefficient. The value of “t” is 42.90 which is greater than 2. The significance level is 0000. The value of beta is 0.318 which is positive. This means that the relationship between FD and WI is positive and significant with respect to statistics as well. This could be said that one % increase in FD would cause 0.31% increase in WI.

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.806	.171		16.404	.000
	FD	.504	.046	.156	6.264	.000
	FSSB	-.434	.054	.172	5.508	.000

a. Dependent Variable: WI

In the table provided, the contribution of FD is 50% with the magnitude of 0.000. This means that 1% increase in FD can cause an increase 50% of WI which is our dependent variable. Our t-value is also greater than 2. Similarly, in case of FSSB, the t-value is 5.50, greater than 2 with the magnitude of 0.00 but here our beta is -0.434 which signifies the negative and insignificant relation between FSSB and WI. This explains that if the value of FSSB increases by 1%, this would decrease WI by 43%. FSSB would lower WI, lower the work pressure and exhaustion.

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.486	1.140		17.697	.000
	FD	.480	.043	.120	1.846	.001
	FR	.346	.042	.376	5.793	.000

a. Dependent Variable: WI

The table above depicts that beta value of FD has a positive plus significant relation with FR being the moderator, with WI being one of dependent proxies. Beta is 0.120 for FD and 0.042 for FR when analyzed with WI.

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.832	.087		32.610	.000
	FD	.096	.054	.124	1.786	.000

a. Dependent Variable: AN

When the relation between FD and AN was analyzed, it was proved from the statistical results that there is a positive and significant relation as the value of beta is positive 0.096. The t-value is also 32.6 which is way more greater than 2.

FD has positive and significant relation with both the proxies of dependent variables, WI and AN.

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	72.981	.202		14.736	.000
	FD	.502	.054	.131	21.872	.001
	FSSB	.352	.063	.057	2.818	.000

a. Dependent Variable: AN

The table above shows the relationship between FD and AN in the presence of FSSB as a moderating variable, the t-value for FD when AN is dependent variable is 21.872. This shows positive and significant. Whereas, the relation of FSSB as a moderator when AN is dependent variable and FD being the independent variable, also shows positive relation with a t-value of 2.8 which is greater than 2.

CHAPTER#

CONCLUSION:

This study is conducted in order to consider that work-life balance is significantly important issue which was not considered important from the beginning. It is conducted to make individuals aware and explain the impact of Family demands, Family supportive supervisory behavior (FSSB), Family resources (FR) and Employee Well-being being in the banking sector of Pakistan.

A few conclusions that we received from this study are briefly explain in this chapter. From the literature reviews, we came to know that Work-life balance has gained a lot of researchers towards it as it can have severe consequences. For this reason, WLB and the issues related to it should be studied in depth to find possible and appropriate solutions. The study indicated that Employee well-being can be affected from a number of factors. Family demands play a significant role in it as well. If a bank employee has to deal

with a greater number of family demands, this increased work intensification for them as they are already dealing with a variety of work pressure, to complete complex and time consuming tasks in a limited amount of time. When work intensifies, this lowers the employee wellbeing. When family demands arise, it increases anxiety and makes employee wellbeing worse. But whenever an employee's family is supportive and they understand the work needs of their members working, this helps in lowering the time pressure and exhaustion of them which positively contributes in boosting employee wellbeing. Supportive family resources weaken the relationship among family demands and anxiety. This lowers the feeling of tension and fear for a banker and so employee well-being automatically surges. It is also proved from this research that if a bank employee has supportive management and especially, a supportive supervisor who guides them in handling their work duties and tasks with simultaneous supporting them for letting an employee fulfil their family needs as well. This creates a sense of satisfaction for employee with less tension and stress leading to increased well-being for employee. If employee has supportive supervisor, the link between family demands and work intensification lessens, hence increasing employee well-being. Moreover, if employee has got a supervisor who is supportive with respect to their family responsibilities, it will weaken the relation of family demands with anxiety and this will increase employee well-being. There are some limitations in this study that should be considered important. For our study, the research design utilized was cross-sectional. This type of cross-sectional data has a few disadvantages which can create biases in the data collected. It can have problems linked with recall biases as employees were asked about the past few weeks to know their stress and anxiety. Other than that, employees data was collected both online and by visiting the banks. Online results could be biased and a few employees preferred leaving a few items from the questionnaires as well, which resulted in loss of a few responses but still we can say that our study can be used as an introductory step for further investigating on this particular topic.

Moreover, another limitation that is present in this study is the sample size. The sample size is small. This small sample size can have flaws in the data collected and the sample might not be representing the entire population for all the banks of Pakistan.

RECOMMENDATIONS:

By realizing the importance and effects of family demands with the presence of supervisory support and family support, organizations need to make a few changes in their management policies. The old traditional management rules and regulations need to be amended. The organizations should cater to the issues linked with employees stress and pressures that they face in their routine work. Employees should be provided meditation therapies to calm their stress. Supervisors need to be and show support to employees so that they experience a positive environment at workplace. Family's needs to be more supportive so that employees get a chance for personal and professional growth.

FUTURE SUGGESTIONS:

If in future, any study is conducting by considering this study as a base, the age of children of employees working in banking sectors could be asked. This can make the study more reliable. This can explain more about the family support an employee is getting. Another suggestion is that employees should be given some personal space to fill in their responses as the questionnaires requires some items that could have negative effects on their job. The questions like supervisory support could make problems for employees if their supervisor somehow gets aware of the negative responses that employee provided.

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APPENDICES:

TOPIC: ASSOCIATION OF FAMILY DEMANDS AND EMPLOYEE WELL-BEING IN BANKING SECTOR OF PAKISTAN: EXPLORING THE POSITIVE IMPACT OF FAMILY AND WORK RESOURCES

Dear Sir/Madam, hope you all are in great health.

This is a questionnaire for my MBA thesis. The data collected will be strictly confidential and will be used for academic purpose ONLY. Kindly spare a few minutes of your precious time to fill this out.

Gender

- Male
- Female

Age

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74

Name of bank you are currently employed in?

Nature of the job

- Permanent
- Temporary
- Contract based job

Requirement of the job

- Less than 19 hours per week
- 19-34 hours per week
- More than 34 hours per week

FAMILY DEMANDS:

Marital Status

- Unmarried Married Divorced Separated Widowed

Number of kid(s)

- 0 1 2 3 4 More than 4

Number of dependent(s) at home

- 0 1 2 3 4 More than 4

WORK RESOURCES:

My supervisor is supportive when family problem arises?

- Strongly disagree Disagree Neutral Agree Strongly Agree

My supervisor allows for flexibility in my working arrangements to enable me to handle my family responsibilities?

- Strongly disagree Disagree Neutral Agree Strongly Agree

My supervisor gives advice on how to handle my work and family responsibility?

- Strongly disagree Disagree Neutral Agree Strongly Agree

In the event of a conflict, manager understands when employees have to put their family first?

- Strongly disagree Disagree Neutral Agree Strongly Agree

My supervisor understands that I have to meet family responsibilities as well as those related to my job?

- Strongly disagree Disagree Neutral Agree Strongly Agree

FAMILY RESOURCES:

My family members take time to learn about my work needs?

- Strongly disagree Disagree Neutral Agree Strongly Agree

I can depend on my family members to help me with scheduling conflicts if need it?

- Strongly disagree Disagree Neutral Agree Strongly Agree

EMPLOYEE WELL-BEING:

I work under a great deal of tension?

- Strongly disagree Disagree Neutral Agree Strongly Agree

Thinking of past few weeks, how much of the time has your job made you feel uneasy?

- Never Occasionally Sometimes Often Always

Thinking of past few weeks, how much of the time your job made you feel worried?

- Never Occasionally Sometimes Often Always

My job requires that I work very hard?

- Strongly disagree Disagree Neutral Agree Strongly Agree

I often have to work extra time, over and above the formal hours of my job to get through the work or help out?

- Strongly disagree Disagree Neutral Agree Strongly Agree

How often do you come home from work exhausted?

- Never Occasionally Sometimes Often Always

How much influence do you personally have on how hard you work?

- A great deal A fair amount Not much Not at all

(THANKYOU FOR YOUR EFFORT)

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1st Half Semester Progress Report

Enrollment No.	01-121192-024
Thesis/Project Title	Association of Family Demands and Employee Well-being in the banking Sector of Pakistan: Exploring the positive impact of Family and Work Resources

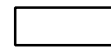
Supervisor Student Meeting Record

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
1	12-10-2020	Oncampus	Topic finalization	
2	20-10-2020	Oncampus	For selecting appropriate moderating variables	
3	28-10-2020	Oncampus	Guidance about Literature Review	
4	5-11-2020	On-Campus	For literature review	

Progress Satisfactory



Progress Unsatisfactory



Remarks: This student
throughout the entire

was regular and used to ask for my feedback
time.

Signature of Supervisor:

_____ Date: 28-12-2020

Note: **Students attach 1st & 2nd half progress report at the end of spiral copy.**



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2nd Half Semester Progress Report & Thesis Approval Statement

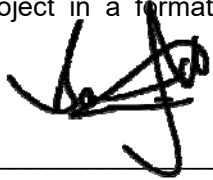
Enrollment No.	01-121192-024
Thesis/Project Title	Association of Family Demands and Employee Well-being in the banking Sector of Pakistan: Exploring the positive impact of Family and Work Resources

Supervisor Student Meeting Record

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
5	27-11-2020	Zoom	Introduction and Abstract	
6	1-12-2020	Zoom	Methodology and reliability test for Cronbach alpha	
7	15-12-2020	Zoom	Conclusion and Findings	

APPROVAL FOR EXAMINATION

I hereby certify that the above candidates' thesis/project has been completed to my satisfaction and, to my belief, its standard appropriate for submission for examination. I have also conducted plagiarism test of this thesis using HEC prescribed software and found similarity index at 19% that is within the permissible limit set by the HEC for thesis/ project MBA/BBA. I have also found the thesis/project in a format recognized by the department of Business Studies.

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