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SCHOOL OF GRADUATE STUDIES

WORK-HOME CONFLICT AND JOB SATISFACTION IN GHANA: THE CASE OF COMMERCIAL BANKS IN THE EFFUTU MUNICIPALITY

SMITH OWUSU ABEKAH

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NOVEMBER, 2022

DECLARATION

Candidate's Declaration

I, SMITH OWUSU ABEKAH, hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another award to the School of Graduate Studies, University of Education, Winneba or elsewhere. I bear sole responsibility for any shortcoming in the work.

Candidate's Signature: ……………………………

Date: …………………….……………………………

Supervisor's Declaration

I hereby declare that the preparation and presentation of this dissertation was supervised in accordance with the guidelines on supervision of dissertation laid down by the School of Graduate Studies, University of Education, Winneba.

Supervisor's Name: Dr. Aaron Makafui Ametorwo

Supervisor's Signature: …………………………….

Date: ………………………………………………….

DEDICATION

I dedicate this work to the Almighty God.

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ABBREVIATIONS

JDI   Job Descriptive Index

JSI   Job Satisfaction Index

JS   Job Satisfaction

ABSTRACT

Work-home conflict is a situation that confronts employees in all domains of work and this has consequential effects on job satisfaction as employees try their efforts to balance the activities and roles of work and the home. Understanding how work-home conflict affects job satisfaction can lead to implementation of effective policies that improve job satisfaction and boost productivity. This study investigated into the subject using a sample of 150 employees from the commercial banks in Ghana, and aimed at examining the effect of work-home conflict on the job satisfaction of these employees. Analyzing the demographic characteristics of the employees showed that there were more male employees than females, and yet the two-sample t-test showed that there was found to be no statistical difference between male and females on the work-home conflict. The results of the estimated binary logistic regression model revealed that work-home conflict, gender, age, years of education, and number of dependents were significant predictors of job satisfaction. Particularly, work-home conflict accounted for a significant increase in job satisfaction by approximately 11 percent. The study recommends that management and stakeholders of the commercial banks in Ghana should put in place appropriate measures that would largely increase job satisfaction to prevent the possibility of the occurrence of negative effects of work-home conflict such as absence from work, turnover intentions, and tardiness.
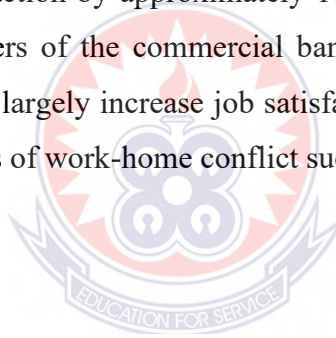
CHAPTER ONE

INTRODUCTION

1.0 Introduction

The chapter delivers a synopsis of the study, which highlights on the work-home conflict situation confronting employees and how this affects job satisfaction among employees at the commercial banks in the Effutu Municipality. The chapter discusses the background to the study on the subject, problem statement, research objectives, research-study questions, research significance, the study's scope, and its organization.

1.1 Background to the Study

Recently, the relationship between work-and-home has become an important concept that needs critical attention. The home, family life for that matter, needs to be balanced with work to achieve quality life since work-home conflict can hinder the maintenance of the quality of life (Karakas & Sahin, 2017). Job satisfaction expectations affect employees' workforce since employees might have irregular work hours and heavy workloads that leads to complications in balancing the work-family life (Mansour & Tremblay, 2016). People are required to allocate time and effort between work and home demands if they are to achieve balance in these two demanding spheres (Greenhaus & Powell, 2003).

Recent studies focus on the skirmish experienced by individuals between family-roles and the roles of work – a situation which is typically emphasized under emergent issues of work-home conflicts. These studies in the Western countries reveal important findings that the related theories ascribe to the obvious link between the demands of work and possibly work-home conflict (Spector et al., 2007), nonetheless, the issue is indicated that working for long hours,

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heavy workloads, as well as duties have been shown to have an unswerving impact on work-home conflict (Boyar et al., 2008; Kim, Leong, & Lee, 2005). As a result, it becomes critical that an effective balance be established between the work and home domains such that numerous demands in both spheres can be met with efficiency and that vital resources can be easily gained and utilized (Bass et al., 2008).

Studies show in relative terms that work typically has a more lethal hit on home and family life than family life affect work and this is due to the fact that people tend to experience more work-home conflict than the home-work conflict situation (Cinamon, 2006). However, the impact of home-work conflict cannot be frowned upon. There are serious consequences for organizations and employers who are looking for increased productivity at the workplace and they might fail to reap the benefits from the pool of able workers since work-home conflict can result in additional costs and productivity loss (Korabik, Lero, & Ayman, 2003).

Usually for adults, work-home obligations and responsibilities rival for time and attention and that explains the conflict (Ramasundaram & Ramasundaram, 2011). Time becomes the essential commodity here since the work and home competes in a way that the demands of work and the family create that time pressure in the fulfilment of these demands and that makes time management really difficult to maintain. For example, an employee who spends time on work roles makes them undisposed to perform the roles at home. This infers that an individual preoccupied with work roles is being affected by the ability to perform other roles even when physically present. Individuals who devote more time for work have little time for performing obligations in the home or family (Avey et al., 2012).

Besides, employee's consideration to work-home conflict is an aversive one that is seen as a form of depression and anxiety that is dangerous not only to health standards but social relationships and the work-and-life quality (Westman, 2001). According to Frone (2003), the

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work-home conflict that results in incompatibility of the work and home domains in certains aspects of life lead to distress, and stress in general. This stress generated can potentially hinder employees' creativity and leads to productivity loss. It is as a result of this that St-Amour et al. (2007) pinpointed that work-home conflict is reflective of three-time conflict forms which come about due to tensions between the work-home roles and conflicts of behaviour (or otherwise called behavioural conflicts).

In light of this, Gambles, Lewis and Rapoport (2006) emphasizes that excessive work demands leaves little to no time for managing the house and this causes stress. The experience of stress due to excessive work demands can adversely affect family life and the home which also causes further stress at the workplace. So, the interaction between work-and-home conflict that transcends a friction between work-roles and home-roles that make the employees feel that they have overworked and that is likely to hamper levels of creativity.

In all likelihood, employees recognize and detect preliminary signs of stress in the workplace than the employers can recognize the stress experienced by the employees. However, from the perspective of an employer, stress among employees becomes apparent via obvious tension, short temperament, exhibition of nervousness which leads to a reduction in the work quality, as well as job satisfaction (Medibank Private, 2008). Job stress is regarded as a significant work-related facet by employers, and studies have found a robust link between job stress and attitudes of employees and behaviors at the workplace.

According to certain studies, there is a connection between stress and the performance of employees (Ibrahim, 2019; Bashir & Ramay, 2010; Butler & Skattebo, 2004; Dar & Naseem., 2011; Netemeyer, Maxham & Pullig, 2005). Stress is shown to have a negative effect on organizational commitment and job satisfaction (Karthik, 2013; Usman et al., 2011). A key component in avoiding unwholesome situations for people and their correspondent families as

well as for businesses looking to improve positive job outcomes at the workplace is to strike a penultimate balance between work and personal commitments. Consequently, stress has negative effect on workers and has a knock-on effect on job satisfaction and performance that compels many institutions to discover and implement effective policies to upgrade employee welfare and to assuage work-home conflict to the very minimum level.

Studies have reported that support-provisions from supervisors and the provision of flexibility in work schedules are potent arrangements to discharge employees of huge work-home conflict (Bernas & Major, 2000; Carlson & Kacmar, 2000; Thomas & Ganster, 1995). Additionally, several studies have shown a negative correlation between employees' perceptions of their organization's family-supportive behaviors and their experiences with work-home conflict (Allen, 2012). Work-home conflict affects employees' levels of stress in jobs, job satisfaction, and job performance and also the degree of personal contentment and life satisfaction. Necessary to managing the work-home conflict is to implement suitable policies on human resources efficiency and implement organizational arrangements and practices to achieve such a balance. It becomes all-important to determine in the best possible way the extent of work-home conflict level of those work in different organizational settings and markets, and how this conflict affect employees job-related attitudes and behaviours (Obrenovic, Jianguo & Khudaykulov, 2020).

According to Ajala (2017), this issue of work-home conflict affects every employee in any organization, and so workers at the commercial banks in Ghana are not an exception to this conflict. In many firms where management believes that employee wellbeing is vital, the evaluation of job satisfaction is a typical practice (Spector, 1997). The commercial banks in Ghana are known to have employees report or begin work early in the day and close late, and

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the influx of customers who access their services will most likely result in a confrontation with this work-home conflict situation.

1.2 Statement of the Problem

The question of work-home conflict is pivotal to any structured organization since there is increasing complexity of tasks performed by employees and there is also an increase in the demand for employee work hours. Work-home conflict and its effect on job performance requires institutions to adopt measures that fit in employees' work schedules and home roles such that the confrontation of multiple roles conflict and its accompanying stress and job discontentment are reduced to its barest minimum, or simply evaded (De Bruin & Dupuis, 2004). The term "work-home conflict" refers to situations where family obligations collide with professional obligations as well as vice versa (Frone & Rice, 1987; Frone, Russell, & Cooper, 1992).

Institutions that aim to meet the desired organizational goals must have the advantages of the competence and quality of human resources. Human resource management requires that the company considers many issues that promote job performance, and one of which is to be considerate about the attitude of employees to their roles at home and at work, because this a peculiar problem that determines employee's work output. The life of an individual is usually a predicated on two essential factors regarding the home and work, and it involves someone burdened with several schedules and responsibilities that requires great amount of time and energy (Rahman et al., 2018). Consequently, there are work demands that can interject with employee's ability to satisfy the demands of the home (Zhou, Eatough, & Che, 2020).

Numerous studies' findings indicated that some employees who live with their families or who already have families of their own encounter issues between work and family life. The primary

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causes of this conflict include long workdays, rigid scheduling, and the emotional drain that work can create, all of which can lower job satisfaction. This study takes into consideration job satisfaction as a dependent variable since job satisfaction mirrors people's attitudes towards work (Zhang, Zhao & Korabik, 2019) – a crucial factor for determining whether or not individuals form unfavorable opinions of their jobs when they view their jobs as a source of conflict.

Work-home conflict is commonly problematic among employees. The expectations created on the roles of work and home are not always well-matched which creates the conflict between work-and-family life (Greenhaus & Beutell, 1985; Voydanoff, 1988; Frone, Rusell, & Cooper, 1992; Gutek, Searle & Klepa, 1991). The conflicts that are mentioned to be commensurate with the outcomes such as job discontent, low turnover rate, job boredom, psychological distress (or depression), and other consequential negative impact on job satisfaction in the workplace (Ajala, 2017).

Generally, there are problems that warrant a study into work-home conflict and job satisfaction. Employees are often faced with a lack of balance between work and personal lives (Grzywacz and Marks, 2000), and this can lead to increased stress and burnout (Kossek, 2019), as well as decreased job satisfaction (Rogghe, 2019). Women also face discrimination and bias in the workplace (Rahwan et al., 2018) and it tends to lower job satisfaction and a lack of opportunities for advancement. Again, some employees who have caregiving responsibilities, such as child or elder care, may face additional challenges when it comes to balancing their work and personal lives (Kossek, 2018) and that can also affect their levels of job satisfaction. Another problem employees may face is their inability to access opportunities for professional development and they may feel unfulfilled or undervalued in their work (Lambert, 2016), which can lead to lower job satisfaction.

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It is in this light that the study seeks to assess the effect of work-home conflict on job satisfaction among employees at the commercial banks in the Effutu Municipality.

1.3 Objectives of the Study

The research objectives of the study are to:

i.   examine the effect of work-home conflict on job satisfaction.

ii.   determine whether there exists a difference between work-home conflict by gender distribution of employees at the commercial banks.

1.4 Research Questions

Taking into consideration the objectives of the study, the research questions to be addressed is:

i.   Does work-home conflict have any effect on job satisfaction?

ii.   Is there any difference in gender for work-home conflict?

1.6 Scope of the Study

Work-home conflict and job satisfaction is a very broad subject and it affects every occupation in the world, as long as people or employees are concerned. The study is limited to looking into the work-home conflict and job satisfaction in Ghana with particular references to employees at the commercial banks in the Effutu Municipality. The study considers the relationship between work-home conflict and job satisfaction, determines whether there exists a difference between work-home conflict and job satisfaction for the distribution by gender, as well as examine the effect of work-home conflict on job satisfaction.

1.7 Limitations of the Study

Data is an important part of every research (Lourel et al., 2009). Owing to time and financial constraint, the researcher could only collect data for a sample of 150 and the only method of data collection was the issuance of a questionnaire. Ideally, a larger sample size would generate much more insight into how work-home conflict affected job satisfaction, and the use of many more methods for collecting data such as interview could also capture the varied founding perspectives of the employees considered for the study. The questionnaires were administered to the respondents and the responses were very hasty since the employees at the commercial banks had very tight schedules at the workplace during working hours so the researcher could not verify if the responses were truly reflective of the beliefs and concerns of the respondents.

1.8 Significance of the Study

The study investigates how work-home conflict impacts on job satisfaction among employees of the commercial banks in the Effutu Municipality. Work-home conflict is often seen to impact negatively on job satisfaction so the study contributes to the literature by reporting findings that would be significant to employers and policy makers. Employers and policy makers would take into consideration all the factors of the findings in the study to formulate policies that improve human resources and optimize job satisfaction and job performance despite their employees encountering this work-home conflict situation.

The work-home conflict varies by institutional setup so researchers would use the findings of this study as a reference point for additional research in this area. This would augment the study on getting more findings on how work-home conflict impacts, or relates to job satisfaction across all institutions so that the appropriate measures could be implemented to ensure that

employees across the various institutions can balance this conflict with their roles at work and improve job performance to the satisfaction of employers.

1.9 Organization of the Study

The study is divided into five primary chapters, each with its own set of subsections. The first chapter covers the study's general introduction, including crucial topics like the problem statement and the study's objectives. The second chapter presents a theoretical and empirical literature survey as well as an explanation of the underlying ideas or concepts. The third chapter covers the study's methodology as well as a description of the estimating methodologies. In chapter four, the findings of the data collected are analysed and discussed. The study's last chapter contains a summary of the findings, policy implications, recommendations, and conclusions.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The review of literature in this study covered theoretical/conceptual and empirical issues. The conceptual issues focus on work-home conflict, job satisfaction, and their relationship or effects they have on each other. The theoretical framework provides explanation or understanding of the relationship between the two variables. Empirical issues deal with relevant literature on the relationship between work-home conflict and job satisfaction.

2.1 Review of Theoretical Literature

There have been several theories centred around work-home conflict and among these are: (i) Role Theory (Khan et al., 1964); (ii) Social Exchange Theory (Homans, 1961); (iii) Theory of Interdependence (Thibaut & Kelley, 1959); (iv) Social Identity Theory (Tajfel & Turner, 1979); and (v) Conservation of Resources Theory (Hobfoll, 1989).

The field of work-home conflict has been heavily influenced by the role theory, which states that multiple roles can result in strain. This effect is one of the effects of the conflict, according to Greenhause & Beutell, 1985. The concept of the role theory states that people's expectations of their roles are often focused on how they interact with one another (Ilgen & Hollenbeck, 1991). The concept of the role theory has been pointed in order to understand the various factors that can affect work-home conflict. According to Kahn et al. (1964), the expectations of others regarding their roles can influence the actions of others. Role conflict is a psychological phenomenon that occurs when conflicting pressures create a psychological imbalance.

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According to the role theory, conflicts can occur when people are forced to perform different roles that are not in their best interests.

The social exchange theory's premise emphasizes the value of interpersonal interactions. The costs and benefits of a trade are connected to the dynamic features of the interaction, according to this viewpoint (Homans, 1956). The notion of interdependence also stresses the significance of preserving both parties' pleasure in the interaction process (Katz & Kahn, 1978). The interaction between people is particularly stressed in the social exchange hypothesis. This idea contends that social relationships are influenced by the benefits and expenses of the trade. The idea of interdependence advanced by social exchange theory is highlighting the active elements of dyadic contact and highlighting the necessity to maximize both parties' pleasure in order to maintain the interaction process. However, according to social identity theory, there is a possibility that people can invest in multiple roles and achieve work-life balance through the separation of identities that conflict with one another (for example, control and power in the manager role versus nurturance in the parent role) or by upholding consistent personal values throughout all of their identities (Lobel, 1991).

The conservation of resources hypothesis has become the most popular explanation for explaining work-home conflict at the moment (Hobfoll, 1989; Grandey & Cropanzano, 1999). The conservation of resources theory, in contrast to conventional theories that describe stress as a function of either an outcome or an awareness of environmental confrontations of challenges (such as Lazarus & Folkman's [1984] "stress-appraisal-strain-coping" theory), also reckon concerns about the potential resource-loss in the future, such as the exhaustion of energy needed to finished assigned task. According to this idea, people work hard to preserve and improve a variety of assets, including material possessions (such as money and a home), roles and circumstances (such as support from others and the quality of one's roles), energies (such

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as time and energy level), and individual traits (e.g., beliefs such as a positive viewpoint). The loss or danger of these resources causes psychological stress. Conflict between work and home is understood as the result of "resources being lost when managing both job and family obligations" (Grandey & Cropanzano, 1999, pp. 1103).

2.2 Conceptual Framework

As defined by Camp (2001), a conceptual framework is a foundation that the researcher perceives best describes the logical advance of the issue under examination. Again, Osanloo and Grant (2016) pinpointed that the conceptual framework designates the link between a study's primary concepts from the stance of statistical outlook. It is arranged logically to make it easier to build a pictorial frame or a visual of how the ideas in a study connect to one another. The study's conceptual framework is then developed taking into consideration the study's objectives. Figure 2.1 displays this conceptual framework.
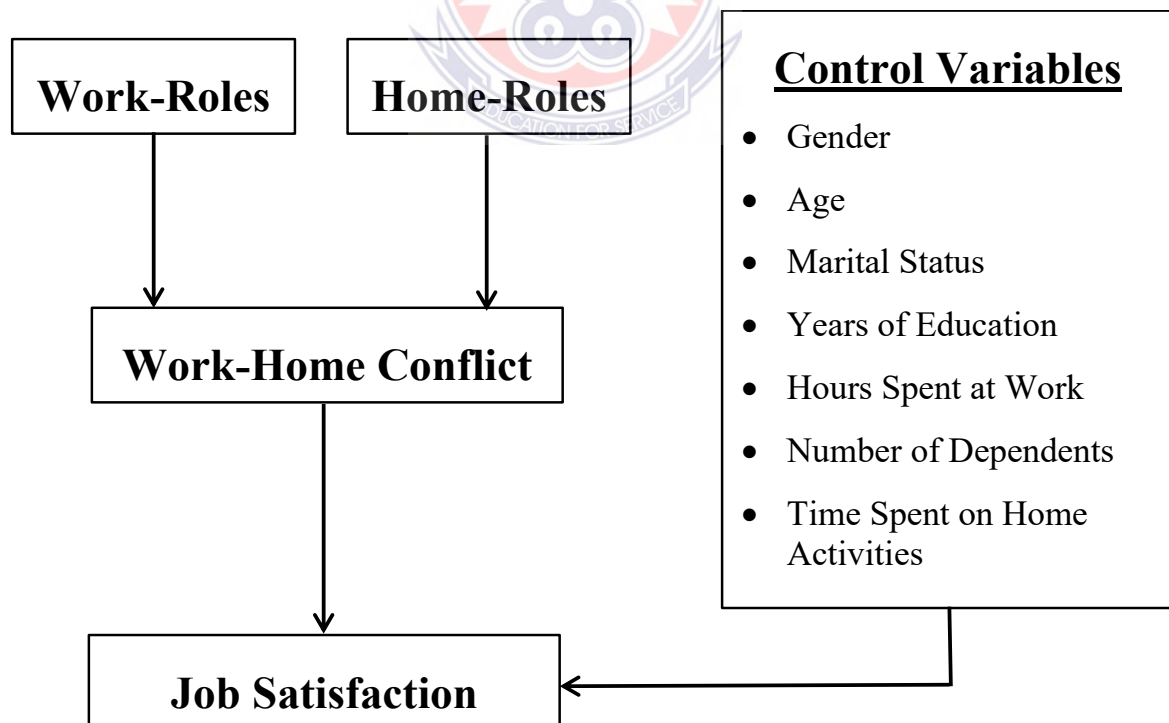
Figure 2.1: Conceptual Framework of Work-Home Conflict Effect on Job Satisfaction

Figure 2.1 depicts a situation where work-and-home demanding roles lead to the work-home conflict which impacts the job satisfaction of employees, and also gives an idea about how these employees aim to achieve work-home balance. Other control variables which are also deemed to affect job satisfaction as captured by the framework include: gender (how male and female employees try to balance work-home activities towards job satisfaction), age (whether age influences employees' ability to balance work-home activities), marital status (how the various marital groups have work-home roles affecting their job satisfaction), years of education (whether employees with more years of education achieve balance between work-home roles and how that affects job satisfaction), hours spent at work (how much time an employee spends at work and how this affects their job satisfaction while trying to achieve work-home balance), number of dependents (whether more dependents have any effect on job satisfaction as employees grapple with work-home roles), and time spent on home activities (how much time an employee spends on home activities that influence their ability to balance work-home roles). This necessitated the study's motivation to look into the work-home conflict and job satisfaction among the employees of the commercial banks in the Effutu Municipality in Ghana.

2.3 Empirical Review

The literature on work-home conflict and job satisfaction is reviewed in this section. This section is based only on the conceptual framework and essential concepts that are pertinent to the investigation of the nexus between work-home conflict and job satisfaction. Since this issue is of critical importance, concepts related to the subject are discussed, and other topics were reviewed where possible.

2.3.1 The Concept of Work-Home Conflict

The challenge of balancing the demands of work and personal life, commonly referred to as work-home conflict, is a widespread problem that affects a large number of people today. This type of conflict relates to the difficulty of balancing the responsibilities of one's job with the needs of one's family and home life. This struggle can have a significant impact on an individual's job satisfaction.

Work-home conflict is described as a divergence between working and home demands of a worker (Akkas, Hossain & Rhaman, 2015). Work-home conflict arises when a person is required to discharge multiple roles as a provider to the family, as a worker and as a parent. These roles demand and consume time, commitment and efforts. Akintayo (2010) pointed out that the load of work in the past decades has increased momentously and this has resulted in very little time to spend with family at home. Kahn, Wolfe, and Quinn, as well as Snoek, and Rosenthal are credited with originating the idea of work-home conflict in 1964, according to Lin, Chen, and Sun (2015). They explained work-home conflict as the conflict between work and home roles or that which cause pressure due to the mismatch between the demands of work and home. According to Lin, Chen, and Sun (2015), incomplete work activities will interfere with family life if they cause family issues or obligations to interfere with work tasks.

Contrastingly, when work-related issues and responsibilities get in the way of family obligations, those obligations also get in the way of work. Due to this, it would be unable to carry out regular family duties, which would lead to role conflict. Correspondingly, it is considered that the roles of family and job are irreconcilable when they conflict. Work-home conflict was characterized by King (2013) as the tension between personal and professional responsibilities. Conflict between both domains arises when playing one role becomes more challenging as a result of playing the other. Even though both can happen, work-home

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conflict—where work interferes with family life—is more common now than family-work conflict. Irrespective of the direction of causality, conflict and excessive stress on the person ensue when two domains are at odds with one another.

According to Allen (2012), family-work conflict and work-home conflict are the two structures that make up work-home conflict. Different viewpoints are held by academics in this field of study regarding the significance of each parameter (Kinnunen et al., 2010; Zhao & Namasivayam, 2012). Therefore, it is important to distinguish between work-home and home-work conflicts as two separate elements, and this research examines the role incompatibility of working from home.

Simarmata et al. (2021) pointed out that motivation comes in two forms – intrinsic and extrinsic motivation. Aryanta, Sitiari, and Yasa (2019) agreed to this assertion by establishing the findings that work motivation had significant positive effect on job satisfaction which implies that employees work harder when motivated. It becomes imperative that this study looked into how incentives can raise employees' motivation for improved job satisfaction. Generally, Adityawira and Supriyadi (2017) found that work-home conflict caused low job satisfaction and tend to increase absenteeism, reduce employees' motivation and which when left unchecked could lead to employee turnover.

According to Smith et al. (2018), it has been established that excessive workload, the pressure of meeting deadlines and conflicting responsibilities at work, rather than interactions with clients, are responsible for causing emotional exhaustion and reducing overall life satisfaction. Similarly, Sirgy and Lee (2018) posited that the struggle to balance responsibilities in both one's job and family life leads to a decrease in both job and life satisfaction. Research indicates that the struggle to balance work and family responsibilities is a significant source of stress in

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the workplace (Piko & Mihalka, 2018) and can have a significant impact on an individual's overall well-being (Yucel, 2017).

2.3.2 The Concept of Job Satisfaction

Job satisfaction has several definitions across many studies and by different scholars. The prevalent definition of job satisfaction was offered by Locke (1976) who said that job satisfaction is a measurable or positive affective state resulting from the appraisal of one's job or job experience. Job satisfaction is an affective or emotional reaction to numerous aspects of one's job, according to Obineli (2010). Implicitly, a person may be content with some aspects of their profession but discontent with others. The Harvard Professional Group (1998) defined job satisfaction as the act of putting in the effort that results in acceptance, wealth, growth, and the accomplishment of other objectives that result in a general sense of fulfillment. Obineli (2013) averred those complaints, grievances, absenteeism, lateness to work, turnover, and termination are drastically reduced in institutions where people experience a greater level of job satisfaction. In addition, job satisfaction motivates workers, boosts their morale, enhances their work attitudes like commitment and involvement, and increase quality of output and productivity.

Emotional, cognitive, and behavioral factors indeed contribute to job satisfaction. In the emotional component, feelings like weariness, worry, or enthusiasm are discussed in relation to the job. The beliefs one has about their employment are referred to as the cognitive elements of job satisfaction. For instance, fuelling that one requires mental effort is difficult. The final aspect of behavior is how people behave in connection to their jobs, such as showing up late, staying up late, or making up an illness so as to evade working (Bernstein & Nash, 2008).

Two kinds of job satisfaction abound based on the employees' level of feelings about their jobs: global job satisfaction and job facet satisfaction, the former refers to employees' overall feelings about the nature of their jobs (e.g., "Overall, I am satisfied with my job"); the refers to feelings about specific job aspects, such as salary, promotion, benefits, supervision, and the quality of relationships with co-workers (e.g., "Overall, I am satisfied with my salary") (Muelter & Kim, 2008). It was submitted that measurements of job facet satisfaction can be helpful in identifying which specific aspects of a job require improvement the overall job satisfaction of employees in order to address such issues such as low commitment, low involvement, and high turnover, among others Kerber and Campbell (1987).

According to Warokka and Febrilia (2015), the term job satisfaction is particularly concerned with the phenomena that influence hiring considerations or decision making, cast doubt on one's ability to balance multiple roles, and cause prejudicial thoughts about one's job performance, likelihood of leaving their job, and job satisfaction. For employees and organizations, job satisfaction and happiness are essential. According to a recent meta-analysis, increased customer satisfaction is correlated with higher employee job satisfaction (Mendoza & Maldonado, 2014). More committed employees perform more effectively at work (Davar & Bala, 2012), have less intentions to leave their jobs (Lee, Magnini, & Kim, 2011), are less likely to do so (Chen et al., 2015), and have a favorable relationship with perceived corporate values (Edmans, 2012).

Furthermore, less work-to-family conflict and more subjective well-being, such as life satisfaction and pleasure, are associated with higher job satisfaction (Chen et al., 2015; Halkos & Bousinakis, 2010). Therefore, employees who are more satisfied with their jobs will benefit both personally and professionally, as well as improve the performance of the company. As cited in Linh et al. (2016), Diaz-Serrano and Cabral Vieira (2005) pinpointed that the idea of

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job satisfaction is the all-encompassing sentiment or expression of emotions that affects an employee's decision to remain at their current position or leave in favour of one that is more fulfilling.

Fields (2002) outlined the measures of job satisfaction to include: Overall Job Satisfaction (Cammann, et al., 1983); Job Descriptive Index (JDI) (Smith, Kendall, Hulin, 1969; Roznowski, 1989; Gregson, 1990); Global Job Satisfaction (Warr, Cook, & Wall, 1979); Job Satisfaction Relative to Expectations (Bacharach, Bamerger, & Conley, 1991): Minnesoto Satisfaction Questionnaire; Job in General Scale (Ironson, et al., 1989); Job Satisfaction Survey (Spector, 1997); Job Satisfaction Index (JSI) (Tsui & Schriescheim, 1980); Career Satisfaction (Greenhaus, Parasuranian, & Wormley, 1990); and Job Diagnostic Survey (Hackman & Oldham 1974).

Additionally, Fields outlined specific kinds of employee satisfaction measures that describe a worker's satisfaction with one or more facets of their job, such as the Employee Satisfaction with Influence and Ownership (Rosen, Klein, & Young, 1986), the Employee Satisfaction with Work Schedule Flexibility (Rothausen, 1994), and the Employee Satisfaction with My Supervisor (Scarpello & Vandenberg, 1987). This vividly shows that job satisfaction is multidimensional. Interestingly, the Job Descriptive Index (JDI), which is the most popular assessment tool for job satisfaction (Spector, 1997), was adopted in this study. It was originally evolved by Smith, Kendall, and Hulin (1969) as a 72-item scale which measured five facets of job satisfaction: Wok pay, promotions, supervision, and co-workers, an abridged version of 30 items predicated on the live facets was developed by Gregson (1987). This has been adopted by several scholars (Fields, 2002).

Work-home conflict is a multifaceted concept that can relate to conflict that is behaviour-based, time-based, or both (Greenhaus & Beutell, 1985). Different types of conflict, first identified by

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Greenhaus & Beutell (1985), distinguish between work-to-family conflict and family-to-work conflict. These include disputes that are time-based, stress-based, and behaviour-based.

Time-based conflict comes about when "time spent on activities within one function often cannot be committed to activities within another position" (Greenhaus & Beutell, 1985, pp. 77). Alternatively put, time-based conflict arises when demands on a person's time resulting from roles in two disparate areas (e.g., Employees may find it difficult to meet family obligations, such as picking up a child from day care, if they are required to work late with little notice). Time-based conflicts are predicated on the number of hours a person works compared to how many hours they spend not working each week. Conflict between work and home has been linked to the number of hours worked. Work-home conflict is frequently correlated with time-related factors such lengthy work hours, rigid schedules, shift work obligations, and extra or evening responsibilities (Judge, Boudreau, & Bretz, 1994; Byron, 2005; Parasuraman et al., 1996).

Additionally, a research study conducted by Tims, Bakker and Derks (2014), titled "Age and job satisfaction: A meta-analysis", found that job satisfaction tends to increase as people grow older. The study analyzed data from 96 samples and discovered that as people age, they generally have more satisfaction with their jobs. The research also revealed that the relationship between age and job satisfaction is more prominent in men than in women, and more pronounced in individualistic cultures compared to collectivistic cultures. This suggests that as individuals get older, they tend to be more content with their job.

According to the theory of strain-based conflict, stress from one function might interfere with performance in another (for example, the stress of caring for a sick child can present difficulties in concentrating at work). Conflict within a person's occupational role, and roles overload, all contribute to work stress, which in turn causes role pressure and incompatibility (Greenhaus &

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Beutell, 1985). Paradoxically, hindrance with professional roles can result from family-related stress, such as parental and marital conflict (Byron, 2005). Conflict between work and home arises when one's performance in one role interferes with the ability to function in another. In this sense, it becomes harder to carry out the duties of a competing position due to strain from one duty, which can include stress, tension, anxiety, irritation, and exhaustion. Strain-based conflict examines how stresses from both personal and professional lives can result in symptoms like exhaustion, anxiety, tension, apathy, depressive symptoms, among others, that can eventually have an impact on family and work life.

When particular behaviours necessary for one function are inconsistent with expected behaviours for another role, behaviour-based conflicts occur. An example could be a male management corporate executive who would be required to be forceful and objective at work, but who might have different expectations from his family. Certain behaviours are anticipated at work, while others are expected when he is at home with his family and interacting with them. The requirement for peace and emotional openness among family members is incompatible with the aggressiveness and emotional restraint necessary for managerial jobs. Conflict is likely to arise if the person is not able to modify their behaviour to meet the requirements of several jobs. For instance, research on correctional officers revealed a link between job satisfaction and behaviour-based conflict in the workplace (Lambert et al., 2006).

Workers have varying personal and work situational things that make them satisfied in their jobs. This accounts for why some factors which satisfy some workers do not satisfy others. It takes a multiple of job satisfaction dimensions to satisfy an individual worker. Thus, Syptak, Marsland, and Ulmer (1999) identified ample aspects of job satisfiers to include company policies, salary or benefits, interpersonal or social relationships, recognition, advancement, working condition, job security, achievement, autonomy, and work-life balance practices.

However, it is fallacious to assume that pay is the most central factor in job satisfaction and that a happy employee is a productive employee (Svptak, Marsland & Ulmer, 1999).

Job satisfaction is multidimensional, which means that being satisfied in one area does not automatically entail satisfaction in all areas; similarly, being dissatisfied in one area does not insinuate total job dissatisfaction (Kazi & Zadeh, 2011). Furthermore, job turnover can be linked to work-life conflict. Work and personal life are an individual's experiences that must be maintained in harmony (balance) with work and personal relationships. Kazi and Zadeh are of the opinion that a disproportion of satisfaction, or dissatisfaction in work invariably leads to dissatisfaction in personal 1ife. This can lead to job turnover. In the view of Swift (2007), organizations ability to address employees' job satisfaction is necessary for fulfilled and productive workforce. Similarly, Bright (2008) asserted that people who are content with their lives are happier employees who exhibit better organizational citizenship, courtesy, and conscientiousness. Implicitly, Job satisfaction is important for employee retention and job dissatisfaction is a potential cause of job turnover.

The polar opposite of job contentment, job dissatisfaction, has detrimental effects on organizational performance and productivity. In actuality, disgruntled workers frequently lack commitment and motivation at work. Employees' reactions to workplace unhappiness can take one of four forms, according to the exit-voice-loyalty-neglect framework (Rusbult & Farrell, 1983): exit, voice, passive loyalty, and neglect. Exit refers to actions taken with the intention of leaving the firm, including looking for a new position. Exit is a negative, proactive reaction. Utilizing initiative to improve conditions at businesses, such as proposing suggestions for how to expand the company, is referred to as using voice. Voice is a proactive and beneficial reaction. The trustworthy attitude of an employee toward the company is referred to as loyalty. It can take the form of a passive, positive expectation that things will become better. Loyalty

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is non-active but beneficial. When an employee consistently skips work, arrives late, or puts forth less effort, this is known as neglect. The individual is enabling the situation to get worse at work by giving poor performance. Neglect is harmful and passive.

While job satisfaction builds happy, healthy and productive organizations and society, job dissatisfaction costs the organizations and society a lot. The consequences range from loss of" huge amount of money (Notte, 2013) to decreased life satisfaction (Henne & Locke, 1985), mental or emotional problems (Locke, 1976; Henne & Locke, 1985), and physical health challenges like injuries and death (Henne & Locke, 1985). Notte (2013) observed that dissatisfied workers who call in sick and avoid working cost companies in the United States an amount of about $550 billion every year.

Job satisfaction is determined by a number of factors: salary/pay, promotion, opportunities for advancement, work environment, in-service-training, supervision, job redesign and enrichment interaction with colleagues, and general working conditions, among other things (Obineli, 2013). People, the world over, engage in work to receive pay with which to meet their needs and better their lives. Demaki (2012) noted that money not only provides for workers' psychological requirements but also their material needs, supporting this statement. However, Nigerian workers have not been paid to their full potential, which has resulted in an ongoing walkout and a sign that the government has not complied with their demands for larger paychecks (Ajavi, 1998).

Since it involves more pay, taking on more responsibility, and elevating employees' social status, promotion is a source of workplace pleasure (Obineli, 2013). Demaki (2012) emphasized that salary and promotion have a kind of social prestige that is associated with occupational level and that promoted workers can have the capacity to meet an expanding requirement of needs. These factors all contribute to the positive relationship between

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promotion and job satisfaction. According to Ozor and Eze (2018), staff promotions encourage employees to work harder and enhance their spirits, which increases production and efficiency and improves job satisfaction. According to Okonko and Obineli (2011), many employees in public schools lack the motivation and job satisfaction as a result of their low pay and unfavourable working conditions. According to Obineli (2010), inspired employees operate in inspired environments. Some workers encounter stagnation, and when this happens, they become discouraged, frustrated, and often dissatisfied with work, so they search elsewhere for opportunities. This unhappiness can also show up as resignation and early retirement with only a partial commitment (Obineli, 2013).

Job satisfaction is significantly influenced by the workplace. According to Obineli (2013), motivated employees work in motivated workplaces. The working environment encompasses factors like temperature. humidity, ventilation, illumination, noise, workplace cleanliness, and enough supplies and tools (such as good offices, public address systems, resource materials for teaching, computer, and good offices). Poor conditions of work usually result in low job satisfaction and a high level of dissatisfaction; good working conditions increase physical comfort for employees and promote morale. Ewen (1974) noted that the calibre and scope of training and employment options offered closely correlate with workers' satisfaction. Chinch (2013) observed that workers who have completed their training at the Delta State University were more satisfied than their counterparts who have not been trained.

Intrinsic and extrinsic rewards are related to job satisfaction (Clifford, 1985). Intrinsic reward includes such factors as task significance, task independence and task involvement (Hackman & Oldham, 1976). In the modern economy, task importance is crucial for employees to perform work that is valuable and beneficial to others (Colby, Sippola & Phelps, 2001; Morgeson & Humphrey, 2006). Task autonomy is the level of flexibility and discretion that employees have

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while organising their time for tasks and following established procedures (Hackman, 1980; Evans & Fischer, 1992; Spreitzer, 1996). Task involvement measures how fascinating and difficult a task is (Rajper et al., 2021). On the other band, extrinsic rewards are the social and organizational rewards associated with friendly relationship with supervisors and co-workers (Wharton & Baron, 1991; Luddy, 2005).

2.4 Review of Empirical Literature

The review of empirical literature was to invoke the literature to address the objectives of the study in terms of the demographic characteristics and how it connects with job satisfaction, the effect of work-home conflict on job satisfaction, and the difference in gender on job satisfaction. The proceeding sections review the empirics in the literature.

2.4.1 Effect of Work-Home Conflict on Job Satisfaction

Low job satisfaction, according to Davar and Bala (2012), has a negative impact on both employee and organisational performance. In order to accomplish the set objectives of the high-performance organisation, it is crucial to understand the elements that contribute to employee job satisfaction. Work-home conflict is one of the key aspects in this regard (Rathi & Barath, 2013). According to Kim and Choi (2012) and Rathi and Barath (2013), there is no consistent link between work-home conflict and job satisfaction. According to several researchers, the tension between work and family might affect employees' satisfaction (Rathi & Barath, 2013), intentions to leave their jobs (Pantik et al., 2011), emotional tiredness and mental health (Zhang, Fried, & Griffeth, 2012). Work-home conflict is not a one-way interaction depending on whether it is positive or negative. As a result, the study would support one of the relationship's directions.

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Research has revealed that work-home conflict can result in decreased job satisfaction and higher stress levels (Kossek, 2019). This is because individuals who experience work-home conflict are often pulled in multiple directions, making it hard for them to fully commit to their jobs. Furthermore, work-home conflict can lead to increased conflict between work and family and increased interference between work and family life (Rogghe, 2019). Additionally, work-home conflict can also affect an individual's physical and mental well-being. Studies have shown that individuals who experience work-home conflict are more prone to burnout, which can lead to decreased job satisfaction and increased stress levels (Kossek, 2019).

Additionally, work-home conflict can lead to increased absenteeism, decreased productivity, and increased turnover rates (Rogghe, 2019). However, there are also several factors that can help to alleviate the effects of work-home conflict. Having a supportive supervisor (Rahwan et al., 2018) is one of the most important factors. A supervisor who is understanding and supportive of an individual's need for work-home balance can help to reduce the level of conflict and increase job satisfaction. Additionally, organizations that promote work-life balance tend to have higher levels of job satisfaction among their employees (Kossek, 2018). One study by Grzywacz and Marks (2000) found that employees who had experienced some low levels of work-home conflict, reported higher job satisfaction levels. The study suggests that having a healthy balance between work and personal life can lead to more positive attitudes towards the job.

According to Netemeyer, Maxam, and Pullig (2005), who were quoted by Linh, Jin, Kiong, and Fah (2016), both family-work conflict and work-home conflict are likely to have an impact on job satisfaction, intentions to leave the company, and job performance. It makes sense that the growing problems in both the workplace and the home would impair mental focus, cause stress, sadness, and unhappiness, lead to underperformance at work, and potentially even

motivate a person to change careers. For instance, the study by Karatepe and Baddar (2006) discovered a strong and adverse association between work-home conflict and happiness, either family happiness or happiness in general.

Additionally, Karatepe and Kilic (2007) found that work-home conflict has a significant and negative effect on job performance. Work-home conflict has a major and detrimental impact on employees' job satisfaction, based on a number of studies (Carlson & Kacmar, 2000; Calvo-Salguero, Carrasco-Gonzalez, & Maria, 2010; Zhao & Namasivayam, 2012). Also, Zhao and Namasivayam (2012) claim that workers who consistently experience work-home conflict may develop a negative attitude or behaviour toward their jobs, which can lead to poorer job satisfaction and labour turnover like abandoning their jobs to relieve stress.

On the other hand, Nohe and Sonntag (2014) demonstrate that there is enough significant link between work-family conflict and job satisfaction, especially when family-roles conflict with work-roles, which elevates negative attitudes toward organisational structures like the job in question, which in turn generates negative attitudes toward work or hinders work performance, leading to lower job satisfaction. Employee performance was reportedly impacted by work-life conflict, according to Waraich et al. (2011).

The negative relationship between job stress and employee job satisfaction has also been found by Malik, Safwan, and Sindhu (2011). Examples include unpleasant and unsupportive supervisor and co-worker behaviour, inadequate pay, poor promotion, poor working conditions, and lack of recognition. The causes and effects of work-home conflict amongst female employees in Bangladesh were investigated by Akkas, Hossain, and Rhaman (2015). They employed questionnaires to obtain the data from the 50 respondents they chose for the study. They discovered the factors causing work-home conflict to be long working hours, rigidity in jobs, overload of responsibilities at work, child care responsibilities, child age, care-

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dependent responsibilities, workplace discrimination, insufficient supervisory support, autocratic management style, insufficient family support, and the absence of the husband's support. Only the reasons of work-home conflict were discussed in this study, which is consistent with practically all other studies that have been done on the subject. However, in order to allow for generalisation, the sample size may have been raised.

Additionally, the rising role of conflict among female faculty members in institutions was examined by Kumari, Patil, and Rani (2015). For their analysis, they used descriptive statistics. They said that disparities in couples' backgrounds, as well as attitudes of partners, co-workers, and family members, lead to role conflict. Incompatible personality features between couples, a lack of sharing roles, time management issues, and overloads at workplace are additional factors that contribute to role conflicts. They noted that some effects of work-home conflict include damaged relationships, decreased work dedication, and loss of self-esteem. This study primarily focused on factors that are influenced by the household, which Akkas, Hossain, and Rhaman (2015) did not take into account.

Work-home role conflict among professional women in Nigerian public universities was another subject of Ogbogu's (2013) research. Data was gathered using questionnaires, with a total of 250 respondents chosen. The study found that a number of factors, including long work hours, busy schedules, poor working conditions, domestic and family duties, teacher-student ratios, and supportive heads of departments, contributed to increased work-home conflict. Additionally, it was discovered that women's feel of experiences with work-home conflict had a detrimental impact on job performance.

Work-home conflict and job satisfaction of employees: a comparison of state-owned and foreign-invested firms in Vietnam was the focus of study by Linh et al. (2016). 84 participants completed surveys. It has been discovered that neither work-to-home nor home-to-work

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conflict is a major predictor of employee job satisfaction in either company. Given that the majority of study participants were single adults without children, they might feel conflicting pressures from work and family, though not to the same extent as workers who are married and have children. Although the work by Linh and the others was unambiguous about their conclusions, the tiny sample size employed may have had an impact on the results, making generalisation difficult. The effect of work-home conflict on job satisfaction at the Kenya Revenue Authority was studied by Ouko (2010). In total, 74 respondents participated in the study, and questionnaires were the devices utilised to gather the data. Using the survey design, Ouko came to the conclusion that work-home conflict was detrimental to job satisfaction. This was in line with the conclusions reached by Linh et al. (2016).

Boles, Howard, and Donofrio (2001) looked at the connection between work-home conflict and several aspects of job satisfaction (that is, the work itself, satisfaction with pay, co-worker and supervision). The study made an effort to determine whether conflict direction was more crucial as a predictor of job satisfaction. They discovered that all measures of job satisfaction were highly correlated with both work-home conflict and home-work conflict. Additionally, they discovered that work-home conflict may be more significant and effective as a predictor of several characteristics of job satisfaction. Several factors that are connected to professional satisfaction, such as career advancement and career involvement, and to other types of satisfaction, such as job and life satisfaction, were also found to be adversely correlated with work-home conflict.

According to the research studies discussed above, inadequate family support, lengthy work hours, workplace inflexibility, and child age are only a few factors that contribute to work-home conflict. While some presentations suggested that work-home friction affected job satisfaction, others presented opposing viewpoints. This broadens the debate between the

conflict and separation hypotheses even more. However, all of the researchers agreed that there was a considerable difference between married and single women's work-home conflict.

In conclusion, work-home conflict is a widespread issue that can have a significant impact on an individual's job satisfaction. It can lead to decreased job satisfaction, increased stress levels, and can also have an impact on an individual's physical and mental well-being. However, having a supportive supervisor and organizations that promote work-life balance can help to alleviate the effects of work-home conflict.

2.4.2 Gender and Job Satisfaction

Gender and job satisfaction are two factors that have been widely studied in the field of psychology and sociology. Research has shown that there are distinct differences in how men and women experience job satisfaction, and that these differences can have a significant impact on overall well-being and productivity.

The effects of the roles played at work and at home on work-home conflict were examined by Parasuraman and Simmers (2001). Additionally, he looked at psychological health measures among both male and female employees who work for organisations or on their own. Employment type, as well as gender were the independent variables in the study. They came to the conclusion that, compared to organisational employees, independent contractors have more self-sufficiency, flexible working arrangements, and workplace involvement. However, they also report more work-life conflict and worse family happiness.

According to Warren and Johnson (2010), female employees who are juggling many jobs almost never have enough time to be more satisfied at work. They frequently lament unfavourable outcomes, such as tension, tardiness, discontent, or absenteeism (Boyar et al.,

2005). Numerous studies have been made to examine these concerns and determine whether workplace disagreements have a real impact on job satisfaction.

One of the key findings in the literature on gender and job satisfaction is that women tend to report lower levels of job satisfaction than men (Rogghe, 2019; Kuppers, 2017). This difference is often attributed to the fact that women are more likely to face discrimination and bias in the workplace (Rahwan et al., 2018), as well as a lack of support for work-life balance (Lambert, 2016). For example, studies have shown that women are more likely to have caregiving responsibilities at home (Kossek, 2018) and are often expected to put their families first, which can make it difficult for them to fully commit to their careers.

Another important factor that has been linked to gender and job satisfaction is the type of job that men and women hold. Research has shown that women are more likely to work in jobs that are considered "pink collar" or "feminine," such as nursing or teaching (Kossek, 2019). These jobs tend to pay less, have fewer opportunities for advancement, and are less likely to be considered prestigious (Rogghe, 2019). As a result, women in these types of jobs may experience lower levels of job satisfaction and may be more likely to feel unfulfilled or undervalued in their work.

Despite these challenges, there are also several factors that can increase job satisfaction for women. For example, research has shown that having a supportive supervisor (Rahwan et al., 2018), feeling like one's contributions are valued (Kuppers, 2017), and having opportunities for professional development (Lambert, 2016) can all positively impact job satisfaction for women. Additionally, companies and organizations that promote gender equality and work-life balance tend to have higher levels of job satisfaction among female employees (Kossek, 2018).

In conclusion, gender and job satisfaction are closely related, and research has shown that women tend to report lower levels of job satisfaction than men (Rogghe, 2019; Kuppers, 2017). This difference can be attributed to discrimination, bias, and a lack of support for work-life balance (Rahwan et al., 2018; Lambert, 2016). However, there are also several factors that can increase job satisfaction for women, including having a supportive supervisor (Rahwan et al., 2018), feeling like one's contributions are valued (Kuppers, 2017), and having opportunities for professional development (Lambert, 2016).

2.5 Chapter Summary

This section discusses the literature on the subject by looking into the review of theoretical literature where theories on roles, social exchange, interdependence, social identity, and conservation of resources were covered. The emergent role theory was explained that multiple roles lead to stress, and the social exchange theory emphasizes on the interaction among people that depends on the rewards and cost of that exchange. The social identity theory posits that people tend to invest in several roles and aim at achieving work-home balance by ensuring the conflicts in these roles are disaggregated. The conservation of resources theory is about the possible loss of resources in the future such as the depletion of energy required for the completion of future roles. In addition to these theories was the concept underpinning the study. The concepts on job satisfaction, work-home conflict, and the effects of work-home conflict on job satisfaction was discussed. This was followed by a peek into the empirical literature to assess the findings of other studies on the subject.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter explained how to solve a research problem in the framework of a research study in a methodical approach. The research topic, study design, population, sample and sampling processes, data sources, data collecting procedure, and data processing and analysis are all covered in this chapter. The method for analyzing data and the rationale that underpins its use are also discussed.

3.1 Research Philosophy

A research philosophy sets the standard on how evidence on a topic should be gathered, processed, and applied (Saunders, Lewis, and Thornhill, 2019). Only observable phenomena were employed in this study since they give trustworthy data and facts, data gathering is highly organized, and measurement is quantitative. Many writers differentiate and address four primary research philosophies in their works: positivist, interpretivist, pragmatic, and realistic research philosophy.

The researcher, in the positivist research philosophy, is an impartial analyst who works independently and dissociates herself from personal ideals. According to the interpretivist research theory, understanding the social world in principle is difficult, hence it should be understood subjectively. The research philosophy of a pragmatist is based on facts and is primarily defined by the study topic, with practical findings being the most essential. Positivism posits that the researcher's environment and congenial events of interest are objective, possibly

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external, and unrelated to him. Owing to the fact that the events of interest are objective, external, and hugely independent of the researcher, this study follows the positivist worldview.

3.2 Research Design

Research design is the blue-print used by a searcher to collect and analyzed data for the study so as to provide answers to the research questions and hypotheses of the study (Arionike, 2004). The descriptive survey design was adopted in this study. According to Madauabum (1999), a descriptive survey research is one directed toward the nature of situation as it exists at the time of study and collects data from a relatively large number of people or items considered to be representative of the entire group. The use of the survey method in this study is justified on the bases that survey research: quantitatively describes specific aspects of a given population which examines the relationship between or among given variables; collects data from people and uses a subset of the population but later generalizes the findings to cover the entire population. The survey-based descriptive research design is considered appropriate and was in this study became it gives the researcher the opportunity to elicit information from participants through the use of structured questionnaire.

3.3 Study Area

This study was carried out in the Effutu Municipality in the Central Region of Ghana. The Effutu Municipality is one of the 216 administrative districts in Ghana, and one of the 22 districts in the Central Region. The Effutu Municipal is located in the southeast part of the Central Region and covers a total land area of 95 square kilometers, with its capital town as Winneba. The total population as at the 2020 census survey results is about 107,798.

3.4 Population of the Study

Kumar (2000) claims that the population of a study is the collection of all objects that share a common set of present features with regard to a particular set of research concerns. In contrast, Hossain (2011) defined population as the total set of individuals, occasions, or interesting items that the researcher desires to study. The population of the study includes all the workers at the commercial banks in the Effutu Municipality. The commercial banks in the Effutu Municipality that make up the population of the study include: Ghana Commercial Bank, Zenith Bank, Consolidated Bank of Ghana - (these are located at the North and South Campuses of the University of Education, Winneba) – Republic Bank (located along the university street), Ewutu Emasa Rural Bank (located near the South Campus), Akyempim Rural Bank, Union Rural Bank, Agricultural Development Bank.

3.5 Sample and Sampling Technique

A convenient sampling technique was used in selecting the required sample for the study so that workers could best give the necessary information that reflects their work-home conflict situation and job performance. Convenience sampling method is a non-probability sampling technique where the subjects of interest are selected based on convenient accessibility and nearness to the researcher. Since workers at the commercial banks are mostly preoccupied with work, it was necessary the researcher adopted the convenient sampling technique which considers workers' willingness to respond to the test items on the questionnaire administered. A sample size of 150 was used in this study.

3.6 Data Collection Instruments

Questionnaires and interviews are two popular methods of data collection used in research. A questionnaire is a set of standardized questions that can be administered online, by mail, or in

person to gather information from a large number of participants, in a shorter period of time, and are commonly used in quantitative research and survey studies (Babbie, 2019). They also aid in identifying patterns and relationships within the data and comparing groups of participants (Neuman, 2017). However, the accuracy of the data collected through questionnaires depends on the honesty and accuracy of the participants' self-reported responses (Creswell, 2014).

On the other hand, interviews are one-on-one conversations between the researcher and the participant, which can be conducted in-person, over the phone or through video conferencing. They are commonly used in qualitative research and provide a deeper understanding of the participants' experiences and perspectives (Babbie, 2019). Interviews are also useful in gathering detailed information about a specific topic or event (Neuman, 2017). However, they are time-consuming and resource-intensive, and it is harder to generalize the results to a larger population (Creswell, 2014).

So, the research tools used for the collection of data on the study were mainly a structured questionnaire and an interview. The use of structured questionnaire was pertinent to the study because it synchronizes with the standpoint of Kerlinger (1973), who mentioned that questionnaires are sparsely used for data collection for answering research questions. The questionnaire was structured with closed-ended questions to solicit for responses on the study. These data collection tools chosen provided thorough information about the study and therefore, truly proved the reliability of the information obtained. At a point, an interview queried what they perceived to be contributing causes of job satisfaction and how they can be improved to boost their job performance.

3.7 Source of Data

Primary data was obtained from administering questionnaires to workers in order to solicit information on their work-home conflict and job satisfaction. The questionnaire was created with the research question in mind, which reflects the study's objectives. Data was gathered from secondary sources such as magazines, newspapers, books, journals and articles, and accredited online sources. Basically, these helped expound the data needed to evaluate completely how job satisfaction is affected by the work-home conflict situation.

3.8 Data Collection Methods

Primary data was adopted for the data collection process. Primary data was obtained via the administration of a structured questionnaire with information about assurance of confidentiality of the respondents. The first section collected data on the demographic characteristics of the respondents and included gender, age, education, marital status, employment or occupational status, length of service, among others. The second section comprised items that collected data on the job satisfaction levels and how work-home conflict affected their job performance at the workplace. The use of questionnaire as the primary instrument for collecting data was justified on the basis that questionnaire allowed the researcher to reach out to a relatively large number of respondents.

3.9 Operationalization and Definition of Variables

Dependent Variable

Job satisfaction (JS) is the dependent variable considered for the study and this stems from the fact that the study sought to examine the effect of work-home conflict on job satisfaction. In studies like Tsui, Egan and O'Reilly (1992), the job satisfaction index was used as the dependent variable. The index was developed by Brayfield and Rothe (1951). There are usually

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five items of measurement ranged from strongly disagree (coded 1) to strongly agree (coded 6). In this study, job satisfaction would be an ordinal level measurement (a four-point likert scale) ranging from Not satisfied at all (coded 1) to Very Satisfied (4). The likert scale is as follows: 1 - Not satisfied at all; 2 - Somewhat satisfied; 3 - Satisfied; 4 - Very Satisfied. The first two responses would be categorized under "Not Satisfied" (coded 0) and the other two categorized as "Satisfied" (coded 1), therefore reducing it to a binary dependent variable fit for the logit model estimation.

Independent Variables

The main independent variable is work-home conflict which measurement was developed by Bacharach et al. (1991) and it assesses the extent of conflict between work and home responsibilities. The measure is designed to look into the degree to which a job hinders and affects a person's life at home which raises concerns for both married and unmarried employees. This variable is measured by the following item in the questionnaire: "Do the demands of work interfere with your home, family, or social life?" This will also be a 4-point likert scale with "Never" (coded 0) to "Almost Always" (coded 1). The likert scale for the item is as follows: 1 = Never, 2 = Sometimes, 3 = Often, 4 = Almost Always. The first two likert scale measure will be categorized as "No" (coded 0) and the other two as "Yes" (coded 1).

Other control variables to be used as independent variables, and as factors influencing job satisfaction include gender, years of education, age, marital status, tenure (years spent in occupation), hours at work, number of dependents, and time spent on home activities.

3.10 Methods of Data Analysis

This deals with presenting the data, discussion and analysis of the research findings. The researcher used the mixed method of data analysis in the study. The mixed method was used

in transforming the qualitative data set into quantitative scores. Information regarding demographic characteristics were summarized in the study after the collection of data. The data in this study was coded and tabulated, which was analysed using descriptive statistics techniques like frequencies, central tendencies, percentiles, measures of spread, and tests of hypothesis, correlation coefficients, coefficient of determination, among others. Additionally, a binary logistic regression model (logit model) was formulated to address the second objective and to examine the effect of work-home conflict on job satisfaction with job satisfaction being the dependent variable which is coded as 0 for "Not Satisfied" and 1 for "Satisfied". Other control variables included in the model include gender, age, marital status, tenure, hours of work, marital status, number of children, and time spent on home activities.

The logit model will take the form $\log\left(\frac{\pi}{1-\pi}\right) = X\beta$ with the log referring to the natural logarithm. The probability form of the model is $\pi = \frac{e^{X\beta}}{1+e^{X\beta}}$, where π is the proportion of the target group at any variable vector X, and β is the vector of coefficients for the explanatory variables. Thus, taking into consideration the response and predictor variables, the logit model is formulated as:

$$P(JS_i = 1) = \beta_0 + \beta_1 interfere_i + \beta_2 gen_i + \beta_3 age_i + \beta_4 mar_i + \beta_5 edu_i + \beta_6 tenure_i$$
$$+ \beta_7 hours_i + \beta_8 dep_i + \beta_9 time_i + e_i$$

where:

JS = Job Satisfaction

$interfere$ = Work-Home Conflict

gen = Gender

age = Age

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mar = Marital Status

edu = Years of Education

$tenure$ = Years in Occupation

$hours$ = Hours at work

dep = Number of Dependents

$time$ = Time Spent on Home Activities

The data was analyzed mainly using the Stata software (version 17). The results of the logit model were used to address the first objective of the study and the hypothesis formulated in that effect is specified below:

H0: Work-home conflict does not affect job satisfaction.

H1: Work-home conflict affects job satisfaction.

Again, in order to address the third objective of the gender distribution for work-hone conflict, the two-sample t-test is conducted. The t-test is designed to make comparison between means of the same variable between two groups. In this study, work-home conflict is compared between the two groups of gender (males and females). This test makes an assumption that the variances between these two groups of gender are the same. This follows the formulation of hypothesis for the test as shown below:

H0: There is not a statistically significant difference between work-home conflict and gender.

H1: There is a statistically significant difference between work-home conflict and gender.

3.11 Ethical Consideration

According to Oliver and Eales (2008), it is the researcher's duty to uphold research ethics by conducting the study in a responsible and safe manner. Particularly in research projects that require fieldwork, ethical considerations in research operations are pertinent. The argument is that it invades respondents' privacy and makes the information available to the general public. Research ethics is concerned with the moral consideration, decision-making, and accountability of researchers throughout the research process (Edwards & Mauthner, 2002). According to ethical guidelines, researchers must protect respondents, preserve neutrality, and exhibit responsibility, competence, and propriety (Sarantakos, 2005). However, the discipline, the phenomenon being studied, and the study's setting all influence ethical considerations.

It is significant to remember that participants in research should not be coerced into participating and that they should be properly educated about the study's purpose. In other words, the respondents have to agree to the interview (Sarantakos, 2005). People who actively participate in a study and provide their agreement do so by doing so, which suggests that they are aware of both the risks and rewards of doing so. Throughout the engagement process, it is important to keep an eye out for the respondents' informed permission, especially when unexpected events occur. It is necessary to let participants know that they can stop participating in the study at any moment. Respondents provided information voluntarily, without being coerced or falsely told to do so, and they were aware of the advantages of the study. The privacy and confidentiality of the respondents' answers were guaranteed, allaying any concerns the respondents may have had. Overall, the study followed as many moral standards as it could to guarantee that the respondents' rights were properly upheld.

3.12 Chapter Summary

The section discussed the methodology adopted for the study. The research philosophy, research design, population and sample and sampling technique, and the method of data analysis as well as the sources of data was touched on. The study adopted the mixed approach (qualitative and quantitative) to analyze the data. Demographic characteristics about the employees at the commercial banks was mentioned and the formulation of a logit model was built to examine the effect of work-home conflict on job satisfaction, among other control variables.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Introduction

In keeping with the study's objectives, the main focus of this chapter is a discussion of the results of the data that was gathered and examined. The findings are discussed in terms of the respondents' demographics, the impact of work-home conflict on job satisfaction, and the measurement of gender differences in the impact of work-home conflict on job satisfaction.

4.1 Demographic Characteristics of Respondents

The socio-economic characteristics of the employees at the commercial banks were discussed in terms of gender, age, marital status, number of dependents, years of education, and the number of years spent working at the banks. These demographics would help understand the respondents better. The gender distribution of the employees at the commercial banks are presented in Table 4.1. From Table 4.1, the data indicate that majority of the respondents are males constituting approximately 68 percent whiles the females constitute 31 percent.

Table 4.1: Gender Distribution of Respondents

Gender	Frequency	Percentage
Male	103	68.67
Female	47	31.33
Total	**150**	**100**

Source: Field Data, 2022

Table 4.2 also shows the distribution of the age groups for the respondents. The age distribution shows that many of the employees at the commercial banks were young in the 18 to 30 years age bracket. This constitutes 50 percent of the respondents. Approximately 29 percent were aged 31 to 40 years, and 21 percent were above the age of 40.

Table 4.2: Age Distribution of Respondents

Age	Frequency	Percentage
18 to 30 years	75	50.00
31 to 40 years	43	28.67
Above 40 years	32	21.33
Total	**150**	**100**

Source: Field Data, 2022

The marital status of the respondents was also presented in Table 4.3. It is obvious that majority of the employees at the commercial banks are married. The married employees represent 52.67 percent of the total number of respondents; the employees who are single constitute 29.33 percent of the respondents; the employees who are also divorced are 6.67 percent; and those employees who are either separated or widowed constituted 11.33 percent. The results show that most employees at the commercial banks are married. From a study made to examine the organizational commitment of employees at 10 randomly selected commercial banks branches in Ghana, Affum-Osei, Acquaah and Acheampong (2015) found that married employees were more committed to the jobs than even the employees who were single.

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Table 4.3: Marital Status of Respondents

Marital Status	Frequency	Percentage
Single	44	29.33
Married	79	52.67
Separated/Widowed	17	11.33
Divorced	10	6.67
Total	**150**	**100**

Source: Field Data, 2022

The summary statistics for the years of education, number of dependents, and tenure (that is, the number of years worked at the commercial banks) are shown in Table 4.4.

Table 4.4: Summary Statistics of Other Demographics

Statistic	Number of Dependents	Years of Education	Tenure
Mean	2.2400	16.3400	4.0667
Std.Dev	1.0724	0.7403	1.6371
Min	0.0000	16.0000	1.0000
Q1	2.0000	16.0000	3.0000
Median	2.0000	16.0000	4.0000
Q3	3.0000	16.0000	5.0000

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Table 4.4: Summary Statistics of Other Demographics, Contd.

Statistic	Number of Dependents	Years of Education	Tenure
Max	0.0000	20.0000	.0000
MAD	1.4826	0.0000	1.4826
IQR	1.0000	0.0000	2.0000
CV	0.4788	0.0453	0.4026
Skewness	-0.3214	2.5273	0.3770
SE.Skewness	0.1980	0.1980	0.1980
Kurtosis	-0.2310	7.1027	-0.7955
N.Valid	150	150	150

Notes: Std.Dev (Standard Deviation), Min (Minimum value), Max (Maximum value), Q1 (First Quartile), Q3 (Third Quartile), MAD (Mean Absolute Deviation), IQR (Interquartile Range), CV (Coefficient of Variation), N.Valid (Number of Valid Observations)

Source: Author's Computation with Stata (version 17)

From the results revealed in Table 4.4, observing the values of skewness and that of kurtosis shows that these values are close to zero and that suggests that the data are normally distributed. It was found that the employees at the commercial had two dependents to cater for on average. The employees also had on average 16 years of education and which infers that they have mostly completed the first-degree level of tertiary education. On the average, the employees have worked at the commercial banks for 4 years.

4.2 Effect of Work-Home Conflict on Job Satisfaction

This section takes into consideration an examination of the effect of work-home conflict on job satisfaction among employees at the commercial banks. This attempts to answer the research question: "Does work-home conflict have any effect on job satisfaction?" In order to answer this research question, a binary logistic regression model is estimated. This model is used since the response variable is binary with two categories "Not Satisfied" coded as 0 and "Satisfied" coded as 1. The results of the logit model are presented in Table 4.5.

Table 4.5: Results of Estimated Logistic Regression Model

	Odds Ratio	Std. Err.	z	P>|z|	95% Conf. Interval	
Work-home conflict	3.2933	1.8314	2.14	0.032	1.1073	9.7946
Gender (male)	3.3138	1.9471	2.04	0.041	1.0476	10.4827
Age (31-40yrs)	0.2880	0.1881	-1.91	0.057	0.0801	1.0356
Age (> 40yrs)	2.1911	2.0341	0.84	0.398	0.3552	13.5166
Marital (married)	1.2177	0.7087	0.34	0.735	0.3892	3.8101
Marital (separated)	2.1761	2.0928	0.81	0.419	0.3304	14.3315
Education (years)	0.4559	0.1430	-2.50	0.012	0.2465	0.8432
Tenure	1.0721	0.1742	0.43	0.668	0.7797	1.4740
Hours at Work	0.8235	0.3831	-0.42	0.676	0.3309	2.0494
Dependents	1.6315	0.4316	1.88	0.064	0.9714	2.7403

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Table 4.5: Results of Estimated Logistic Regression Model, Contd.

	Odds Ratio	Std. Err.	z	P>|z|	95% Conf. Interval	
Time at Home	1.0774	0.1856	0.43	0.665	0.7687	1.5101
constant	954493	6235471	2.11	0.035	2.6247	3.4700

Log Likelihood = -51.6303

LR chi2(11) = 21.80

Prob > chi2 = 0.0259

Pseudo R2 = 0.1743

Source: Author's Computation with Stata (version 17)

Table 4.5 reveals the likelihood of how satisfied employees at the commercial banks would be in the presence of work-home conflict. The results indicate that work-home conflict tends to have a significant positive relationship with job satisfaction, and the estimate infers that there is increasing likelihood that an employee is satisfied with the job and it increases by the odds ratio of 3.2933. An investigation conducted by Grzywacz and Marks (2000) discovered that workers who encountered little work-home conflict reported higher job satisfaction. The research implies that maintaining a harmonious balance between work and personal life can lead to a more positive outlook on one's job. This supports the notion that people who can effectively balance their work and home life are more content with their employment, as they are able to fully focus on their work without feeling pulled in multiple directions. However, this finding is in contrast to studies like Kossek et al. (2018), Kossek (2019), who reported that work-home conflict decreased job satisfaction, and so they pinpointed that promoting a work-balance attitude would tend to increase the job satisfaction levels of employees.

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Also, for a male employee, there is increasing likelihood that the employee is satisfied with the job and that increases by an odds ratio of 3.3138. This means that for females, there is a decreasing likelihood that they are satisfied with their jobs. It is as Warren and Johnson (2010) pointed out that female employees juggle many jobs that they almost never have enough time to be more satisfied at work. They end up lamenting tension, tardiness, discontent, and absenteeism (Boyar et al., 2015). Women tend to report lower job satisfaction levels than men (Kuppers, 2017; Rogghe, 2019).

It was again found out that as an employee grows older (that is, moving up the age brackets), there is increasing likelihood that the employee is satisfied with the job and this increases by the odds ratio of 0.2880 and 2.1911, respectively. This means that the youngest group in the age classification has decreasing probability of getting satisfied with the job. Tims, Bakker, & Derks (2014) emphasized that as people grow older, the level of job satisfaction increases too. For the marital groups, there was also found to be an increasing probability that the employee is satisfied with the job as compared to those who were found to be single. Last but not least, there was also found to be increasing likelihood that an employee is satisfied with the jobs at the commercial banks for increasing years of education, the number of years worked at the banks, the number of hours spent at home and at work, as well as the number of dependents.

However, these were reported in the odds ratios and gives no idea about the specific changes and direction of increase or decrease in job satisfaction of the employees. Hence, for every logit model estimated, there is the need to compute marginal effects. These marginal effects give an idea of how the predicted probability of a binary response variable changes with any given change in the predictors (Norton, Dowd & Maciejewski, 2019). Thus, Table 4.6 shows the results of the marginal effects which truly expresses the predicted probabilities of changes in the job satisfaction as a function of the changes in the covariates.

Table 4.6: Logistic Regression Model Marginal Effects

Variable	dy/dx	Std. Err.	z	P>|z|	95% Conf. Interval	
Work-home conflict	0.1070**	0.0494	2.17	0.030	0.0102	0.2038
Gender (male)	0.1076**	0.0521	2.07	0.039	0.0055	0.2096
Age (31-40yrs)	-0.1118**	0.0564	-1.98	0.047	-0.2223	-0.0012
Age (> 40yrs)	0.0704	0.0816	0.86	0.388	-0.0896	0.2304
Marital (married)	0.0177	0.0521	0.34	0.734	-0.0844	0.1198
Marital (separated)	0.0698	0.0852	0.82	0.412	-0.0971	0.2367
Education (years)	-0.0705**	0.0288	-2.45	0.014	-0.1269	-0.0142
Tenure	0.0062	0.0146	0.43	0.669	-0.0224	0.0349
Hours at Work	-0.0174	0.0146	-0.42	0.674	-0.0988	0.0639
Dependents	0.0439*	0.0234	1.88	0.061	-0.0020	0.0899
Time at Home	0.0067	0.0155	0.43	0.665	-0.0236	0.0370

Notes: ***, **, * connote significance level at 1%, 5% and 10%, respectively.

Source: Author's Computation with Stata (version 17)

For work-home conflict, the estimated coefficient shows that job satisfaction increases by about 11 percent (0.1070) for an employee when faced with the work-home conflict situation. This relationship between work-home conflict and job satisfaction was found to be statistically significant at 5 percent level. This result commensurate with the findings of Schall (2019) who found that work-home conflict with remote jobs had a significant positive relationship with job

satisfaction. Madhavi (2015) also found a significant positive relationship between work-home conflict and job satisfaction. However, some recent studies would disagree to this result (Kowalski et al., 2022; Siswanto et al., 2022).

The job satisfaction for a male employee significantly increases by approximately 11 percent (0.1076) as compared to that of the female employees at the commercial banks. So, it decreases by the same 11 percent for females which is confirmed by Noroozi et al. (2022) and Ergeneli, Ilsev and Karapinar (2010). Employees within the age bracket of 31 to 40 years also experience a significant decrease in job satisfaction by about 11 percent (-0.1118) as compared to those within the 18 to 30 years age group. However, job satisfaction decreases by about 7 percent (0.0704) for older employees, and yet, this was not statistically significant. Job satisfaction increases by approximately 2 percent for married employees, and 7 percent for employees who are separated or divorced, as compared to those who are single. Unfortunately, marital status was not found to be a significant predictor of job satisfaction as the p-values tend to be greater than the conventional significance levels.

Additionally, job satisfaction significantly decreases by about 7 percent for employees with higher years of education as confirmed by Huma, Zaheer and Khan (2021), and it increases by only 1 percent for employees who have worked with the commercial banks for increasing number of years. The number of years spent working at the commercial banks was found to be a non-significant contributor to job satisfaction. The more hours an employee spends at work tends to decrease the job satisfaction by approximately 2 percent and this result was not found to be statistically significant. Again, as the number of dependents increases for an employee, the job satisfaction significantly increases by about 4 percent. Job satisfaction also increases by about 1 percent for an employee who spends more time on activities at home but this result was not statistically significant.

Overall, the model was found to be statistically significant as the p-value (0.0259) was less than 5 percent significance level. The pseudo-R-squared value of 0.1743 infers that any variation in the work-home conflict and other predictors explain approximately 17 percent variation in job satisfaction.

4.3 Work-Home Conflict and Gender Distribution

This section presents an analysis of two-sample t-test of work-home conflict by gender. The two-sample t-test conducts a test analysis of the difference in means of the groups of gender for work-home conflict. This is to address the third objective of the study by testing whether there exists a difference between groups of gender for the work-home conflict situation which in turn affect the job satisfaction of the employees. The results of the two-sample t-test are presented in Table 4.7.

Table 4.7: Two-Sample T-test on Work-Home Conflict by Gender

Group	Obs	Mean	Std. Err.	Std. Dev.	95% Conf. Interval	
Female	47	0.6393	0.0708	0.4857	0.4957	0.7809
Male	103	0.6408	0.0475	0.4821	0.5466	0.7350
Combined	150	0.64	0.0393	0.4816	0.5623	0.7177
Diff		-0.0025	0.0851		-0.1706	0.1656

t = -0.0291

degrees of freedom = 148

Source: Author's Computation with Stata (version 17)

From the results in Table 4.7, it could be seen that the t-statistic was found to be -0.0291 with 148 degrees of freedom. At 5 percent significance level, the t-statistic is less than the critical value and so the null hypothesis is not rejected leading to the conclusion that the differences in means of groups of gender for work-home conflict is not significantly different from zero. The findings are similar to that of Dartey-Baah (2015) who also found that there was no significant difference between male and female groups for work-home conflict.

4.5 Chapter Summary

The demographic characteristics of the respondents in an attempt to address the first objective of the study were presented in this chapter, and it was found that there more males than females working at the commercial banks. The majority of the employees was also married as compared to the other marital groups. The employees, on average, had 16 years of education and two dependents. In terms of age, there were more employees in the 18 to 30 years age bracket. To address the second objective, a binary logistic regression model was estimated to examine the effect of work-home conflict on job satisfaction of the employees at the commercial banks. It was revealed that work-home conflict had a significant positive relationship with job satisfaction and that job satisfaction tends to increase by approximately 11 percent in the presence of this conflict. The third objective was also addressed such that a two-sample t-test was conducted to examine the differences between the two groups of gender for work-home conflict, and the results showed that there no statistical differences between gender for work-home conflict, and hence, each gender group face this situation almost equally.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter discusses the summary and conclusions drawn from the analysis and findings in the study. Technically, the conclusions made from the study predates the implications of the findings. It goes on further to make recommendations from these findings, outlines the limitations of the study, and even suggest the direction for future research.

5.2 Summary

The study aimed at investigating the effect of work-home conflict on job satisfaction in the case of commercial banks in the Effutu Municipality. The objectives of the study were to explore the demographic characteristics of employees at the commercial banks; examine the effect of work-home conflict on job satisfaction; and determine whether there was any statistical difference between the gender groups of employees for the work-home conflict situation they are confronted with at the workplace. In this regard, the study conducted a review of existing literature to peer into this topic and it was found out that some theories were considered to augment the study.

The theoretical literature highlighted on the following theories for the work-home conflict and job satisfaction nexus: role theory, social exchange theory, theory of interdependence, social identity theory, and conservation of resource theory. The role theory emphasized that multiple roles lead to stress, and the social exchange theory highlighted on the interaction among people that depends on the rewards and cost of that exchange. The social identity theory posits that people invest in several roles and achieve work-home balance by ensuring the conflicts in these

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roles are separated. The conservation of resources theory is about the possible loss of resources in the future such as the depletion of energy required for the completion of future roles.

Afterwards, the concept of work-home conflict and job satisfaction were discussed and the discussions saw evidence through the empirical review of literature. The conceptual framework adopted for the study pinpointed on how work-roles and home-roles lead to the work-home conflict situation and that affects the job satisfaction of employees. Every study must be founded on philosophy and so the study adopted the positivist research philosophy which sets the ground for an impartial researcher or analysts who would report exactly what was found on the grounds. The descriptive research design was used which predates an existence of a current situation and how data is obtained from a relatively larger to describe the situation that warranted the study.

The study area considered was mainly the Effutu Muncipality which is one of the 216 administrative districts in Ghana, but one of the 22 districts in the Central Region of Ghana. A sample size of 150 was used in the study which comprised the employees in the various randomly selected branches of commercial banks in the Municipality. It is important to note that convenience sampling technique was used in the collection of data since the employees at the commercial banks have tight working schedules at the workplace. The main data collection method used in the collection of data was questionnaire. The method of data analysis adopted was a mixture of both research approaches – qualitative and quantitative. The objectives of the study were addressed through descriptive statistics that described the socio-economic characteristics of the respondents. A binary logistic regression model was used to estimate the effect of work-home conflict on job satisfaction, among other control variables deemed to affect job satisfaction as well. Again, a two-sample t-test was used to determine whether there existed any statistical differences between males and females for work-home conflict.

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At length, in order to address the objectives of the study and answer the research questions, the demographic characteristics of the respondents were analyzed and it was revealed that there more males working at the commercial banks than females. There were more married employees than other marital groups and these employees had 16 years of education on average. This addressed the first objective of the study. The estimated regression model revealed that job satisfaction significantly increased by about 11 percent for the employees confronted with the work-home conflict situation. In the end, there was no statistical difference between the gender groups for work-home conflict.

5.3 Conclusions

Dartey-Baah (2015), Mohammed et al. (2022), among other number of studies would agree that it was necessary to look into how work-home conflict affect job satisfaction. Employees face this tedious challenge in balancing work and home roles (Moreno-Jimenez, 2009). Such challenges confronting the employees pose certain adverse effects on their mental health and psychological wellbeing (Noor, 2002; Rantanen et al., 2008). Some of these adverse effects of work-home conflict on employees in the organizations include absenting oneself from work (Goff, Mount & Jamison, 1990), intentions of turnover (Burke and Greenglass, 1988), tardiness (Hepburn and Barling, 1996), among other negative work attitudes (Frone, 2003). Empirically, it has been established many times that work-home conflict is negatively related to job satisfaction (Parasuraman & Simmers, 2001; Hill, 2004). In light of these events, it was necessary that a study be made into how work-home conflict affected employees in an institution of interest in Ghana. For this reason, this study made efforts to examine the effect of work-home conflict on job satisfaction among employees at the commercial banks in Ghana, with specific scope to the Effutu Municipality.

The following are the conclusions made from the findings of the study:

i.   The analysis of the demographic characteristics of the employees at the commercial banks in the Effutu Municipality revealed that there were more males working at the commercial banks. From a total of 150 respondents, the proportion of males was found to be 68.67 percent whereas females constituted 31.33 percent. There was a majority of these respondents in the 18 to 30 years age bracket which represented 50 percent of the respondents. There was approximately 29 percent of the respondents in the 31 to 40 years age bracket whiles the remaining approximate 21 percent of the respondents were above the age of 40. There were about 53 percent married employees at the commercial banks, and 29 percent of the employees were rather single. Approximately 7 percent of the respondents were either separated or divorced. On average, the employees had about 2 dependents; they had worked for about 4 years; and had 16 years of education. This summary of the demographic characteristics addressed the first objective of the study.

ii.   The second objective was to examine the effect of work-home conflict on job satisfaction and a binary logistic regression model was estimated to address this objective. The results of the logit model showed that work-home conflict, gender, age, years of education, and number of dependents were significantly predictors of job satisfaction. It was found that job satisfaction increased by approximately 11 percent for an employee faced with the work-home conflict situation. Also, male employees tend to have increase in job satisfaction by about 11 percent as well. In terms of age, job satisfaction decreases by 11.18 percent for the young employee in the 18 to 30 years age bracket. There was increase in job satisfaction for the other age groups, yet these were not significant contributors to the model. Marital status was not found to be significant as well. For every one-year increase in the years of education, the job satisfaction of employees tends to decrease by about 8 percent whereas job satisfaction increased by approximately 4 percent for every one unit increase in the number of

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dependents. The number of years worked at the commercial banks, hours spent at work and, the time spent performing home activities did not significantly contribute to the model.

iii. The two-sample t-test conducted to determine whether there existed any significant difference between males and females for work-home conflict revealed that there was no such significant difference for the gender groups. Thus, it could be said that each group experience the same work-home conflict as it affects their job satisfaction.

The estimated overall model was found to be statistically significant as the p-value (0.0259) was less than 5 percent significance level. The pseudo-R-squared value of 0.1743 infers that any variation in the work-home conflict and other predictors explain approximately 17 percent of the variation in job satisfaction.

5.4 Recommendations

The following stated recommendations are made based on the findings of the study:

Based on the analysis of the demographic characteristics, managers and stakeholders of the commercial banks should give attention to the married employees and help them to overcome the challenges that come with balancing work-and-home roles. That is not to say that the other marital groups should be ignored but rather policies that aimed at regulating working schedules to allow every employee manage their time for balancing work-home roles should be formulated. There should be organization-motivated regulations that provide relative leave-off work for these groups of employees in order to get time for the dependents at home.

Secondly, although the results of the logit model revealed that job satisfaction increases by 11 percent for employee in the face of work-home conflict, management should ensure that appropriate measures are put in place to increase job satisfaction largely. An increase in job

satisfaction by about 11 percent is not so much of a motivation for employees to continue to work under the current circumstances and so this is likely to lead to absence from work at times, turnover intentions, and tardiness – the very negative effects of work-home conflict on job satisfaction as advocated by Goff et al., (1990), Burke (1988), and Hepburn and Barling (1996), respectively.

Last but not least, since there was found to be a statistically non-significant difference between males and female for the effect of work-home conflict on job satisfaction, appropriate measures should be considered that give fair representation and due consideration to both gender groups to enhance their job satisfaction relative to the support they should receive to help them balance the work-and-home activities. This would augment their job satisfaction and eventually lead to job performance.

5.5 Direction for Future Research

Future studies on the subject should expand the scope to include many employees across a wide range of organizations, and not just the commercial banks in a district or municipality. Work-home conflict affect job satisfaction across all work domains and so a study into how many employees try to balance this work-home conflict situation would be of paramount contribution to the literature and this would help policy makers formulate policies and adopt measures that effectively help employees in Ghana to balance the roles at home and at work.

Again, it would be of vital expedience to adopt varied methods of data collection instruments for large sample size in order to achieve low-bias generalization of findings on the effect of work-home conflict on job satisfaction. Besides, further studies should examine not just the effect of work-home conflict on job satisfaction but should see to how this also affects job performance and organizational growth.

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APPENDIX A

QUESTIONNAIRE

UNIVERSITY OF EDUCATION, WINNEBA

SCHOOL OF BUSINESS

INTERVIEWER ADMINISTERED QUESTIONNAIRE ON "WORK-HOME CONFLICT AND JOB SATISFACTION IN GHANA: A CASE STUDY OF COMMERCIAL BANKS AT EFFUTU MUNICIPALITY."

Dear Respondent,

The purpose of this questionnaire is to solicit information about how work-home conflict affects your job satisfaction at the bank. This is a thesis work and the information you provide will help the researcher to assess how workers at the commercial banks have work-home conflict influencing their job satisfaction. Work-home conflict is simply the interference of work-roles on your roles at home. You are assured that the identity of all respondents and responses shall strictly be **confidential** since this is purely academic research. In effect, **please do not write your name** and use this opportunity to respond freely.

Thank you very much for your time and cooperation.

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Please place a tick (√) in the appropriate box where necessary.

SECTION A: DEMOGRAPHIC DATA OF RESPONDENTS

1. What is your gender?

    Male ☐   Female ☐

2. How old are you?

    18-30 ☐   31-40 ☐   Above 40 ☐

3. What is your marital status?

    Single ☐   Married ☐   Divorced/Separated ☐   Widowed ☐

4. How many people depend on you? ………………………………

5. How many years of education do you have? ………………………

6. What is your position at the bank?

    Manager ☐   Teller ☐   Customer Service Agent ☐

    Other (please specify) ………………………………………………….

7. How long have you been working at the bank? …………………………..

SECTION B: WORK-HOME CONFLICT

8. How much time (in hours) do you commit to performing your roles at home? ……………………………

9. How many hours do you spend at work in a working day? ………………………..

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10. Do you get stressed at work?

Yes ☐ No ☐

11. Do the demands of work interfere with your home and family life?

Yes ☐ No ☐

SECTION C: JOB SATISFACTION

12. Responses in this section are based on a 4-point Likert scale. Tick your response where appropriate. The Likert scale is as follows:

1 = Not Satisfied at all, 2 = Somewhat satisfied, 3 = Satisfied, 4 = Very Satisfied.

Item	1	2	3	4
Are you satisfied with the nature of work you perform?				
Are you satisfied with your supervisor? manager? superior?				
Are you satisfied with your salary for the work you do?				
Are you satisfied with the opportunities at the bank for promotion?				
Are you satisfied with your co-workers at the bank?				
Overall, are you satisfied with your current job?				

THANK YOU VERY MUCH FOR YOUR COOPERATION!

APPENDIX B

RAW OUTPUT OF STATISTICAL RESULTS

```
. logistic jobSatisfaction workHomeConflict gender age2 age3 marMarried ///
> marSeparated marDivorced edu tenure hours dep time
note: marDivorced omitted because of collinearity

Logistic regression                          Number of obs    =        150
                                             LR chi2(11)      =      21.80
                                             Prob > chi2      =     0.0259
Log likelihood = -51.630349                  Pseudo R2        =     0.1743
```

jobSatisfaction	Odds Ratio	Std. Err.	z	P>|z|	[95% Conf. Interval]	
workHomeConflict	3.293267	1.831417	2.14	0.032	1.107301	9.794632
gender	3.313842	1.947111	2.04	0.041	1.047592	10.48266
age2	.2880071	.188054	-1.91	0.057	.0800962	1.035606
age3	2.191075	2.034079	0.84	0.398	.3551781	13.51662
marMarried	1.217665	.7086934	0.34	0.735	.3891525	3.810095
marSeparated	2.176085	2.092778	0.81	0.419	.3304158	14.33148
marDivorced	1	(omitted)				
edu	.4559445	.1430363	-2.50	0.012	.2465347	.84323
tenure	1.072077	.1741617	0.43	0.668	.7797329	1.474028
hours	.8235056	.3830744	-0.42	0.676	.3309091	2.049389
dep	1.631509	.4316454	1.85	0.064	.9713788	2.740251
time	1.077406	.1855878	0.43	0.665	.7686994	1.510089
_cons	954493	6235471	2.11	0.035	2.6247	3.47e+11

```
. margins, dydx(*) atmeans

Conditional marginal effects                 Number of obs    =        150
Model VCE    : OIM

Expression   : Pr(jobSatisfaction), predict()
dy/dx w.r.t. : workHomeConflict gender age2 age3 marMarried marSeparated marDivorced edu tenure hours dep time
at           : workHomeCo~t    =        .64 (mean)
               gender          =   .6866667 (mean)
               age2            =   .2866667 (mean)
               age3            =   .2133333 (mean)
               marMarried      =   .5266667 (mean)
               marSeparated    =   .1133333 (mean)
               marDivorced     =          0 (mean)
               edu             =      16.34 (mean)
               tenure          =   4.066667 (mean)
               hours           =   9.913333 (mean)
               dep             =       2.24 (mean)
               time            =       2.98 (mean)
```

	dy/dx	Delta-method Std. Err.	z	P>|z|	[95% Conf. Interval]	
workHomeConflict	.1070067	.049388	2.17	0.030	.0102079	.2038055
gender	.1075659	.0520565	2.07	0.039	.005537	.2095948
age2	-.1117552	.0563865	-1.98	0.047	-.2222708	-.0012396
age3	.0704225	.0816282	0.86	0.388	-.0895657	.2304108
marMarried	.0176808	.0520941	0.34	0.734	-.0844218	.1197833
marSeparated	.0698062	.0851745	0.82	0.412	-.0971327	.2367452
marDivorced	0	(omitted)				
edu	-.0705116	.0287505	-2.45	0.014	-.1268616	-.0141617
tenure	.0062485	.014612	0.43	0.669	-.0223905	.0348874
hours	-.0174339	.0415054	-0.42	0.674	-.0987829	.0639152
dep	.0439477	.0234336	1.88	0.061	-.0019813	.0898767
time	.0066937	.0154574	0.43	0.665	-.0236023	.0369896

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. ttest workHomeConflict, by(gen)

Two-sample t test with equal variances

Group	Obs	Mean	Std. err.	Std. dev.	[95% conf. interval]	
Female	47	.6382979	.0708449	.4856879	.4956946	.7809012
Male	103	.6407767	.0475046	.4821189	.5465516	.7350018
Combined	150	.64	.0393231	.481608	.562297	.717703
diff		-.0024788	.0850615		-.1705707	.165613

```
   diff = mean(Female) - mean(Male)                        t =  -0.0291
H0: diff = 0                                Degrees of freedom =      148

   Ha: diff < 0                 Ha: diff != 0                  Ha: diff > 0
Pr(T < t) = 0.4884      Pr(|T| > |t|) = 0.9768          Pr(T > t) = 0.5116
```

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