

Research Article

Work-Family Conflict and Job Satisfaction of Bank Employees in Ghana - the Moderating Role of Demographic Variables

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Abstract

Purpose: This study builds on the awareness that job demands in high-growth industries can affect employees' ability to balance work and family roles. It investigates how demographic factors influence strategies that employees in Ghanaian banks adopt to cope with such work-life conflicts and their implications for their job satisfaction. The authors adopted a quantitative research approach, collecting data from 263 employees of 4 Ghanaian banks. The data were further analysed using IBM SPSS Version 21 and then AMOS Version 21. The results show that work-family conflict is not gender-specific but rather a problem for both males and females. Furthermore, age and education do not significantly contribute to the employees' work-family conflict experiences. Coping strategies particularly reactive role behaviour coping strategies such as time management, waking up early to work on family obligations before work roles help to reduce work-family conflicts. Ghanaian bank management is encouraged to support their employees by introducing policies such as allowing them to work from home one day a week or introducing childcare arrangements at work to reduce work and family-related stressors. This study has important implications for work-life balance in high growth industries. There is a dearth of knowledge about how rapidly changing work demands in high-growth economic sectors have challenged work-life balance in Africa. The study helps fill that gap.

Keywords

Work-Family Conflict, Job Satisfaction, Demographic Factors, Ghana

1. Introduction

The last three decades have witnessed three major trends in the demographic transformation of the socio-economic fabrics of African countries, with significant implications for their labour markets and family lives [3]. First, Africa is home to some of the world's highest population growth rates [39].

However, the population growth has not been matched by formal sector job creation [30]. Second, women's participation in the formal workspace has increased, challenging the traditional social division of labour, which regarded men as breadwinners whilst women take care of household responsibilities

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[1, 6]. Third, there has been an uneven growth in the economic sectors, with a few high-growth sectors competing for the better-educated segments of the growing populations. The combined effects of these trends are that most formal sector employees in Africa consider it a privilege to have a job and are compelled to accommodate the strains of the job [19]. However, the way these trends have impacted work-life conflicts and human resource management practices has not been accorded significant attention in work-family literature in Africa [33].

Studies in several developed countries have suggested that poorly managed work-life conflicts devastate the lives of employees, their families, and their work industries [23, 28]. There is, therefore, a growing awareness among management scholars that improved insights into how the changing demographic configurations of the labour market influence work-life balance in Africa are required to inform better policy and workplace strategy formulation [26]. Further, scholars of gender equality have argued that as men are encouraged to see themselves beyond their breadwinner roles, it is imperative to examine work-family issues from both male and female perspectives [43]. These perspectives have jointly motivated the study reported in this paper.

The empirical investigation has been done in Ghana which, like most other developing countries, is at a threshold of transitioning from a culture in which women are confined to traditional family-based caregiving roles to one in which women are becoming active and enduring participants in the formal labour markets [3, 7]. This transition has elevated the importance of work-life balance considerations in human resource management in the country [20]. The study also builds on (and extends) previous research in the field of work-life balance in Ghana. These include [6] who explored incidences of work-family conflict in a public university in Ghana; [18] examined the relationship between work-family conflict and job satisfaction among corporate managers; [12] studied Ghanaian nurses' management of work-family conflicts, and [3] studied work-family conflict among prison officers in Ghana. Added to these, [41] investigated the effect of work-family conflict on job satisfaction of small enterprise managers; [11] explored the influence of organisational and individual factors on work-life balance and work-family conflict among 250 employees in Ghana; and [37] also investigated the effects of job demands and job support on employee work-family conflict in Ghana.

Building on insights from the past research, the present investigation seeks to make three main contributions to the extant literature on work-life conflict management in Ghana (and Africa, by extension). First, most of the previous studies on work-life in Ghana have been within the public sector. There is, therefore, limited understanding of employee experiences with work-life balance in private organisations in the country, and the study helps fill this gap. Second, the empirical investigation has been conducted within the Ghanaian banking sector, one of the high-growth sectors in the country.

Past studies have noted that due to their rapid growth, many employees in Ghanaian banks have experienced excessive job-related demands with serious challenges to employees' work-life balance [35]. Therefore, it is expected that insights provided by the study's results will have important implications for human resource management strategies within such organisations. They may also guide subsequent investigations within other high-growth sectors. Third, the study leans on perspectives forwarded in the extant work-life literature that demographic variables such as gender, age, and education impact work-family conflicts and seeks to explore how these variables influence the coping strategies that employees adopt to alleviate the negative impacts of such conflicts in the workplace. Previous studies in Ghana have largely ignored such a focus.

The rest of the paper is structured as follows. The next section reviews relevant literature on the relationship between work-family conflict and job satisfaction and presents hypotheses tested in the study. A discussion of the data collection method and analysis follows next. Then we present and discuss the key findings. Finally, we present the contributions, limitations, future research, and conclusions.

2. Literature Review and Hypotheses

The extant work-family literature defines work-family conflict as "a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect" [22]. The construct is bidirectional, with work-to-family conflict occurring when the performance of work roles interferes with the performance of family roles, and vice versa. Previous research has shown that the two constructs are empirically distinct and have different patterns of correlates [14, 16]. That is, work-to-family conflict is associated with antecedents from the work domain, and family-to-work conflicts have antecedents from the family domain. Following [9] as well as [37], some of the main antecedents of work-to-family conflicts in Africa include pressures associated with the job, including job distress, job involvement, role overload, work hours, and bringing the job home.

The literature has established that work-family conflicts have profound consequences for both employees and their organisations [45]. Some studies have reported that these conflicts compromise workers' psychological well-being, resulting in emotional exhaustion and lowered life and job satisfaction [42]. However, some studies suggest that the ability of individuals to cope with their multiple roles can determine the degree of their positive physiological and psychological health outcomes. In the family, work-family conflict led to life dissatisfaction [24]. At the organisational level, work-family conflict predicted poor work performance and burnout, negatively affecting overall organisational performance [12].

As noted above, work-family conflicts and their consequences have received some academic attention in Africa. A significant question that has attracted attention in recent years

is how work-family models and theories in extant Western literature can be applied within an African context e.g., [26]. This observation underscores the importance of culture in understanding the challenges of work-life balance in any given society. In most African societies, the cultural endorsement of work as a male responsibility legitimises the spill-over of work responsibility of men to the family domain - i.e., male commitment to work has been perceived as a necessary sacrifice for the family and a means of family survival via income, security, and prestige [3]. The changing labour market in Africa over the past half a century have produced situations in which dual income earning families have begun to experience higher levels of stressors in their family lives since work boundaries have tended to be less permeable than family boundaries, resulting in higher incidence of work-to-family conflicts than the reverse [20]. Against this background, the study explores the various antecedents and consequences of work-family conflicts within the banking sector in Ghana.

2.1. Gender, Age, Education and Work-Family Conflict

The researchers have noted earlier that several demographic variables have been identified as antecedents of work-family conflict. Among them were gender, age, and education. Prior studies have noted that women experience higher work-family conflict because of their combined work hours in the family and at their work, especially those who have young children to care for [21, 43]. Having a highly demanding job and raising young children was challenging for women, but not men, regarding their work-life balance. It has also been shown that men tend to experience more work-to-family conflict than women. In contrast, women experience more family-to-work conflict than men because work is more salient to men and family is more crucial to women [8]. This does not mean that men are free from work-family conflicts. There is some evidence indicating that men experience more time-based, strain-based, and behaviour-based work-to-family conflicts. However, it is important to note that studies by such scholars as [18, 34, 36] found no significant gender differences in the experience of work-family conflict. Based on perspectives in the existing literature, we hypothesise as follows:

H_{1a}: Gender impacts the work-family conflicts experienced by employees in Ghanaian banks.

H_{1b}: Males will experience more work-to-family conflict than females, and females will experience more family-to-work conflict than males.

Concerning age, the general assumption is that older employees can better balance their work and family responsibilities than younger workers and therefore perceive lower family-to-work conflicts [43, 44]. On the other hand, younger employees typically combine work, raising young children, and (sometimes) caring for elderly parents. These responsibilities can be challenging to manage with a paid job, especially for younger female employees who usually have higher family

workloads [18]. It is worth noting that not all scholars share this perspective. For example, [4] found no significant age differences in the experience of work-family conflict among hospital nurses in Benin. However, guided by evidence in most of the studies, the researchers hypothesise as follows:

H₂: Age is negatively related to work-family conflict among Ghanaian bank employees.

Very few studies have examined the relationship between education and work-family conflict. The findings suggest that highly educated employees are prone to higher work-family conflict than less educated ones [10, 17]. The underlying reasoning is that employees with higher education may assume higher work responsibilities. Moreover, highly educated employees may land demanding jobs outside their countries, making it difficult for them to balance their work and family lives [4]. Based on the above observations, we hypothesize as follows:

H₃: Levels of education influence work-family conflicts that Ghanaian bank employees experience. The higher the level of education the higher the level of conflict the employees experience.

2.2. Work-Family Conflict and Job Satisfaction

Among the many outcomes of work-family conflict, job satisfaction has been one of the most studied because it is one of the most vital organization techniques used to motivate employees to improve their work output [13, 36]. The management literature perceives job satisfaction as an affective construct. It describes “employees’ perception of how well their job meets their expectations and how well their jobs provide for those things that they view as important” [18]. Overwhelmingly, the relationship between work-family conflict and job satisfaction is negative, suggesting an increase in the level of work-family conflict will reduce an employee’s perception of job satisfaction [13, 31]. For this reason, managers must try to minimize the level of work-family conflict that their employees experience. Based on the above discussions the researchers pose the following hypothesis:

H₄: High incidence of work-family conflicts among Ghanaian bank employees will have negative impact on their job satisfaction.

2.3. Coping Strategies, Work-Family Conflict and Job Satisfaction

Employees tend to adopt a range of strategies to cope with work-family conflicts [32]. The dominant coping strategies are placed in the following three types: (1) structural role redefinition strategies, (2) personal role redefinition strategies and (3) reactive role behaviour strategies [25]. Structural role redefinition strategies are proactive attempts to deal with the objective realities of stress by reducing role demands and changing others’ expectations concerning the role demand.

The personal role redefinition strategies represent a more defensive approach to dealing with conflicts through changing one's attitude and behaviour to the problem rather than altering role demands e.g. prioritizing work roles when work demands increase, engaging in regular exercise to deal with the effect of stress also fits this category. The reactive role behaviour strategies involve no direct attempt to reduce conflict, but the employee increases their ability to meet their role expectations. An example is when an employee wakes up early to perform their family responsibilities before he/she goes to work.

According to [45], dispositional coping strategies are more important than the organisational level work-life balance strategies that are available to employees to achieve well-being. These coping strategies moderate the relationship between work-family conflict and job satisfaction. Apart from maternity and sick leave, Ghanaian employees have no organisational work-life balance strategies. Thus, most people seek help from family members and/or employ "house maids" to reduce their time on household chores such as cleaning, washing, cooking or childcare [32, 38]. Based on these observations, the researchers hypothesise as follows:

H₅: Coping strategies moderate between work-family conflict and job satisfaction among Ghanaian bank employees.

3. Methods

Guided by [5, 18] a survey was conducted, and data were collected from 270 married bank employees with children drawn from 4 banks in Ghana. The sample size was determined using [29] sample size calculator. The respondents were recruited 1st to the 30th of August 2017. Of the 270 copies of the questionnaire, 263 usable copies were returned. Before data were collected, the researchers obtained ethical clearance from the Ethics Committee for Humanities, University of Ghana (ECH 069/17-18). All respondents gave written consent before the data were collected. They were also assured of anonymity. Work-family conflict was measured with 18 items adapted from [15]. Job satisfaction was measured using 17 items adapted from [40]. Coping strategy was also measured using 13 items derived from [25]. All the items were scored with a five-point Likert scale with 1=strongly disagree and 5=strongly agree. The demographic variable age was measured in years, education was measured with categories of degrees, such that vocational/technical education was followed by bachelor's degree, master's degree and then postgraduate degree. For gender, male was coded 1 and female was coded 2.

4. Results

4.1. Descriptive Statistics

The demographic characteristics of the respondents can be broken down as follows: 65.4% of the respondents were females, and the rest were males. The majority (80.6%) of respondents were young. They were within the age range of 26-45 years. Again, close to half (55.9%) of the bankers held bachelor's degrees. Some (39.9%) had master's degrees, and 2.3% had a postgraduate degree. Furthermore, 55.1% worked as clerks and cashiers, followed by supervisors (33.5%) and managers (11.4%). Most (52.1%) of the bankers cared for young children, and 74.1% had children as young as 1-6 years. Women (52.1%) were mainly responsible for housework with support from their spouses (24%), house helps (17.9%), elderly children (2.3%) and family relatives (3.8%).

4.2. T-Test Showing Gendered Experience of Work-to-Family Conflict, Family-to-Work Conflict and Job Satisfaction

Hypothesis 1 (Males will experience more work-to-family conflict than females, and females will experience more family-to-work conflict than males) was tested by performing a t-test to investigate the difference in the experience of work-to-family conflict, family-to-work conflict and job satisfaction by gender, and the results are summarised in Table 1 below. The variables work-to-family conflict (WFC), Family-to-work conflict (FWC), and job satisfaction (JS) were entered first, followed by gender. The results of the study showed that although females (M=3.57, SD=.90) experienced slightly higher work-to-family conflict than males (M=3.55,.84), there was no statistically significant difference in the experience of work-to-family conflict between the two genders [$t_{(261)} = -.18$, $p > 0.05$].

Concerning family-to-work conflict levels, both males and females reported very low family-to-work conflict levels. Males (M=2.55 SD=.76) experienced slightly higher family-to-work conflict levels than females (M=2.37 SD=.75). However, the results of the t-test [$t_{(61)} = 1.76$, $p > 0.05$] presented in Table 1 revealed no significant difference in the experience of family-to-work conflict levels among both males and females. Hence, hypothesis 1 was unsupported.

Table 1. A summary of the independent t-test showing the difference between males and females on work-to-family conflict, family-to-work conflict, and job satisfaction.

	Gender	N	Mean	SD	df	T	P
Work-to-family conflict	Male	91	3.55	.84	261	-.18	.85

	Gender	N	Mean	SD	df	T	P
Family-to-work conflict	Female	172	3.57	.90	261	1.76	.08
	Male	91	2.55	.76			
Job satisfaction	Female	172	2.37	.75	261	-.68	.50
	Male	91	3.26	.45			
	Female	172	3.30	.49			

SOURCE: Author's survey data.

Both males ($M=3.26$, $SD=.45$) and females ($M=3.30$, $SD=.49$) slightly agreed that they were satisfied with their jobs. However, the result of the t-test [$t_{(261)} = -.68$, $p>0.05$] presented in Table 1 showed no statistically significant difference in the experience of job satisfaction of females compared to males.

4.3. Differences in Work-to-Family Conflict, Family-to-Work Conflict and Job Satisfaction Level Based on Age

A one-way ANOVA was conducted to determine differences in work-to-family conflict, family-to-work conflict, and job satisfaction based on age category. Table 2 revealed that although respondents aged 26-35 ($M=3.62$, $SD=.95$) experienced much higher work-to-family conflict than all other respondents, no statistical difference was recorded across the five age categories.

Table 2. This is a summary of the One-Way ANOVA showing the differences between age, work-to-family conflict, family-to-work conflict, and job satisfaction.

	Age	N	Mean	SD	F	P
Work-to-family conflict	18-25	5	3.37	.42	.33	.86
	26-35	104	3.62	.95		
	36-45	108	3.50	.84		
	46-55	34	3.57	.89		
	Above 55	12	3.54	.80		
Family-to-work conflict	18-25	5	3.20	.67	1.65	.16
	26-35	104	2.43	.83		
	36-45	108	2.44	.73		
	46-55	34	2.29	.61		
	Above 55	12	2.50	.55		
Job satisfaction	18-25	5	3.08	.38	1.07	.37
	26-35	104	3.25	.48		
	36-45	108	3.34	.49		
	46-55	34	3.14	.42		
	Above 55	12	3.28	.50		

SOURCE: Author's survey data.

The results for age differences and family-to-work conflict levels showed that the younger respondents (18-25 years) experienced higher family-to-work conflict levels ($M=3.20$,

SD=.67) than any other age category. However, statistically, there was no significant difference in family-to-work conflict levels across the five age groups.

On job satisfaction, although respondents in the 36-45 age range felt more satisfied with their jobs ($M=3.34$, $SD=4.9$) than all the other age categories, there was no statistical difference in job satisfaction experience across the five age groups.

In summary, Table 2 above indicates that there was no significant difference in age and work-to-family conflict [$F=.33$, $p>0.05$], family-to-work conflict [$F=1.65$, $p>0.05$] and job satisfaction [$F=1.07$, $p>0.05$] across the five age groups studied in this research. This result does not support hypothesis 2, suggesting that age is not negatively related to work-family conflict.

4.4. Differences in Educational Status and Work-to-Family Conflict Levels, Family-to-Work Conflict Levels, and Job Satisfaction

Similarly, a one-way ANOVA was performed to determine

the differences in educational status, work-to-family conflict, family-to-work conflict, and job satisfaction. The results in Table 3 show no statistically significant difference across the four educational levels and work-to-family conflict [$F=.33$, $p>0.05$]. Meanwhile, respondents with bachelor's degrees experienced higher work-to-family conflict than those with different educational qualifications.

Again, regarding the difference in educational status and family-to-work conflict levels, Table 3 revealed that respondents with the lowest educational qualification, i.e., vocational and technical education, experienced the lowest family-to-work conflict levels. However, there was no statistically significant difference in educational status and family-to-work conflict experience [$F=2.17$, $p>0.05$].

Lastly, for differences in educational status and job satisfaction, the results showed that those who had the least education felt more satisfied with their jobs than those with the highest educational status. However, though this subtle difference was evident, there was no statistically significant difference in job satisfaction levels across the four categories of educational level [$F=1.63$, $p>0.05$].

Table 3. A summary of One-Way ANOVA showing the differences between educational level and work-to-family conflict, family-to-work conflict, and job satisfaction.

	Education	N	Mean	SD	F	P
Work-to-family conflict	Vocational/technical	5	3.20	.68	.33	.80
	Bachelor's degree	147	3.59	.86		
	Master's degree	105	3.54	.93		
	PhD/post-master's degree	6	3.53	.78		
Family-to-work conflict	Vocational/technical	5	1.76	.47	2.17	.09
	Bachelor's degree	147	2.43	.74		
	Master's degree	105	2.44	.77		
	PhD/post-master's degree	6	2.91	.88		
Job satisfaction	Vocational/technical	5	3.73	.59	1.63	.18
	Bachelor's degree	147	3.29	.50		
	Master's degree	105	3.25	.43		
	PhD/post-master's degree	6	3.23	.64		

SOURCE: Author's survey data.

In conclusion, the summary table above indicates that there was no significant difference in education and work-to-family conflict [$F=.33$, $p>0.05$], family-to-work conflict [$F=2.17$, $p>0.05$] and job satisfaction [$F=1.63$, $p>0.05$].

4.5. Moderating Role of Coping Strategies Between Work-Family Conflict and Job Satisfaction

Hierarchical regression analysis was performed to investi-

gate the predictors of job satisfaction moderated by work support and coping strategies, and the results are presented in [Table 4](#) below. As predicted in hypothesis 4, both work-to-family conflict ($\beta = -.11$, $P > .05$) and family-to-work conflict ($\beta =$

$-.14$, $P < .05$) had a negative relationship with job satisfaction. This implies that an increase in WFC and FWC will result in low job satisfaction. Hence, hypothesis 4 was supported.

Table 4. A summary of the hierarchical multiple regression showing the predictors of job satisfaction moderated by work support and coping strategies.

	Beta	T	P	R ²	F change
Step 1:				.06**	4.42
Family involvement	.07	1.17	.25		
Role overload	-.26	-4.10	.00		
Job involvement	-.00	-.02	.98		
Average work hours per week	-.02	-.36	.72		
Step 2:				.10**	4.97
Family involvement	.06	1.03	.30		
Role overload	-.20	2.95	.00		
Job involvement	.01	.16	.87		
Average work hours per week	-.05	-.77	.44		
Work-to-family conflict	-.11	-1.76	.08		
Family-to-work conflict	-.14	-2.26	.03		
Step 3:				.14*	2.24
Family involvement	.04	.58	.56		
Role overload	-.20	-3.09	.00		
Job involvement	.00	.07	.94		
Average work hours per week	-.05	-.82	.42		
Work-to-family conflict	-.11	-1.67	.10		
Family-to-work conflict	-.15	-2.43	.02		
WorkfamilyXstruc	.13	1.77	.08		
WorkfamilyXpersonal	.06	.62	.53		
WorkfamilyXreactive	-.20	-2.05	.04		
WorkfamilyXcoworker	.03	.35	.72		
WorkfamilyXsupervisor	-.08	-.90	.37		
Step 4:				.16	1.49
Family involvement	.01	.09	.93		
Role overload	-.18	-2.75	.01		
Job involvement	.00	.04	.97		
Average work hours per week	-.06	-.93	.36		
Work-to-family conflict	-.11	-1.67	.10		
Family-to-work conflict	-.17	-2.67	.01		
WorkfamilyXstruc	.11	1.33	.19		

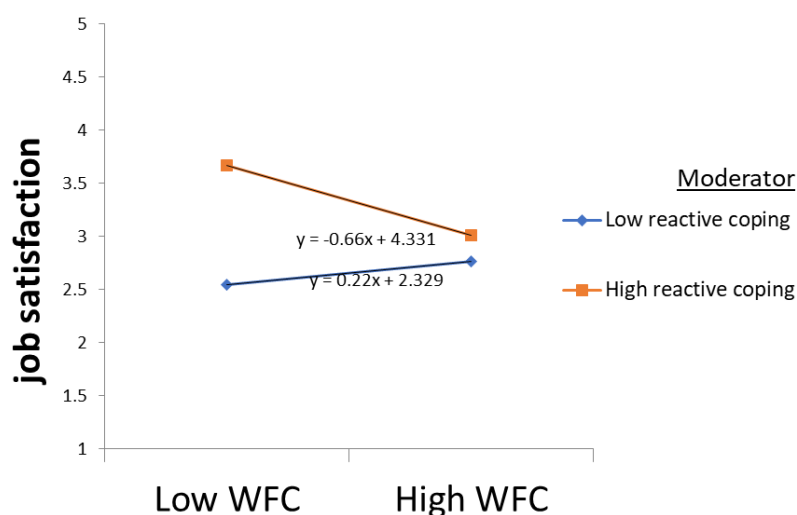
	Beta	T	P	R ²	F change
WorkfamilyXpersonal	.06	.52	.60		
WorkfamilyXreactive	-.22	-2.07	.04		
WorkfamilyXcoworker	.02	.23	.82		
WorkfamilyXsupervisor	-.06	-.68	.50		
FamilyworkXstruc	-.04	-.57	.57		
FamilyworkXpersonal	.09	1.22	.22		
FamilyworkXreactive	.08	1.06	.29		
FamilyworkXcoworker	-.10	-1.31	.19		
FamilyworkXsupervisor	.06	.74	.46		

SOURCE: Author's survey data.

In step 3, the moderators of work-to-family conflict (coping strategies and work support) were introduced which indicated that the whole model contributed 14% of the changes in job satisfaction [$R^2=0.14$, $p<0.05$] such that reactive role behaviour coping strategies significantly moderated the relationship between work-to-family conflict and job satisfaction [$\beta=-.20$, $p<0.05$]. Step 4 also introduced the moderators of family-to-work conflict (coping strategies and work support), and the

whole model explained 16% of the variations in employee job satisfaction [$R^2=0.16$, $p>0.05$] with none of the moderators significantly moderating the relationship between family-to-work-conflict and job satisfaction.

Figure 1 below further presents the significant moderating effect of reactive role behaviour coping strategies in the relationship between work-to-family conflict and job satisfaction.



SOURCE: Author's Survey Data.

Figure 1. The moderating effect of reactive role behaviour coping between work-to-family conflict and job satisfaction.

The simple slope analysis in Figure 1 suggests that reactive role behaviour strategies strengthened the negative relationship between work-to-family conflict and job satisfaction. This implies that the strategies lower work-to-family conflict and increase job satisfaction of bank employees.

5. Discussion

5.1. Summary of Findings

This study investigates how demographic factors influence strategies that employees in Ghanaian banks adopt to cope

with work-life conflicts and their implications for job satisfaction.

It is predicated on the understanding that, apart from [18, 37], who examined the relationship between demographic factors such as age, education, and gender on employees' work-family conflict in Ghana, most other Ghanaian studies focused on organisational behaviours. This makes it difficult to draw strong conclusions about the roles demographic variables play in the experience of work-family conflict and job satisfaction in the country.

Consistent with the findings of other researchers (see [13]), the results of this study revealed that both work-family conflict and family-to-work conflict were present, but the former was more prevalent than the latter. The bank employees could manage their families with greater flexibility than their work life, but work-to-family conflict was a problem for both males and females in the banking industry, where work demands are high. As noted earlier, Ghanaian bank employees are frequently confronted with work stressors such as role overload, long commuting time, weekend work and long work hours [2, 34]. Again, there are very few policies for work-life balance in Ghana.

The researchers found no support for the hypothesis that males experience more work-to-family conflict than females or that females experience more family-to-work conflict than males. On the contrary, work-to-family conflict was a general problem for males and females, and family-to-work conflict was reportedly low. This finding is consistent with studies by [18, 34], whose studies found no significant gender differences in the experience of work-to-family conflict and family-to-work conflict. A possible explanation for this outcome is that most employees use assistance from extended family members, unemployed spouses, and domestic/house support in household chores.

The study also examined different facets of job satisfaction such as pay, promotion, recognition, co-worker and supervisor relations and fringe benefits. The respondents were slightly satisfied with pay but were highly satisfied with the fringe benefits they received. Employees reported having access to loans with little interest, incentives such as cars, and dress allowances. All these make them willing to make sacrifices to keep their jobs in a country with high levels of unemployment.

For age, the results show that younger employees within the age range of 26-35 years reported slightly higher work-to-family conflict than older employees in this study. This may be because employees within this lifecycle usually nurse young children and have many other family obligations. The results corroborate [27], whose study showed that older workers experience less work-family conflict and are more satisfied with their jobs than younger and middle-aged workers because they are less likely to have dependent children.

Similarly, younger people between the ages of 18-25 years reported the highest family-to-work conflict and lower levels of job satisfaction than the older employees. However, the re-

sult does not validate our expectation that age is inversely related to work-family conflict. This outcome is consistent with [4], who also found no differences in the work-family conflict across older and younger nurses in Benin teaching hospital.

The third hypothesis predicted an association between bank employees' levels of education and WFC. The results have not supported such an association. Consistent with a study by [13], the results suggest that nearly all tasks in banks are highly demanding and make bank employees spend so much time and energy on their work, thereby producing work-family conflicts. Some employees complain that introducing new technologies into the workplace and the need to keep abreast of these technologies put extra pressure on them.

However, the results validate the hypothesis that coping strategies (e.g., better planning of individual tasks and working harder) moderate the relationship between work-family conflict and job satisfaction among the bank employees. These strategies are similar to those employed by Copreneurs in Ghana to balance their work and family lives [38].

5.2. Contributions, Limitations, and Avenues for Future Research

The study contributes to the debate on the role of demographic variables such as gender, age, and education on work-family conflict in Ghana. With respect to gender, it corroborates the perspective forwarded by scholars such as [18, 34], that work-family conflict is not gender specific but rather a problem for both males and females. The results also show that age and education do not significantly contribute to work-family conflict experience in Ghana. However, coping strategies are effective against work-family conflict and can help improve the job satisfaction of bank employees in Ghana. The fact that reactive behaviour coping strategies effectively moderated between work-to-family conflict and job satisfaction suggests that bank employees were willing to sharpen their abilities to work hard at their jobs and family lives.

The results of the study also contribute to human resource management practices within the Ghanaian banking sector. Arguably, when banks support their employees in balancing their work and family lives, they will go the extra mile to fulfil their work obligations and raise their overall productivity. Earlier studies have cited the strategy to allow employees to work from home one day a week and/or introduce childcare arrangements for employees with younger children, a productivity-enhancing tool [20].

The paper leaves some important issues for further study. First, the empirical investigation was done only among four local banks. Future studies may have to include more local and foreign-owned banks. It will also be useful to consider comparative studies with other high-growth sectors in the country, such as the construction industry, to examine the similarities and differences between employees' work-family conflicts and coping behaviours. This will improve the overall generalizability of the findings.

Furthermore, previous studies have questioned the generalizability of Western models and concepts of work-life balance within the African context [26]. The current study has been based largely on Western models, leaning on earlier studies by scholars such as [3, 9, 12], who argue that these concepts can be aptly applied to describe the experiences of the Ghanaian employees. However, the debate remains unsettled. Additional investigations are still required to determine the extent to which African employees interpret work and family events in the same way as in Western social settings.

6. Conclusions

This study provides important insights into the role demographic variables play in the experience of work-family conflict among Ghanaian bank employees. The findings suggest that irrespective of gender, age, and education, Ghanaian bank employees experience both work-to-family conflict and family-to-work conflict. However, coping strategies, particularly reactive role behaviour coping strategies, can moderate the relationship between work-to-family conflict and job satisfaction. Managers could equip employees with additional organisational coping strategies, such as telecommuting and flexible work schedules. These can help employees keep their work from interfering with their family lives, increase their job satisfaction and make them more efficient.

Author Contributions

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John Kuada: Supervision, Writing – original draft, Writing – review & editing

Michael Tagoe: Supervision, Writing – review & editing

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Conflicts of Interest

The authors declare no conflict of interest.

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