

Work-family conflict, family-work conflict and job satisfaction: A study of female employees in commercial banking industry in Klang Valley

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ABSTRACT

Work-family and family-work conflicts among female employees occurred primarily because of the Covid-19 pandemic and the new normal, which require these female employees to alter their daily routines immediately. This study aimed to determine the relationship between work-family conflict, family-work conflict, and job satisfaction among female employees in the commercial banking industry in Klang Valley. This study also aimed to determine the level of job satisfaction of these female employees, including intrinsic and extrinsic job satisfaction. 189 female employees from four major local commercial banks participated in this study. The data was collected via a Google Form-based online questionnaire. The data was analyzed using IBM SPSS Statistics 25. Descriptive analysis was used to determine the level of job satisfaction among female employees in the banking industry. Based on the regression analysis, it was found that work-family conflict and family-work conflict did not have a significant relationship to job satisfaction (intrinsic and extrinsic). Hopefully, this study will provide commercial banks, human resource practitioners, and employees with a better understanding of the elements that drive work-family conflict, family-work conflict, and job satisfaction. This study may also interest future researchers since it provided further information concerning work-family conflict, family-work conflict, intrinsic and extrinsic job satisfaction, and their influence on the commercial banking industry.

Key terms: work-family conflict, family-work conflict, job satisfaction, intrinsic job satisfaction, extrinsic job satisfaction.

1. Introduction

The widespread emergence of SARS-CoV-2, commonly referred to as COVID-19, has led to a global pandemic causing infections on an international scale. This new viral variant results in Coronavirus Disease 2019 and constitutes significant health risks globally. The COVID-19 pandemic has brought about an unprecedented impact on various aspects of society, including the economy, employment, and individuals'

well-being. In March 2020, to prevent this pandemic from spreading, the Malaysian government implemented the Movement Control Order (MCO) as a preventative measure in response to the pandemic that hit the nation. In local and international media, the order was called a "lockdown" or "partial lockdown". Therefore, many industries are affected due to this Covid-19 pandemic and MCO. In the banking sector, female employees often face challenges in managing their time, handling work overload, maintaining control over their work schedules, and balancing the demands of work and family (Misra and Sirohi, 2019). This can lead to work-family conflict, where the responsibilities and expectations of both position and family collide, causing stress and dissatisfaction for female employees (Zhang et al., 2020). This conflict is further exacerbated by the ongoing COVID-19 pandemic, which has introduced new challenges and disruptions to work-life balance. As work from home has become the new norm, female employees in the banking sector have been particularly impacted. They are now facing increased difficulties in managing their work responsibilities while fulfilling their family commitments. This can result in higher levels of work-family conflict and lower job satisfaction among female employees in the banking sector.

Employee job satisfaction impacts work efficiency and production, as well as the company's success. In addition, work-family conflict is on the rise, according to Ahmed (2012), due to the rise in dual-income households and the struggle to strike a work-family balance. Besides, most families today are dual-career families, where the female is the family's earner. Female employee job satisfaction is critical to the family, society, and companies. When people are happy with their work, it will improve their production. Furthermore, they will have a positive attitude, always be in a good mood while dealing with family, and can avoid any dispute.

Several reports suggest that the COVID-19 pandemic has caused significant changes in job roles and responsibilities for female employees (Aghaei et al., 2022). These reports indicate that women have taken on more household and caregiving responsibilities during the pandemic, leading to multiple role conflicts. Moreover, the COVID-19 pandemic has not only disrupted the work-life balance of female employees in the banking sector but has also placed additional pressure on them to meet the demands of an increasingly competitive banking sector. This harms their performance and overall well-being. Female employees in the banking sector are often confronted with work-family conflict, which arises from the competing demands of work and family responsibilities. These conflicts can lead to lower job satisfaction among female employees in the banking sector, as they need help finding a balance between their professional and personal lives (Misra and Sirohi, 2019).

In short, a lack of study into work and family interaction led to insufficient workplace-family policies, which resulted in low job satisfaction. This is because when the organization needs more information or is unconcerned about the importance of workplace family policies, their employees may be overworked. As a result, employees must prioritize work above family, especially when the work is critical, and this situation tends to decrease the employee's job satisfaction. Therefore, this study focuses on determining the relationship between work-family conflict, family-work conflict, and job satisfaction (intrinsic and extrinsic) among female employees in the commercial banking industry in Klang Valley during the Covid-19 pandemic. The results of this study will offer a valuable understanding of the unique difficulties encountered by women working in the banking sector during the COVID-19 pandemic and how they affect their level of job satisfaction. These understandings can be utilized to formulate strategies and initiatives aimed at assisting female employees in effectively navigating work-family conflicts, enhancing job satisfaction, and improving overall well-being.

2. Literature Review

2.1 Job satisfaction

Job satisfaction is a complex and multi-dimensional concept that refers to the level of contentment and fulfilment employees experience in relation to their work. It involves the perception and cognition of how much an individual likes their job and their overall satisfaction with their work environment (Hahm, 2020). This concept encompasses various factors, including the employee's perception of their pay and benefits, job security, and relationships with their supervisors and colleagues. Job satisfaction is not just a simple measure of whether an employee likes or dislikes their job. Instead, it is a dynamic and nuanced psychological condition that can vary from person to person based on a range of personal and work-related factors. It is important to note that job satisfaction should be clearly distinguished from other similar concepts, such as morale (Khan et al., 2021). According to Nurtjahjani and Puspita (2022), the concept of job satisfaction has been extensively studied in the management literature due to its significant impact on employees' physical and mental well-

being. Numerous factors contribute to job satisfaction, including satisfaction with the job itself, opportunities for remuneration and advancement, the quality of supervision, and relationships with colleagues. Understanding job satisfaction is crucial in recognizing the impact it has on employees' overall well-being (Milošević-Gačević, 2022). Job satisfaction is a complex and multidimensional phenomenon that encompasses various factors related to an employee's perception and evaluation of their own job and work environment. These factors include satisfaction with the tasks and responsibilities involved in the job, the opportunities for growth and advancement, the level of compensation and benefits received, the level of job security, and the quality of relationships with supervisors and colleagues (Vetrivel et al., 2022).

Several critical determinants of job satisfaction have been identified in the literature. These determinants include job autonomy, work-life balance, recognition and rewards, workload, and organizational culture (Amaliah et al., 2021). In addition, a group of Malaysian academics looked at the elements determining job satisfaction. Bokti and Talib (2009) conducted a preliminary study on occupational stress and job satisfaction among male military soldiers at a naval installation in Lumut, Malaysia. According to the data, there was a connection between occupational stress and overall job satisfaction. Besides, Hamid and Salleh (2013) conducted a study on the factors affecting job satisfaction among factory employees in Seremban, Malaysia, based on demographic factors and the influence of the level of job satisfaction factors such as work environment, pay and salary, fairness, and promotion criteria. There was no significant relationship between demographics (gender, age, academic level, and salary) and job satisfaction. Still, according to the findings, there was a significant relationship between the work environment, pay and salary, fairness, and promotion criterion.

It is essential to understand the distinction between intrinsic and extrinsic factors that contribute to overall satisfaction in the workplace. According to Herzberg's two-factor theory, job satisfaction is influenced by both intrinsic and extrinsic factors. Intrinsic job satisfaction factors, also known as motivating factors, directly contribute to an individual's sense of personal fulfilment and satisfaction in their work (Alves et al., 2021). These factors, such as a sense of purpose, autonomy, and opportunities for growth, can significantly impact an individual's overall job satisfaction. According to Veksler and Boren (2022), intrinsic job satisfaction refers to the internal factors contributing to an individual's enjoyment or fulfilments. On the other hand, extrinsic job satisfaction factors, or hygiene factors, are not necessarily satisfying, but their absence can lead to dissatisfaction (Allouzi et al., 2018). These factors refer to external factors that contribute to an individual's satisfaction with their job. These factors are more tangible and objective, including salary, benefits, job security, and the work environment (Yavuz, 2016). When intrinsic and extrinsic variables are missing, or one is missing, the employees develop a negative attitude. A positive attitude significantly impacts job performance more than a negative attitude, while a negative attitude produces physiological withdrawal from work. In short, job satisfaction was influenced by the job's extrinsic characteristics and the intrinsic factors of self-fulfilment requirements.

2.2 Concept Of Work-Family Conflict And Family-Work Conflict

Work-family conflict refers to individuals' challenges and difficulties when balancing their work responsibilities and family obligations. It is a prevalent issue in today's workforce, as more and more employees find themselves juggling the demands of their careers with those of their personal lives. Many researchers have delved into the relationship between work-family conflict and job satisfaction to understand its impact on individuals and organizations (I, 2019).

Work-family conflict is a kind of inter-role conflict that shows itself as a negative spillover from the workplace to the home. It is a stress that arises when a person spends more time working than on family responsibilities, creating conflict. On the other hand, family-work conflict refers to individuals' struggle when balancing their family and work responsibilities. This conflict arises due to the increasing demands at work and in family settings, as individuals are expected to manage multiple roles simultaneously and allocate their resources between work and family (Koh et al., 2015). Family-work conflict can occur in two ways: when family demands interfere with work obligations and when work demands intrude on family responsibilities (Hu et al., 2023).

Therefore, we based our scale development on the following definitions. Work-family conflict is an inter-role conflict in which the job's general demands for time and stress interfere with performing family-related tasks. Family-work conflict is an inter-role conflict in which the general demands of time given to, and the strain generated by, family commitments interfere with completing work-related responsibilities.

2.3 Relationship Between Work-Family Conflict And Job Satisfaction

Work-family conflict is characterized by three types: time-based, strain-based, and behavior-based. Time-based conflict occurs when the demands of one's work role clash with one's involvement in the family role. Strain-based conflict arises when the pressure or stress from one role spills over into and disrupts the other role. Behaviour-based conflict emerges when behaviours associated with one role are mistakenly applied to another. The tension between these roles is intensified by specific behaviours required in each function (Blanco-Donoso et al., 2021). For example, individuals may feel torn between meeting their professional deadlines and attending to their family responsibilities. This conflict can lead to decreased job satisfaction as individuals may feel overwhelmed and need help to balance their work and family responsibilities effectively.

Numerous studies have consistently shown that work-family conflict negatively and significantly impacts job satisfaction (Lucia-Casademunt et al., 2018). Employees who experience high levels of work-family conflict tend to have lower job satisfaction. Research has indicated a strong association between work-family conflict and decreased levels of job satisfaction (Ülbeği, 2018). In summary, individuals who encounter a significant amount of work-family conflict tend to express diminished levels of job satisfaction. Moreover, the experience of work-family conflict is frequently associated with negative implications for individual well-being. Those grappling with this type of conflict often report lower levels of contentment in both their professional and personal lives. Additionally, such conflicts have been linked to higher emotional exhaustion and psychosomatic symptoms. Furthermore, work-family conflict can also impact organizational outcomes (Opie & Henn, 2013). Employees experiencing high levels of work-family conflict may have reduced job engagement and higher turnover intentions, ultimately affecting overall organizational productivity and success (Hu et al., 2023)

Extensive research demonstrates that work-family conflict exerts a substantial influence on the performance of female employees, frequently resulting in both distress and exhaustion (Zhang et al., 2020). The problem has become more widespread during the COVID-19 outbreak as female individuals have assumed additional household and caregiving duties, leading to multiple conflicts in their roles. The banking sector, in particular, experiences elevated levels of work-family conflict when compared to other industries. This can be attributed to the demanding nature of work within this sector, which places employees under constant pressure to enhance their organization's competitiveness. Interestingly enough, though, there is some evidence suggesting that support mechanisms within the banking sector can help alleviate work-family conflicts for employees. This support, however, enables employees in the banking sector to balance their work and family activities (Boakye et al., 2022).

Therefore, it is hypothesized that:

H1: There is a significant relationship between work-family conflict and intrinsic job satisfaction among female employees in the commercial banking industry.

H1a: There is a significant relationship between work-family conflict (time-based) and intrinsic job satisfaction among female employees in the commercial banking industry.

H1b: There is a significant relationship between work-family conflict (strain-based) and intrinsic job satisfaction among female employees in the commercial banking industry.

H1c: There is a significant relationship between work-family conflict (behaviour-based) and intrinsic job satisfaction among female employees in the commercial banking industry

H2: There is a significant relationship between work-family conflict and extrinsic job satisfaction among female employees in the commercial banking industry.

H2a: There is a significant relationship between work-family conflict (strain-based) and extrinsic job satisfaction among female employees in the commercial banking industry.

H2b: There is a significant relationship between work-family conflict (time-based) and extrinsic job satisfaction among female employees in the commercial banking industry

H2c: There is a significant relationship between work-family conflict (behaviour-based) and extrinsic job satisfaction among female employees in the commercial banking industry.

2.4 Relationship Between Family-Work Conflict And Job Satisfaction

The impact of family-work conflict on job satisfaction has been a topic of interest for researchers and organizations alike (Ülbeği, 2018). Several studies have examined the relationship between family-work

conflict and job satisfaction among female employees. Findings from these studies have consistently shown that family-work conflict significantly negatively affects job satisfaction, particularly for female employees (Man & Abdullah, 2022). Zhao (2012) concluded that employee work demands in the hospitality industry are more likely to interfere with their family life than vice versa. Wang (2010) found no significant association between family-work conflict and work satisfaction in their study of 281 married bank employees. Another study examined the interaction between family and work domain in 427 Italian employees, and the findings revealed that work-family conflict was negatively associated with job satisfaction. At the same time, there was no significant relationship between family-work conflict and job satisfaction (De Simone, 2013).

Therefore, it is hypothesized that:

H3: There is a significant relationship between family-work conflict and intrinsic job satisfaction among female employees in the commercial banking industry.

H3a: There is a significant relationship between family-work conflict (time-based) and intrinsic job satisfaction among female employees in the commercial banking industry.

H3b: There is a significant relationship between family-work conflict (strain-based) and intrinsic job satisfaction among female employees in the commercial banking industry.

H3c: There is a significant relationship between family-work conflict (behaviour-based) and intrinsic job satisfaction among female employees in the commercial banking industry.

H4: There is a significant relationship between family-work conflict and job satisfaction among female employees in the commercial banking industry.

H4a: There is a significant relationship between family-work conflict (time-based) and extrinsic job satisfaction among female employees in the commercial banking industry.

H4b: There is a significant relationship between family-work conflict (strain-based) and extrinsic job satisfaction among female employees in the commercial banking industry.

H4c: There is a significant relationship between family-work conflict (behaviour-based) and extrinsic job satisfaction among female employees in the commercial banking industry.

Based on the literature discussed above, the researchers have proposed a research framework as per Figure 1, which further explains the relationship between work-family conflict, family-work conflict, and job satisfaction among female employees in the commercial banking industry.

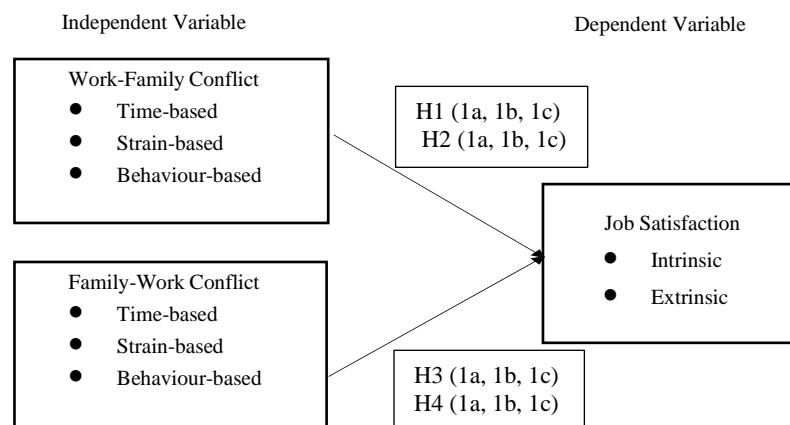


Fig. 1: Research Framework

3. Methodology

A quantitative study was done to gather primary data. The population of this study was female employees from four central commercial banks in Klang Valley that are stated in the list of Bank Negara Malaysia. A purposive sampling technique has been used for this study. The data collection was conducted using an online survey with a self-administered questionnaire. The link to the online survey was passed to the people that the researchers knew, specifically female employees in the four banks that were studied, and asked for their help to share the link of the online survey with their female colleagues to respond to it. A pilot test involved 30 female employees from the four commercial banks participating in the study before the data collection for reliability purposes.

All quantitative data for this study was collected via an online questionnaire. The questionnaire used in this study was developed based on previous research. The questionnaire was divided into four sections. Sections A, B, and C were constructed per framework. In contrast, Section D was constructed to collect demographic information, including age, marital status, ethnicity, level of education, job tenure, employment status, working schedule, number of children, size of household, and household income. Respondents were asked to indicate their responses on a five-point Likert scale with (1) strongly disagree to (5) strongly agree. All measurements were adopted from established research i.e., 9-item work-family conflict from Carlson et al (2007), 9-item family-work conflict from Carlson et al (2007), and 13-item job satisfaction (seven items for intrinsic and six extrinsic items) from Weiss, Dawis, England and Lofquist (1967).

4. Results

A total of 200 sets of questionnaires were distributed to female employees in four major commercial banks in Klang Valley. The respondents were given approximately five minutes to complete the questionnaire through Google Forms. Out of the 200 questionnaires distributed, only 189 questionnaires were returned and validated for further analysis. This represents 94.5 percent of the response rate.

4.1 Demographic analysis

It was found that most respondents in this study were between 30 – 34 years old, which amounted to 40.2% or 76 respondents. There were 143 (75.7%) respondents who are married which is the majority of the sample followed by 46 (24.3%) respondents who are single. Based on ethnicity, 108 (57.1%) respondents were Malay, 46 (24.3%) respondents were Chinese, and 35 (18.5%) respondents were Indian. Analyzing the level of education of the respondents involved in this study, researchers found that only 2 (1.1%) respondents had a Certificate, while most respondents were qualified with STPM/Diploma with a total of 80 respondents (42.3%). Looking at job tenure, most respondents, 76 (40.2%) worked within 1 to 3 years; on employment status, there were 137 (72.5%) respondents who had permanent employment status as the majority of the sample, and for working schedule, there were 133 (70.4%) respondents who worked during office hours. On the number of children, the highest number of respondents 75 (39.7%) were with two children and the household size of 4 had the highest number of responses with a total of 81 (42.9%) respondents. The respondents were also categorized based on household income. The majority range of household income of respondents in this study was RM30001 – RM4000. The highest number of respondents amounted to 56 (29.6%), and the least was 8 (4.2%) respondents with household income between RM1000 – RM2000.

4.2 Reliability analysis

In this study, Cronbach’s Alpha is used to assess the consistency or reliability of work-family conflict, family-work conflict, and job satisfaction (intrinsic and extrinsic). Based on the result in Table 1, the reliability value for time-based is .95, strain-based is .92, and behavior-based is .92. Next, the reliability value for family-work conflict is .85 to .88. Specifically, the reliability value for time-based is .85, strain-based is .88. Behavior-based is .88. Lastly, the reliability value for intrinsic satisfaction and extrinsic satisfaction were .91.

Table 1: Cronbach’s Alpha Coefficient Range ($n=189$)

Variable	No. of items	Cronbach’s Alpha
WFC Time-based	3	.95
WFC Strain-based	3	.92
WFC Behavior-based	3	.92
FWC Time-based	3	.85
FWC Strain-based	3	.88
FWC Behavior-based	3	.88
JS Intrinsic	7	.91
JS extrinsic	6	.91

4.3 Descriptive Statistical Analysis

As indicated in Table 2, the highest mean level of job satisfaction among female employees in the commercial banking industry is 3.499 which is intrinsic job satisfaction (M = 3.49, SD = .48). In contrast, behavior- based in family-work conflict has the lowest mean score (M = 2.51, SD = .61). Thus, the level of job satisfaction is at a moderate level.

Table 2: Descriptive Statistic of All Study Variables (n=189)

<i>Variables</i>	<i>Mean</i>	<i>Standard Deviation</i>
Work-Family Conflict		
• Time-based	3.24	.76
• Strain-based	3.25	.76
• Behaviour-based	3.25	.75
Family-Work Conflict		
• Time -based	2.54	.62
• Strain-based	2.52	.61
• Behaviour-based	2.51	.61
Job Satisfaction		
• Intrinsic	3.49	.48
• Extrinsic	3.49	.52

4.4 Multiple regression analysis

Based on Table 3, the results of multiple regressions indicated that work-family conflict (time-based, strain-based, and behaviour-based) was found to have no significant relationship with job satisfaction (intrinsic and extrinsic) among female employees in the commercial banking industry. Thus, all H1, H1a, H1b, H1c, H2, H2a, H2b and H2c were not supported. Based on Table 4, the results of multiple regressions indicated that family-work conflict (time-based, strain-based, and behavior-based) had no significant relationship with job satisfaction (intrinsic and extrinsic) among female employees in the commercial banking industry. Therefore, H3, H3a, H3b, H3c, H4, H4a, H4b and H4c were not supported. These outcomes are based on the regression analysis results where all the p-values are more than 5%, which is above the significant level in this study.

Table 3: Result of Regression between Independent Variables and Dependent Variables (Intrinsic Job Satisfaction)

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(Constant)	4.11	.31		13.10	.00
WFCTime	-.04	.21	-.06	-.19	.84
WFCStrain	-.12	.18	-.19	.69	.48
WFCBehaviour	.03	.19	.05	.17	.86
FWCTime	-.12	.17	-.16	.71	.47
FWCStrain	-.01	.16	-.02	.10	.91
FWCBehaviour	.07	.18	.09	.40	.68
F-value				.99	
Sig.				.43	
Adjusted R²				.00	
R²				.03	

Table 4: Result of Regression between Independent Variables and Dependent Variables (Extrinsic Job Satisfaction)

<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(Constant)	4.27	.33		12.85	.00
WFCTime	-.12	.22	-.18	-.57	.56

WFCStrain	-.30	.19	-.43	-1.57	.11
WFCBehaviour	.23	.20	.34	1.19	.23
FWCTime	-.22	.18	-.26	-1.19	.23
FWCStrain	-.11	.17	-.13	-.66	.50
FWCBehaviour	.276	.19	.32	1.39	.16
F-value	2.31				
Sig.	.03				
Adjusted R²	.04				
R²	.07				

5. Discussion

This study examines the relationship between work-family conflict and job satisfaction (intrinsic and extrinsic) among female commercial banking employees and the relationship between family-work conflict and job satisfaction (intrinsic and extrinsic). The descriptive statistic indicates that the mean score for intrinsic and extrinsic job satisfaction is high, with a mean of $M = 3.49$, $SD = .48$ and $M = 3.49$, $SD = .52$, respectively. As a result, it can be inferred that female employees in commercial banks who participated in this study were moderately satisfied with their jobs.

The results of multiple regressions indicated that work-family conflict has no significant relationship with job satisfaction. Research has shown that there is no significant relationship between work-family conflict and job satisfaction (Ajayi et al., 2020). This finding suggests that individuals can experience work-family conflict without negatively impacting their overall satisfaction with their job. Therefore, while work-family conflict may have negative consequences for other aspects of well-being and individual functioning, it does not necessarily translate into lower job satisfaction.

It was also reported that family-work conflict has no significant relationship to job satisfaction. Based on the previous study on service industry employees in Turkey by Anafarta (2014), a family-work conflict was insignificant in job satisfaction. The working environment of health personnel is excessive workload and frequent overtime, and another reason is that Turkish people consider work as a method of meeting family commitments. Therefore, it would not allow performance at work to be affected by family. There was also no significant relationship between family-work conflict and job satisfaction in a previous study by Wang (2010). According to him, mainly job satisfaction was influenced by other factors such as the nature of work, working conditions, and environmental factors.

One possible explanation for the lack of a significant relationship between family-work conflict and job satisfaction among female employees is the mediating role of other factors (Pham et al., 2016). Research suggests that job satisfaction may be influenced by various factors such as organizational support, work-life balance, and individual coping strategies. For example, an employee who receives adequate support from their organization in managing work-life balance may have lower levels of family-work conflict and higher job satisfaction (Chernyak-Hai & Tziner, 2016).

Even though the study found no relationship between work-family conflict and family-work conflict, according to Su and Jiang (2023), organizations must reconsider the factors that can help resolve work-family conflict at the workplace. Supervisory support and personal development opportunities, such as lifelong education, may reduce work-family conflict and increase employee job satisfaction. Finally, implementing flexible work policies and providing support for childcare and eldercare can also help alleviate family-work conflict (Medina-Garrido et al., 2021).

6. Conclusion

The commercial banking industry is rapidly developing, necessitating a more extensive staff in the following years. Employee job satisfaction can increase job performance and reduce turnover if management understands the underlying reasons that lead to it. Furthermore, job satisfaction is crucial for individual well-being and has implications for firm performance. Research has shown that job satisfaction can significantly impact the performance and success of an organization. Employees who are satisfied with their jobs are more likely to be motivated, engaged, and productive. They are also more likely to stay with the organization for a more extended period, reducing turnover and recruitment costs. Moreover, job satisfaction is closely linked to

factors such as financial satisfaction, physical satisfaction, social satisfaction, and psychological satisfaction (Utami & Sitohang, 2019).

This study can contribute to understanding employee job satisfaction in the commercial banking industry, particularly the relationship between work-family conflict, family-work conflict, and intrinsic and extrinsic job satisfaction. The knowledge gathered can aid management in the commercial banking industry in assessing working conditions and developing more family-friendly policies. The organization's leadership should explore more family-friendly rules that allow employees to schedule time with their families, thereby lowering the amount of interference brought to work to increase their job satisfaction, leading to improved job performance. Given the limited research on work-family conflict and family-work conflict in the banking sector during COVID-19, it is suggested that future studies be expanded to other types of industries and different kinds of variables. Additionally, future research should explore the role of organizational policies and practices in promoting work-life balance and job satisfaction among female employees during crises like COVID-19.

7. About the author

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