

# Work-family conflict as antecedent to workplace deviance: a study among bankers

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## Abstract

Hinged on the Job Demand-Resource model and Source Attribution Theory, this study assessed the relationship between work-family conflict (family-to-work and work-to-family conflicts) and workplace deviant behaviours (organizational and interpersonal deviance) among bank employees in Ghana. The quantitative two-wave longitudinal design was used, and data collected from 301 respondents. Unique self-generated codes were used to match the responses from each respondent in both times. Work-to-family conflict predicted interpersonal deviant behaviour in both Time 1 and Time 2, and organizational deviant behaviour in Time 2 but not in Time 1. Also, family-to-work conflict predicted interpersonal deviant behaviour in both Time 1 and Time 2 and also predicted organizational deviant behaviour in Time 1 only. This is one of the few empirical studies assessing the relationship between work-family conflict and workplace deviance, and in particular, among bankers. Assessing such relationships in this study over time has shown that variations in nature of the hypothesized relationships could be a result of extraneous variables (dynamic employee behaviour or environmental changes) not anticipated. Banks must pay particular attention to the job demands imposed on employees and again take interest in the out-of-job experiences of staff that could affect their job performance and involvement in deviant behaviours.

Keywords: work-family conflict, workplace deviance, bankers, Ghana, antecedents

## INTRODUCTION

Deviant behaviours, considered to be intentional behaviours perpetrated by employees that go against the norms and values of the organisation and further threatens the well-being of the organisation and its members (Robinson & Bennett, 1997), are considered to be a growing problem and prevalent in most organizations across the world (Appelbaum, Deguire, & Lay, 2005; Mawritz, Mayer, Hoobler, Wayne, & Marinova, 2012). Puni and Anlesinya (2017) argued based on a review of several reported cases of deviant behaviours at various levels of organization in Africa and around the world that “crimes and unethical conducts in organizations, such as fraud, corruption and sexual harassment, are progressively becoming a common global phenomenon” (p. 212).

Evidence from literature suggests that about 95 percent of organizations are affected by deviant behaviours of their employees, out of which approximately 75 percent of such deviant behaviours are related to stealing (i.e., a form of organizational deviance) or bullying of a fellow employee (i.e., a form of interpersonal deviance) (Appelbaum, Iaconi, & Matousek, 2007; Henle, Giacalone & Jurkiewicz, 2005). In Ghana, a September 2019 report from the Bank of Ghana indicated that employees of banks were responsible for about GH¢19.1 million theft. A study by Korletey and Caesar (2018) found that in the Ghanaian banking sector, fraud was prevalent and it was committed by management and non-management staff in varying degrees. They noted in their study some drivers of fraud, including weak internal controls, opportunity and capability to engage in such a behaviour without being easily detected.

It is very necessary for organizations to have a deeper understanding of the antecedents of deviant behaviours because such deviant behaviours exhibited by employees have financial, psychological and social implications (Appelbaum *et al.*, 2007; Bodankin & Tziner, 2009; Henle, Giacalone, & Jurkiewicz, 2007). An appreciation of these antecedents and their related strength of relationship with deviant behaviours could help minimize their destructive impacts.

In this regard, a number of researchers have examined some antecedents including perceived external prestige (Tuna, Ghazzawi, Yesiltas, Tuna, & Arslan, 2016), abusive supervision (Ahmad and Omar, 2013) and organizational citizenship behaviours (Lee & Allen, 2002). Some studies have shown that work-family conflict is a potential antecedent of workplace deviant behaviour (e.g. Darrat, Amyx, & Bennett, 2010; Ferguson, Carlson, Hunter, & Whitten, 2012; Geurts, Kompier, Roxburgh, & Houtman, 2003). Work-family conflict is “... a form of inter-role conflict in which the role pressures from the work and family domain are mutually incompatible in some respect” (Greenhaus & Beutell, 1985, p.77).

Rubab (2017) found a significant and positive relationship between work-family conflict and workplace deviant behaviours. Earlier, O’Leary-Kelley, Griffin and Glew (1996) pointed out that deviant behaviours of employees create impaired working environments and attitudes that affect overall productivity because employees who are targets of deviant behaviours from others (i.e., interpersonal deviance) would experience high stress levels and exhaustion and eventually leave.

To this end, this study seeks to: examine the relationship between work-to-family conflict and interpersonal deviance; assess the relationship between work-to-family conflict and organizational deviance; find out the relationship between family-to-work conflict and interpersonal deviance; and examine the relationship between family-to-work conflict and organizational deviance.

The objectives are to address the empirical gap regarding the relationship between work-family conflict and workplace deviance which is largely under-researched. Again, owing to the Bank of Ghana report in September 2019 suggesting that over GH¢19 million was involved in bank employee theft in Ghana, and the finding by Korletey and Caesar (2018) that both managerial and non-managerial staff of banks are involved in deviant behaviours at banks, this study sought to further investigate this phenomenon empirically, with work-family conflict serving as the antecedent of the workplace deviant behaviours. The study also lends credence to the Job Demand-Resource (JD-R) model (Bakker & Demerouti, 2007) in

explaining the relationship between work-family conflict and workplace deviance.

## EMPIRICAL REVIEW, THEORY AND HYPOTHESES

The Job Demand-Resource (JD-R) model (Demerouti, Bakker, Nachreiner & Schaufeli, 2001) and the Source Attribution Theory (SAT) (Shockley & Singla, 2011) are the underlying theories in this study. The JD-R model explains how the working conditions of employees influence outcomes related to the job and health (Bakker & Demerouti, 2007). Two broad categories of work characteristics are job demands and job resources, as proposed by the JD-R model, however, what constitutes these characteristics are different for every occupation (Bakker & Demerouti, 2007). Examples of job demands are work-family conflict, emotional dissonance, perceived organizational politics and work overload. Examples of job resources are performance feedback, social support at work, training and rewards. From these come the two different processes of the JD-R model, which are the health impairment process and the motivational process as advanced by Bakker and Demerouti (2007) and Llorens, Bakker, Schaufeli, and Salanova (2006).

The health impairment process considers the extent to which the physical and emotional resources of employees get used up as a result of jobs that are poorly designed or jobs that have high demands on those who perform them. As a consequence, such employees experience high levels of stress and other negative job outcomes (Bakker & Demerouti, 2007; Llorens *et al.*, 2006). The negative outcome could also be in the form of deviant behaviours which become a way of reacting to the highly demanding jobs. Such deviant behaviours could be obvious or perhaps subtle in most cases. The motivational process holds that the motivational role of job resources lowers job demands and promotes growth of employees, their learning and development (Bakker & Demerouti, 2007; Llorens *et al.*, 2006).

With specific reference to this study, the JD-R model holds that when individual workers experience high levels of demands (work-family conflict) on them in the work domain, it could lead to some negative work outcomes including workplace deviance. Such deviance could be targeted at the organization and its products and services (i.e., organizational deviance) or to other coworkers (i.e., interpersonal deviance).

The SAT (Shockley & Singla, 2011) holds that aside the drain that work-family conflict has in both work and family domains, it also results in reactionary behaviours towards the source of the conflict. Eventually, when the main source of the conflict is from the work domain, employees are more likely to engage in behaviours that affect the organization itself (organizational deviance) or colleague employees (interpersonal deviance). If employees therefore experience more of work-to-family conflict, it is expected that their deviance levels towards the organization and coworkers would be as well high.

### Workplace Deviance in Banks

Some recent studies into workplace deviant behaviours in banks have looked at antecedents such as: loneliness in the workplace (Promsri, 2018), emotional intelligence (Makkar & Basu, 2019), job insecurity, employment status and perceived organizational support (Eze, Omeje, Okonkwo, Ike, & Ugwu, 2019), organizational commitment (Promsri, 2018), volunteering behaviours (Loi, Kuhn, Sahaym, Butterfield, & Tripp, 2020), perceived insecurity and inequity (Benjamin & Samson, 2011), among others. In Ghana in particular, some recent studies have associated deviant behaviours with factors including: role of gender (Kiran & Sharma, 2020), and leadership styles and turnover intentions (Puni, Agyemang, & Asamoah, 2016). These studies, largely cross-sectional in design, have shown that there are several predictors of workplace deviant behaviours among employees in banks.

Benjamin and Samson (2011) examined how perceptions in inequality and job insecurity impacts fraudulent behaviours of bank employees in Nigeria. Their study showed that perceptions of bank employees about inequalities in their

workplace as well as perceptions about job insecurity affected their intentions to engage in fraudulent activities. This is in line with some studies based on the norm of reciprocity that people tend to respond in a positive way when conditions are favourable and in turn respond negatively when conditions are not favourable (eg. Eisenberger, Lynch, Aselage, & Rohdieck, 2004; Gouldner, 1960; Uehara, 1995). Thus, drawing from the JD-R model, with work-family conflict considered as job demand and deviant behaviours also considered as the outcome of the health impairment process, it is hypothesised as follows:

Hypothesis 1: Work-to-family conflict will significantly predict interpersonal deviant behaviour

Hypothesis 2: Work-to-family conflict will significantly lead to organizational deviant behaviour

Hypothesis 3: Family-to-work conflict will significantly impact interpersonal deviant behaviour

Hypothesis 4: Family-to-work conflict will significantly result in organizational deviant behaviour

## RESEARCH METHODOLOGY

### Research Design

This study used two-wave quantitative longitudinal research design. Wang, Beal, Chan, Newman, Vancouver, and Vandenberg (2017) have noted that in longitudinal designs, one of the factors to be considered in the time period between one time and another depends on the length of time or period of the study. Prior to data collection, informal discussions with some bank employees revealed that there is a lot of labour movement within the sector and also staff hardly stayed in one branch or bank for a long time. This informed the time interval of 3.5 months, which is deemed sufficient.

### Population and Sample

The population for this study, therefore, is employees of banks in Ghana, whether private or public. The accessible population for this study included banks that gave the nod for data to be collected from their employees. In order to reduce coverage error, sixteen (16) out of the twenty-three (23) commercial banks in Ghana were targeted, out of which seven (7) banks agreed to be part of the study. For ethical reasons, banks could not be coerced to partake in the study; it was a free-will decision for which the researcher could not influence. Therefore, the study targeted approximately 70% of existing commercial banks in Ghana, out of which approximately 30% gave their approval for data to be collected from their employees. Respondents were not required to indicate their personal identity on the questionnaire; rather, they were asked to generate unique ID codes for each round of the data collection process. Eventually 301 successfully matched respondents were used for the data analysis.

### Data Collection Instruments

The work-to-family conflict and family-to-work conflict 10-item scale adopted for this study was developed by Netemeyer, Boles and McMurrian (1996). Coefficient alpha values for the sub-scales for both work-family conflict and family-work conflict range from .88 to .89 (Netemeyer *et al.*, 1996). Some items in the scale were: *work demands interfere with family life* (work-to-family conflict) and *family demands interfere with demands at work* (family-to-work conflict). The 14-item scale for workplace deviant behaviour was developed by Aquino, Lewis and Bradfield (1999), and it describes the two categories of deviant behaviour – interpersonal deviance and organizational deviance. The scale has  $\alpha=.73$  for interpersonal deviance and  $\alpha=.76$  for organizational deviance (Aquino *et al.*, 1999). Sample items were: *I intentionally arrived late for work* (organisational deviance) and *I refused to be in talking terms with a co-worker* (interpersonal deviance).

## DATA ANALYSIS AND RESULTS

### Reliability of Data Collection Instruments

From the Cronbach's alpha scores in Time 1 and Time 2 (see Table I), it is seen that the responses were consistent and highly reliable. Scales that result in an alpha of at least 0.7 are considered fairly reliable (Shemwell, Chase, & Schwartz, 2015). All the alpha scores are above the 0.7 recommended threshold.

Table I Reliability Scores of Scales for the Study

Scale	No. of Items	Original $\alpha$	Time 1 $\alpha$	Time 2 $\alpha$
Work-to-family conflict	5	0.88	0.90	0.92
Family-to-work conflict	5	0.89	0.86	0.85
Interpersonal deviance	6	0.73	0.82	0.82
Organizational deviance	8	0.76	0.89	0.87

### Demographic Information

Data for the analyses were obtained from 301 individuals who successfully took part in the study at both times. Those who took part in only one round of the study were not included because there was no information on them for the purpose of comparison; rather they were treated as statistics of attrition. The sample were from private banks ( $n=184$ ; 61.1%) and a public bank ( $n=117$ ; 38.9%). The following demographic details were obtained from the respondents: gender, age, number of years of working in the banking sector, number of years of working in the present bank, marital status and number of direct dependents. Table II below gives a summary of the demographic details obtained from the close-ended set of demographic variables. It must be noted that the same individuals were involved in the study in Time 1 and Time II.

Table II Demographic details of respondents

Variables	Frequency	Percent (%)
<b>Ownership:</b>		
Public	117	38.9
Private	184	61.1
<b>Gender:</b>		
Female	177	58.8
Male	124	41.2
<b>Age (in years):</b>		
21-30	118	39.2
31-40	133	44.2
41-50	32	10.6
51-60	18	6.0
<b>Marital Status:</b>		
Single	138	45.8
Married/Cohabiting	157	52.2
Separated/Divorced	5	1.7
Widowed	1	0.3

Note:  $N=301$

Data obtained from the gender of the respondents shows that there were 53 more females than males, representing a relatively higher female than male voice in the responses given. The data further shows that the workforce of the banks are very youthful, with 83.4% of the respondents between the ages of 21-40 years, and 16.6% from 41-60 years. It further shows that a majority of the respondents ( $n=157$ ; 52.2%) are currently in a form of committed relationship (i.e., married or cohabiting), with or without children, thereby making them have at least one dependent (spouse).

### Missing Data, Normality and Item Parceling

An inspection of the data showed that cases of missing data were missing at random (MAR) and were not specific items which could have arisen from question sensitivity or data entry errors (Allison, 2003). The approach used was the *within-*

*person-missing-means-substitution* and it is regarded as an effective strategy (Dodeen, 2003). Normality of latent variables was measured using indices from skewness and kurtosis outputs. According to Kline (2005), skewness statistics greater than 3.0 and kurtosis values more than 10 are considered problematic. The skewness and kurtosis values were all appropriate in this study despite the relatively large sample.

Usually the increase in the number of indicators result in a decrease in the value of the fit indices (Anderson & Gerbing, 1984; Nasser-Abu Alhija, & Wisenberger, 2006) because of implicit contamination of shared secondary influences that eventually hinder overall model fit. Thus, parceling using composite-level indicators result in more reliable and normally distributed data. This informed the need for parceling by using three to four indicators per construct or latent variable instead of larger numbers. Three parcels were created for all constructs except the organizational deviance scale which had four parcels (see Table III).

Table III Reliability scores after item parceling

Scale	No. of parcels	Time 1 $\alpha$	Time 2 $\alpha$
Work-to-family conflict	3	0.91	0.92
Family-to-work conflict	3	0.87	0.86
Interpersonal deviance	3	0.84	0.86
Organizational deviance	4	0.92	0.89

### Confirmatory Factor Analysis

For all the study variables, a confirmatory factor analysis was carried out using AMOS 16.0 (Byrne, 2010) to test the fit of the measurement model. The maximum-likelihood estimation (MLE) is used in the AMOS programme to assess model fit by providing indices of the model fit. The statistical estimates that were used were: chi-square ( $\chi^2$ ), and

chi-square/df ( $\chi^2/df$ ). The following alternative fit indices were also applied: root mean square error of approximation (RMSEA), comparative fit index (CFI), and standardised root mean squared residual (SRMR). Hu and Bentler's (1999) proposed cut-off points were used: estimates that are close to or less than .08 for SRMR, greater or equal to .95 for CFI and less than .06 for RMSEA indicate adequate fit.

The output values generated from the confirmatory factor analyses were assessed to ensure construct validity with a minimum factor loading of .03 (Brown, 2006). For discriminant validity of latent variables, the size of the factor correlations were checked to ensure that they were not greater than or equal to .80 as a way of dealing with multicollinearity (Brown, 2006; Kline, 2005).

### Confirmatory Factor Analysis and Convergence Validity

The tables for model validity measures and the model fit indices were generated using Gaskin and Lim's (2016) plugin in AMOS. These were done for Time 1 and Time 2. Table IV and Table V provide summaries of the respective validity measures and model fit indices.

Table IV Model fit measures after item parceling

Measure	Estimate	Threshold	Interpretation
$\chi^2$	273.960 187.723	--	--
d.f.	134 137	--	--
$\chi^2/df$	2.044 1.370	Between 1 and 3	Excellent
CFI	0.967 0.986	>0.95	Excellent
SRMR	0.040 0.034	<0.08	Excellent
RMSEA	0.059 0.035	<0.06	Excellent
PClose	0.069 0.982	>0.05	Excellent

*Note: Time 2 estimates (in Table IV) in bold*

From the indices shown in the above tables (Table IV and Table V) for Time 1 and Time 2, the fit measures show that the model is adequately fit, and this suggests that the data is adequately represented

by the model, and that the model quality can be accepted.

Table V Convergence Validity Estimates for Time 1

Construct	Indicators	Factor Loading	C.R.	AVE	MaxR(H)
WFC	WFC_2	.863 (.865)	.911 (.917)	.774 (.787)	.928 (.940)
	WFC_13	.941 (.955)			
	WFC_45	.831 (.837)			
FWC	FWC_2	.859 (.813)	.877 (.863)	.706 (.678)	.893 (.867)
	FWC_13	.898 (.835)			
	FWC_45	.757 (.822)			
IDB	IDB_13	.888 (.827)	.857 (.856)	.669 (.665)	.882 (.859)
	IDB_24	.859 (.778)			
	IDB_56	.693 (.840)			
ODB	ODB_51	.866 (.810)	.917 (.894)	.735 (.679)	.918 (.896)
	ODB_28	.871 (.832)			
	ODB_37	.842 (.856)			
	ODB_46	.850 (.797)			

*Note 1: WFC (work-to-family conflict); FWC (family-to-work conflict); IDB (interpersonal deviance); ODB (organizational deviance)*

*Note 2: The individual numbers after the underscore for each construct represent the indicators combined during the item parceling*

*Note 3: Time 2 estimates are shown in bold and in parenthesis*

### Bivariate Correlation Within and Across Time

In Time 1, all paired constructs were significantly correlated with each other positively and significantly. All constructs had significantly positive correlations. The respective constructs in Time 1 also correlated significantly with their respective Time 2 data. Thus, work-to-family conflict ( $r = .73, p < .05$ ), family-to-work conflict ( $r = .74, p < .05$ ), interpersonal deviant behaviour ( $r = .58, p < .05$ ), and organizational deviant behaviour ( $r = .46, p < .05$ ).

Table VI Correlation Matrix of Variables and Constructs Within and Across Time

	1	2	3	4	5	6	7	8	9	10	11	12
1. Ownership 1												
2. Gender	-.18**	1										
3. Age	.30**	.03	1									
4. Marital Status	.19**	-.06	.45**	1								
5. WFC_T1	.10	-.08	.10	.10	1							
6. FWC_T1	.13*	.01	.002	.06	.46**	1						
7. IDB_T1	-.01	.08	.11	.11	.25**	.26**	1					
8. ODB_T1	-.01	.12*	.12*	.15*	.12*	.19**	.74**	1				
9. WFC_T2	.14*	-.04	.08	.06	.73**	.38**	.21**	.14*	1			
10. FWC_T2	.09	.02	.01	.04	.32**	.74**	.21**	.19**	.49**	1		
11. IDB_T2	-.02	-.002	-.02	.04	.15*	.17**	.58**	.41**	.29**	.29**	1	
12. ODB_T2	.04	-.03	-.02	.05	.07	.11	.36**	.46**	.28**	.23**	.58**	1

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

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

### Structural Model for Relationships

Based on available empirical evidence and theory, the estimated structural models developed are presented.

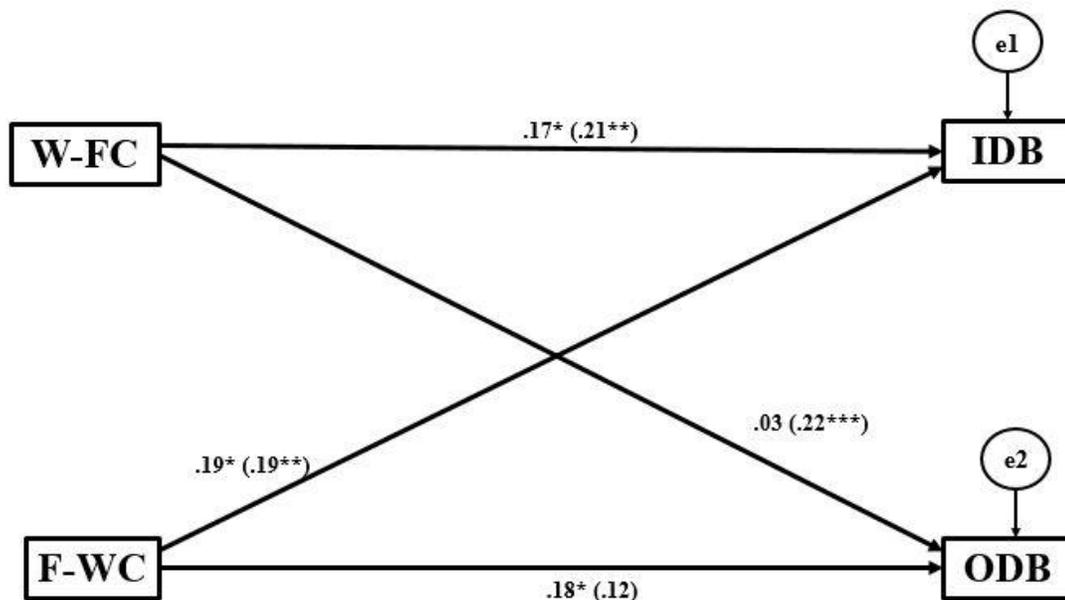


Figure I Structural Model for Direct Predictor-Outcome Estimates

- $*=p<.05$ ;  $**=p<.01$ ;  $***=p<.001$
- Estimates for Time 1 in Figure 1 are shown outside the brackets while estimates for Time 2 are in brackets;
- Demographic variables are included in model.

With  $\chi^2=208.36$ , d.f.=95,  $\chi^2/df=2.19$ , CFI=.96, SRMR=.04, RMSEA=.06, and PClose=.033, the model for Time 1 was adequately fit as the fit measures are in line with the recommended thresholds. The model fit indices for direct relationship in Time 2 showed the following: With  $\chi^2=140.514$ , d.f.= 95,  $\chi^2/df=1.479$ , CFI=.982, SRMR=.031, RMSEA=.040, and PClose=.885, the model was adequately fit as the fit measures are in line with the recommended thresholds.

#### DIRECT PATH HYPOTHESISED RELATIONSHIPS

*Hypothesis 1: Work-to-family conflict is positively related to interpersonal deviant behaviour*

The overall structural model as seen in Figure I shows that work-to-family conflict in Time 1 ( $\beta=.17*$ ,  $p<.05$ ) and Time 2 ( $\beta=.21**$ ,  $p<.01$ ) significantly predicted interpersonal deviant behaviour. The standardised regression weights suggest a positive relationship such that as work-to-family conflict increases, there is a respective corresponding increase in employee involvement in interpersonal deviant behaviours significantly. *Hypothesis 1* is therefore confirmed by the data. Since the positive effects were significant in both Time 1 and Time 2, it shows that to a greater

degree, there is consistent evidence that when employees experience increasing levels of work-to-family conflict, they are also likely to be engaged in interpersonal deviance although the estimate in Time 2 was higher than in Time 1.

***Hypothesis 2: Work-to-family conflict positively predicts organizational deviant behaviour***

The overall structural model as seen in Figure 1 shows that work-to-family conflict in Time 1 does not significantly predict organizational deviant behaviour ( $\beta=.03$ ,  $p>.05$ ), but in Time 2, work-to-family conflict significantly predicted organizational deviant behaviour ( $\beta=.22$ ,  $p<.001$ ). The result shows that high levels of work-to-family conflict are associated with high levels of organizational deviance. This relationship is however not statistically significant in Time 1. In Time 2, the standardised positive regression weight of  $\beta=.22$  suggests that when work-to-family conflict increases, organizational deviant behaviour also increases, and this is statistically significant. The positive relationship suggests that as levels of one variable increase, so do levels of the other variable. *Hypothesis 2* is supported by data in Time 2 but not in Time 1.

***Hypothesis 3: Family-to-work conflict is positively related to interpersonal deviant behaviour***

The overall structural model as seen in Figure 1 shows that family-to-work conflict in Time 1 significantly predicts organizational deviant behaviour ( $\beta=.19$ ,  $p<.05$ ). In Time 2 too, family-to-work conflict significantly predicted interpersonal deviant behaviour ( $\beta=.19$ ,  $p<.01$ ). The standardised regression weight of  $\beta=.19$  in Time 1 suggests that when family-to-work conflict increases, a significant increase also results in interpersonal deviant behaviour. In Time 2, the standardised regression weight of  $\beta=.19$  suggests that when family-to-work conflict increases, there is also significant increase in levels of interpersonal deviant behaviour. The data in Time 1 and Time 2 therefore support *hypothesis 3*.

***Hypothesis 4: Family-to-work conflict is positively related to organizational deviant behaviour***

The overall structural model as seen in Figure 1 shows that family-to-work conflict in Time 1 significantly predicts organizational deviant behaviour ( $\beta=.18$ ,  $p<.05$ ). In Time 2, however, family-to-work conflict did not significantly predict organizational deviant behaviour ( $\beta=.12$ ,  $p>.05$ ). The standardised regression weight of  $\beta=.18$  in Time 1 suggests that when family-to-work conflict increases, there is a corresponding significant increase in organizational deviant behaviour. Again, in Time 2, the standardised regression weight of  $\beta=.12$  suggests that when family-to-work conflict increases, there is also increase in organizational deviant behaviour, though not statistically significant. The data in Time 1 supports *hypothesis 4* but not data in Time 2.

## Discussions

The results in *hypotheses 1* and *2* gave credence to an earlier study by Darrat *et al.* (2010) which showed that work-family conflict exhibited significant positive relationships with interpersonal deviant behaviour and organizational deviant behaviour. They did not distinguish between family-to-work conflict and work-to-family conflict but used a composite five-item scale developed by Netemeyer *et al.* (1996) to assess interpersonal deviance, organizational deviance, and customer-directed deviance. This study distinguished between work-to-family conflict and family-to-work conflict because both dimensions are conceptually distinct and therefore prudent to address them separately. It was observed that the link between work-to-family conflict and interpersonal deviant behaviour is positive, suggesting that an increase in levels of work-to-family conflict would have a correspondingly positive incidence in interpersonal behaviours. This is because an individual becomes psychologically drained from the experience of work-to-family conflict such that one is predisposed to engaging in a behaviour that hurts

another work colleague physically or emotionally. Thus, if the employee who is experiencing conflict does not possess the requisite resources to contain and control resultant behaviours, other work colleagues eventually suffer negative emotional and behavioural transfer from the incumbent.

*Hypothesis 1* is therefore confirmed by data in both Time 1 and Time 2 but *hypothesis 2* is confirmed by data only in Time 2 but not in Time 1, thereby making *hypothesis 2* being partially supported by the data. At this point a key question that comes up is how the same questionnaire with the same people at two different times would yield differences in levels of significance. This could be attributed to the time lag between the first and second rounds of data collection, and that probably, other events took place in the banks between the end of the first round of data collection and the beginning of the second round of data collection. The first round of data collection took place about two months after the deadline date for commercial banks to meet the new minimum capital requirement set by the Bank of Ghana (Bank of Ghana, 2018). It is therefore possible that the mood, anxiety and suspicions of the respondents made them respond the way they did because they were still not comfortable with the researcher although they were informed that it was an academic exercise. By the time of the second round of data collection, they were relatively more comfortable and relaxed to complete the questionnaires.

What this therefore means is that the link between work-family conflict and workplace deviant behaviours may not necessarily be consistent among individuals because of other underlying factors that may not have been considered in the research process. Also, some perceptions, behaviours and attitudes change over varying degrees of time, and this could count as a possible reason for the differences seen in results in both times of data collection, especially in the case of work-to-family conflict-organizational deviance relationship. In spite of the differences, the study shows that when work-to-family conflict increases, employees equally engage in deviant behaviours.

With respect to family-to-work conflict and interpersonal deviant behaviour and organizational deviant behaviour, it was observed that data in both

Time 1 and Time 2 supported *hypothesis 3* which sought to assess the impact of family-to-work conflict on interpersonal deviant behaviour of bank employees. *Hypothesis 4* focused on the extent to which family-to-work conflict predicts organizational deviant behaviour among bank employees. Data in Time 1 showed a significant prediction while data from Time 2 in the same measure did not support the hypothesis.

The work-family conflict composite measure used by Darrat *et al.* (2010) included elements of family-to-work conflict. In relation to interpersonal deviance, their study showed a significant relationship with the composite measure of work-family conflict, which is in line with *Hypothesis 3* of this study, thereby supporting data from both Time 1 and Time 2. In the study by Ferguson *et al.* (2012), family-to-work conflict was linked with production deviance, which is a form of organizational deviance. Again, Darrat *et al.*'s (2010) study showed a significant positive relationship with organizational deviance. These two outcomes are in line with *Hypothesis 4*, and it is confirmed eventually by data in Time 1 but not in Time 2. *Hypothesis 3* is therefore supported by data in Time 1 and Time 2 while only data in Time 1 supports *Hypothesis 4*.

The regression weights were all positive for both “family-to-work conflict and interpersonal deviant behaviour” and “family-to-work conflict and organizational deviant behaviour”, thereby suggesting that an increase in levels of family-to-work conflict impacts deviant behaviours in the same direction. Therefore, in line with the health impairment process of the JD-R model (Demerouti, Bakker, Nachreiner & Schaufeli, 2001), the conflicts arising from the demands from the family to the work domain eventually deplete employees’ mental and physical energies, such that they are unable to, for instance, arrive early to work, work conscientiously, or even relate cordially with their work colleagues.

*Hypotheses 1-4* were premised on studies conducted by Darrat *et al.* (2010) and Ferguson *et al.* (2012) in which they examined the relationship between work-family conflict and deviant behaviours. It was also premised on the JD-R model, with both work-to-family conflict and family-to-work conflict considered as job demands, and the deviant

behaviours as consequences of the health impairment process of the JD-R model.

Darrat *et al.*'s (2010) study was undertaken among salespersons where the effect of work-family conflict was linked to three forms of deviance: interpersonal deviance, organizational deviance, and customer-directed deviance. They found that increased conflicts in the performance of work and family roles correspondingly led to an increase in the violation of organizational norms that also affected critical organizational outcomes. Ferguson *et al.*'s (2012) study, based on the crossover and spillover literature as well as Hobfoll's (1989) Conservation of Resources Theory, examined work-family conflict and production deviance. They found that high levels of family-to-work conflict was associated with the incidence of production deviance, and that men were more likely than women to experience production deviance. Also, there was a crossover effect of partner work-to-family conflict on the incumbent's production deviance. In this present study, work-family conflict (i.e., family-to-work conflict and work-to-family conflict) is linked directly to workplace deviant behaviours (i.e., interpersonal deviant behaviour and organizational deviant behaviour).

## CONTRIBUTIONS OF THE STUDY AND CONCLUSION

The study provides empirical evidence that work-family conflict (i.e., both work-to-family conflict and family-to-work conflict) has a positive relationship with workplace deviant behaviours. That is, when employees experience high levels of conflict associated with the demands in their roles in the family domain and in the work domain, they are also likely to engage in some form of deviant behaviour. Over time, however, the role demands from the work domain become more profound in the work-family conflict and workplace deviance relationship.

The source of the conflict therefore seems to be the direction toward which the "aggression" or deviant behaviour is directed, thereby lending credence to the SAT (Shockley & Singla, 2011) as well as the

JD-R model (Demerouti *et al.*, 2001). Apart from the resources that work-family conflict drains across the family and work domains, it as well triggers certain behaviours towards the source of the conflict. The main source of conflict experienced by employees was from the work domain (i.e., source attribution and job demands), and so in the long-term, the work-to-family conflict influenced deviant behaviours (i.e., outcome of source attribution and JD-R model) at the workplace as seen in this study. With limited studies assessing the link between work-family conflict and workplace deviant behaviour, this study makes meaningful contribution to empirical literature and to theory as pointed out.

The study shows that empirically, work-to-family conflict and family-to-work conflict have a positive relationship with both interpersonal deviant behaviour and organizational deviant behaviour. What this means is that increasing levels of experience of any of the forms of work-family conflict predisposes such an employee to engaging in at least one form of deviant behaviour. In other words, increasing levels of work stress accounts for variability in both interpersonal deviance and organizational deviance.

From this study, especially considering some differences in findings in Time 1 and Time 2, it can be concluded that the experiences employees have regarding work-family conflict and workplace deviance could be influenced by certain uncontrolled or unexpected environmental or personal factors that the researcher may not be aware of at the time of the research. It also shows points to the dynamism of the individual worker's behaviour over time.

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