



Experiences of Work-Family Conflict, Work-Family Enrichment and Coping Strategies of Bank Employees in Ghana

Fortune A. Nyamadaxe Djirackor

Department of Family and Consumer Sciences, University of Ghana, Ghana
fadjirackor@ug.edu.gh
(Corresponding author)
ORCID 0000-0003-3651-169X

Michael Tagoe

Department of Adult Education and Human Resource Studies, University of Ghana, Ghana
Mtagoe@ug.edu.gh
ORCID-0000-0002-9228-6688

John Kuada

Department of Business Studies, Aalborg University, Denmark
kuadaj@gmail.com
ORCID-0000-0002-8314-643X

<http://dx.doi.org/10.47814/ijssrr.v9i2.3225>

Abstract

In this study, we explored how Commercial retail bank employees experience work-family conflict, work-family enrichment and the coping strategies they use to balance their work and family lives. Using Yin's multiple case study design, we collected data from 15 married bank employees with children from Ghana. Results showed that bank employees mainly experienced time and strain-based work-family conflict. However, they deployed specific measures to cope with their family-to-work conflicts, such as using "house helps", supportive spouses, elderly children, time management skills, prayer, exercise, and relaxation. What is primarily left to deal with is work-to-family conflicts. There is a need to institutionalise family-friendly policies in the banking industry.

Keywords: *Work-Family Conflict; Coping Strategies; Banking Industry; Ghana*

1. Introduction

Since the landmark study by Greenhaus and Beutell in 1985 on work-family conflict, there has been steady growth in work-family conflicts as scholars try to understand their causes and implications for family and work (Allen & Finkelstein, 2014; Bennett et al., 2017; Erickson et al., 2010; Huyghebaert-Zouaghi et al., 2022). The study of work-family conflict is gaining attention due to factors such as

industrialization, increased female labour participation, dual-earner couples, changes in labour and family responsibilities, and technological advancements (Annor, 2016; Bennett et al., 2017; Chen et al., 2009; Hoobler, 2016; Hoobler *et al.*, 2021; Kalliath et al., 2017; McMillan & Zeufack, 2022). Work-family conflict impacts individuals, families, organizations, and societies, leading to stress, lower job satisfaction, drinking alcohol, hypertension, and obesity (Borgmann et al., 2019; Frone, 2000; Kengatharan, 2020; Kengatharan & Edwards, 2019; Kossek et al., 2017).

Work-family conflict is a global issue, but has been given great attention only in the United States, Europe, and some Asian countries (Aryee et al., 1998; Hoobler, 2016; Kengatharan & Edward, 2019). Recently, studies have been conducted in Southern and East Africa (Jaga & Bagraim, 2017; Mjoli & Ruzungunde, 2020; Mokomane, 2014; Muasya, 2014; Opie & Henn, 2013), as well as West Africa (Ademuyiwa et al., 2022; Adisa et al., 2016; Ajala, 2017; Akoensi, 2018; Akoensi & Annor, 2021; Annor, 2016; Annor & Ampsonsah-Tawiah, 2017; Annor & Burchell, 2018; Gamor et al., 2014), with a focus on the experiences of workers and families in these regions. The literature highlights the need for further research and understanding to better address this complex issue in Africa.

Studies on work-family conflict in Africa have primarily focused on stressful jobs such as nursing (Asiedu et al., 2018; Balogun, 2023; Makola et al., 2015), correctional work (Akoensi, 2018; Lambert et al., 2022), police service (Bazana & Dodd, 2013; Hill et al., 2012; Mostert, 2008), and banking (Amah, 2016; Amazue & Uzuegbu, 2014; Ametorwo et al., 2021; Balogun, 2019; Balogun & Afolabi, 2019; Kissi-Abrokwhah et al., 2015; Morrison et al., 2020; Okonkwo, 2014). These studies have found that these jobs often lead to conflicts between employees and their families, resulting in a lack of balance and productivity in the workplace. These studies, especially those that focus on the banking sector, highlight the need for a more harmonious work-family relationship, especially in the banking sector, which has witnessed significant reforms and growth in Africa in the last 20 years (Dadzie & Ferrari, 2019; Nyantakyi & Sy, 2015).

The banking sector in Africa plays a crucial role in the economies of African countries due to the services it offers both internally and internationally. Recent reforms and growth have opened opportunities for more women to be employed and take on higher responsibilities (Hlatywayo et al., 2014; Pahuja & Sharma, 2020). However, these reforms have also brought competition, a tight working environment, long working hours, technological advancement, job insecurity, and increased work-related stress among bank staff (Adhikary, 2018; Ampsonsah-Tawiah et al., 2020; Bandeira et al., 2021; Blankson et al., 2017; Dartey-Baah & Ampofo, 2015; Dartey-Baah et al., 2020; Giorgi et al., 2019; Khalid et al., 2020; Mannocci et al., 2018; Ndengu & Leka, 2022; Omoregie et al., 2019; Yeboah-Kordee *et al.*, 2018).

Despite the challenges introduced by the reforms and the new wave of growth in the banking sector, and the fact that the sector is crucial to Ghana's economic growth and employee involvement in service improvement and efficiency, few studies have explored work-family conflict among Ghanaian banking employees. This research aims to fill a gap by exploring the work-family conflict faced by bank employees and the coping mechanisms employed by these employees to manage the effects of work-family conflict.

2. *Ghana's Socio-Economic and Political Context and the Banking Industry*

Ghana gained independence in 1957 with the hope of accelerated national development. The economy was buoyant due to high cocoa and gold prices (Aryeetey & Kanbur, 2007). With the rationale to transform the pre-colonial banking sector dominated by the British Bank of West Africa and Barclays Bank, the post-independence government created the Ghana Commercial Bank and the Bank of Ghana to improve financial services to Ghanaians. By the mid-1960s, more Ghanaian indigenous banks had been

established, employing Ghanaians, with most men in leadership positions and young men and women as bank clerks (Asamoah, 2008; Brownbridge & Gockel, 1996).

In the 1970s, Ghana experienced significant growth in state-owned banks. However, the 1980s saw a decline in the economy due to inappropriate policies and external factors. An economic recovery programme (ERP) was introduced to restore stability across all sectors. The Financial Sector Adjustment Programme (FINSAP) was introduced to address financial sector mismanagement and improve services, leading to the liberalisation of the banking sector (Asamoah, 2008; Biekpe, 2011; Blankson *et al.*, 2017; Bokpin, 2013). Since the 1990s, there has been an increase in local and international banks, creating employment opportunities for more Ghanaians (Asamoah, 2008; Ziorklui *et al.*, 2001). The reforms have also introduced innovations and competition, increasing efficiency and effectiveness in operations and deploying new services and products (Omoregie *et al.*, 2019; Saka *et al.*, 2012).

However, banking in Ghana has become increasingly demanding due to deregulation, globalisation, competition, and technological advancements. Employees must work long hours to maintain customer loyalty and receive training to stay updated (Agbozo *et al.*, 2017). Bankers in the country spend an average of ten hours daily on their jobs, exceeding the eight hours required by the Labour Act, 2003 (Act 651). Bank employees often struggle to balance their work and family lives (Dartey-Baah *et al.*, 2020). Women are particularly disadvantaged due to patriarchal values, which assign women the responsibility of taking care of their husbands, children, and sometimes their elderly parents, making them more prone to work-family conflict.

2.2 Work-Family Conflict

Studies show a bidirectional relationship between work and family roles due to the increasing representation of women, dual-earner couples, women with young children, and single parents in the workforce (Edward & Rothbard, 2000; Greenhaus & Powell, 2006; Lewis & Cooper, 1999). These changes have significantly impacted work and family roles, with decisions made on work-related issues influencing the family and family-related decisions influencing the work domain (Powell & Greenhaus, 2010).

Work-related decisions involve choosing a job, role participation, which includes working during the weekends or beyond regular schedules, and role exit decisions, that is, whether to quit or pursue a new career (Greenhaus & Powell, 2012). Family-related decisions involve factors like marriage, family size, children, parental responsibilities, financial, medical, social, and psychological needs, spouses' career paths, and individual or household income (Greenhaus & Powell, 2012). In communal societies like Africa and Asia, the support systems of family members, including living with siblings and extended families, are crucial in making these decisions.

Researchers have identified two types of interdependencies between work and family roles: positive and negative (Greenhaus & Powell, 2006; Chen *et al.*, 2009). Positive interdependencies focus on enrichment, enhancement, facilitation, or spillover, while negative interdependencies involve work-family conflict (WFC). Work-family conflict is an inter-role conflict where employees' work roles make it difficult to meet family expectations (Greenhaus & Beutell, 1985). This can occur in two directions: work-to-family conflict (WFC), where participation in work roles makes it difficult for employees to fulfil their family responsibilities, and family-to-work conflict (FWC) where the performance of family roles hinders employees from fulfilling their work responsibilities (Frone *et al.*, 1992; Gutek *et al.*, 1991).

Different types of conflict can be identified, including time-based (this is where time used in the performance of work in one domain makes it difficult to perform roles in another domain), strain-based

(this is where stress or strain experienced in the performance of roles in one domain makes it difficult to perform roles in another domain), behaviour-based (this is where behaviours demanded in one role interfere with the behaviour expected in the other role such as treating family members in ways that one treats subordinates at the workplace) (Dierdorff & Ellington, 2008; Greenhaus et al., 2006; Greenhaus & Buetell, 1985; Grzywacz, et al., 2007; Lambert et al., 2013). There is a recent emergence that people do not focus only on the negative aspects of work-family conflicts, but also on what they can do to mitigate the adverse effects. Increasingly, coping mechanisms have become critical for people who experience conflict at home and in the workplace.

2.3 Work-Family Conflict and Coping Strategies

Scholars have identified various coping strategies to manage work-family conflict. Coping is the ability to deal with stressful situations in both organisational and home situations (Mäkelä & Suutari, 2011). Lazarus & Folkman (1984) identified active or problem-focused and emotion-focused coping, which have gained global attention. Problem-focused coping involves solving problems, rethinking situations, or seeking help (Kalliath & Kalliath, 2014; Lazarus & Folkman, 1984; Mäkelä & Suutari, 2011; Rantanen et al., 2011; Rotondo et al., 2003). Emotion-focused coping involves a change in emotional response to a stressful situation outside of control (Lazarus & Folkman, 1984). Recently, avoidance-focused coping has been identified as a third strategy (Billings & Moos, 1981; Kalliath & Kalliath, 2014; Mäkelä & Suutari, 2011; Rantanen et al., 2011). It involves moving away physically or psychologically from the stressful situation or avoiding confronting the problem temporarily or permanently (Kalliath & Kalliath, 2014; Mäkelä & Suutari, 2011; Rantanen et al., 2011; Rotondo et al., 2003).

Studies have shown that problem-focused coping strategies, such as help-seeking and soliciting help from family members, can help reduce work-family conflicts (Rotondo et al., 2003). Studies by Mäkelä and Suutari (2011), Rahim (2019), Rantanen et al. (2011), and Lapierre & Allen (2006) also found that problem-focused coping strategies averted both time-based and strain-based conflicts. However, emotion-focused and avoidance-focused coping strategies are not effective in reducing conflicts.

Studies in Africa reveal that African workers' coping strategies for work-family conflict differ due to their collectivist culture (Adisa et al., 2016; Mapedzahama, 2014). In South Africa, working parents use problem-focused and emotion-focused coping strategies, such as positive reappraisal, planful problem-solving, self-control, and seeking social support (Brink & De la Rey, 2001). In Ghana, working parents rely on extended family members and domestic helpers as support to address work-family conflict (Annor, 2014). Similar findings by Mapedzahama (2014) in Zimbabwe, Muasya (2014) in Kenya, and Adisa et al., (2016) in Nigeria found that African working parents relied on family members and house helps to address WFC. Ajayi et al., (2020) found that many African working women coped with stressful situations relying on delegation of duties, a multitasking approach (i.e. engaging in several things at the same time in order not to leave anything undone), sleeping late/waking up early enough and waiving working leave.

Recently, religion has been prominently featured in the literature on coping strategies and WFC. Though most studies on religion as a coping strategy have come from Asia (Aboobaker et al., 2020; Achour et al., 2014), and the United States (Henderson, 2016; May & Reynolds, 2018; Rogers & Franzen, 2014), however, because Africa has been recognised as one of the continents with very spiritual people, religion could play a significant role in addressing stressful situations.

2.4 Work-Family Conflict in the African Context

Studies so far conducted on work-family conflict in Africa have mostly come from South Africa. These studies have explored work-family conflict within different sectors and industries. Jaga & Bagraim's (2017) study in South Africa found that adherence to traditional gender roles among Hindu working mothers exacerbated their work-family conflict experiences. The study found that while mothers had to juggle many roles, they often received support from their mothers and mothers-in-law. In collectivist cultures, individuals owe a duty to the extended family, not just the nuclear family, and sometimes spend household resources on them. However, there is reciprocity where extended family members also offer important support to these individuals (Hofstede et al., 2016; Powell et al., 2009). Another study by Fatoki (2018) in South Africa found that work demands like long hours and work overload positively correlated with work-family conflict. The heavy workload led to long work hours which consequently increased WFC. Female entrepreneurs experienced higher work-family conflict than male entrepreneurs, a trend consistent with previous studies indicating that women face more conflict due to their combined work and family roles.

In Ghana, Annor (2014) found that traditional gender roles led to overwork, fatigue, and stress among workers. The study also found that childcare emerged as another form of demand in the household, particularly for parents with young children, due to traditional gender roles. Other studies conducted on workers in the banking sector identified long work hours, work pressure and weekend work as significant antecedents to work-family conflict (Ametorwo et al., 2021; Asiedu et al., 2018; Novieta & Kportufe, 2021; Opoku-Mensah et al., 2019; Tuffour & Bortey, 2022).

In Nigeria, Balogun and Afolabi's (2019) study of 156 working mothers found that those with high job demands and low resources experienced high work-family conflict, while those with high demands and more resources experienced low conflict. The study also found that emotionally and physically demanding workloads led to family breakdowns, unhappy workforces, and aggravated juvenile delinquency. The study suggested that organisations should optimise job resources to reduce the negative impact of work-family conflict.

3. Methodology

Yin's (2003) multiple case study design was used to investigate work-family conflict experiences among Ghanaian bank employees. The key feature of Yin's qualitative case study is its intense focus on a single phenomenon within its real-life context. The multiple case studies allowed for a deeper understanding of differences and similarities between cases (Baxter & Jack, 2008; Stake, 1995; Yin, 2003). Before case selection, ethical clearance was obtained from the Ethics Committee for Humanities, University of Ghana (ECH 069/17-18). Three banks were purposefully selected, and the judgmental sampling method was used to select individuals who could answer the research questions. Fifteen (15) married bank employees were selected, including four males and eleven females. Three (3) participants were managers, six (6) were supervisors, and six (6) were involved in clerical roles. Table 1 presents the participants by gender, age, job type, number of children below 5 years, tenure, and partner's job type.

The study used a semi-structured interview guide to gather data from participants at their workplaces. Before conducting the interviews, the purpose of the study was explained to the participants, and later, written consent was obtained from them. They were also assured of anonymity and could withdraw from the study if they were unwilling to continue.

In-depth interviews were conducted, lasting 45 minutes to an hour. The instrument was validated by experts in qualitative research. All interviews were recorded with permission and transcribed. Member checking was used to validate the data. The data was then analysed using Braun and Clarke's (2022)

thematic data analysis. The transcripts were read repeatedly to familiarise ourselves with the data. Then, codes were developed as we read and tagged data segments relevant to our research question. The codes that shared similar meanings were grouped to form themes. This was a recursive process as we engaged with the codes and the data set with the research question in mind. The themes were reviewed and refined and the report was written. The themes included the nature of work-family conflicts, coping strategies, and family-to-work enrichment. The findings under these themes are discussed in the following section.

Table 1: Demographic characteristics of the participants

Participant	Gender	Age	Job type	No. of children	Children under five	Job tenure/ yrs	Partner's job type
1	Female	45	Zonal manger	1	no	23	Businessman
2	Male	54	Manager	2	no	30	Self-employed caterer
3	Female	38	Manager	2	yes	11	NGO Administrator
4	Male	40	Supervisor	3	yes	10	Unemployed
5	Female	43	Supervisor	3	no	15	Teacher
6	Female	44	supervisor	2	no	1	Headmaster
7	Female	41	supervisor	3	yes	13	Accountant
8	Female	30	supervisor	3	yes	11	Lecturer
9	Male	50	supervisor	3	no	17	Small scale business owner
10	female	28	Customer consultant	1	yes	3	banker
11	Female	30	Customer consultant	1	yes	6	Self-employed IT specialist
12	Female	34	Back-office support staff	3	yes	10	Worker at Electricity corporation of Ghana
13	Female	32	Back-office support	1	yes	7	Store manager in USA
14	Female	51	Teller	2	no	31	Pastor
15	Male	58	Transport officer	3	no	15	Small scale business owner

4. Findings and Discussions

One of the major themes that emerged from the analysis was the nature of work-family conflict among the banking staff. The study found that work-family conflict (WFC) was prevalent among banking staff. Factors contributing to WFC included heavy road traffic, long working hours, weekend work, family demands, and lack of organizational support. The findings support previous research by Adisa et al., (2016), Ajala (2017), Akoensi (2018), Gamor et al., (2018), and Morrison et al., (2020). These issues are also not unique to Ghanaian workers but have been reported globally, as noted by König & Cesinger (2015). The work-family conflicts reported by banking staff were time-based WFC, strain-based WFC, time-based FWC and strain-based FWC with no report of behaviour-based conflicts, supporting earlier studies by Annor and Amponsah-Tawiah (2017), Asiedu et al (2017), Kallith et al., (2017), Kengatharan (2020), Kengatharan and Edward (2019), Smoktunowicz et al., (2023).

The study found that men reported work-to-family conflict, while women reported family-to-work conflict, revealing a traditional gender role in collectivist cultures where men perceived their roles as providers for their families and therefore focused mainly on their work roles, while women focused on their home roles as working mothers and therefore tend to be more affected by the demands at home. This finding supports studies by Jaga and Bagraim (2015), Kengatharan (2020), Mokomane et al., (2014) and Steiner et al., (2019). Women recognized their roles as both care givers of their family and labour force participants and therefore divide their time and attention between work and family roles. According to a female banker:

I have a seven-year-old daughter, I can't leave her in the hands of a house help so I have sent her to my mother. So, for parenting I don't get much time for her. Now my daughter is growing up and that is where my fear is. I think last two months she told me I don't have time for her and it really did hurt me. It felt like she has drawn a dagger in my heart. At age seven, she is telling me this, if

she continues till she gets to age eighteen then she won't see the friend she has in me then she will start confiding in house helps and people around her. So, I have my plans when it comes to banking, I will retire early to do something else so I can have more time for her. May be take a teaching job, do a business that I can monitor from a distance (female banker 1, Zonal manager).

According to another female bank employee, her limited time for her daughter caused a lot of stress for her:

Oh, the challenges are a lot. Eem, you get here early, you leave late. I hardly see my girl. I only see her when I drop her at school and that's it. In the morning, she wakes up at 6am and she is bathed and clothed and dropped at school, which is 30mins of contact time before I come to work. So, you don't get to have much time with your child per se you have other people taking care of them. Sometimes I ask myself, why didn't I just go and teach like my mom? (female banker 11, customer consultant).

The second major theme from the analysis was coping strategies of banking staff. The analysis revealed that banking staff use both active and emotional coping strategies to manage conflicts confirming studies by Kalliath and Kalliath (2014), Mäkelä and Suutari (2011), Rotondo et al., (2003) and Amah (2021). Female respondents relied on house-helps, family members, and supportive spouses confirming studies by Adisa et al., (2016) and Muasya (2014). Other coping strategies included separating work from family, preparing and storing meals, physical exercise, spirituality, time management, and planning leave around children's vacations and relaxation. These findings confirm studies by Amah (2021), Kalliath & Kalliath (2014), Jaga and Bagraim (2015), and Rotondo et al., (2003).

For example, one bank employee said:

I have my sister with me who helps me. Because of that my sister is attending a weekend school. So, she can be available in the cause of the week. She can work but I want to keep her for now until she finishes school. I feel more comfortable when my sister is around the children than leaving them entirely in the hands of a house help. So, I think with her am at peace once I know that she is around because when my children come back from school, I wouldn't be there so she will help them with their homework, make sure they have taken their dinner and that they have taken their bath before they go to sleep (female banker 3, Manager)

Another bank employee also said:

My house-help is a great help to me especially with the cleaning stuff. I have a friend who will always say that some of the things you can't do, it is not everything you can do as a career woman, those you cannot do, and you think you must outsource, you do. And that is where the house help comes in (Female banker 8, Supervisor).

For another employee:

When I had my children, it was my mother who helped me, I went to stay with my mother for a while, I stayed with her for like six months. When I moved to my home, in the morning I will drive my baby to Odorkor (a suburb of Accra) where my mother lives. I live at Madina, so I will drive to Odorkor to drop my baby with my mother like 4-5am and then I will come to work (Female banker 7, Supervisor)

Physical exercise was mentioned as a coping strategy for work-family conflict stress, which was consistent with studies by Allen and Armstrong (2006) and Clayton et al., (2017). Some respondents also engaged in regular walks and skipping in the early morning to maintain shape and manage stress from multiple roles.

There is this walk that I do, which I have enrolled a lot of women in, a lot of young women. I do it on Saturdays at dawn. I do it twice a week when I am very stressed (Female banker 6, Supervisor)

Spirituality was mentioned as one of the coping strategies, confirming its emergence in collectivistic societies as a crucial coping strategy. This finding aligns with studies by Achour et al., (2011), Dust & Greenhaus (2013), May & Reynolds (2018) and Pandey & Singh (2019). Other coping strategies mentioned include spousal support and time management, confirming previous studies by Gamor et al., (2014), Magadley (2021), and Mauno & Rantanen (2013).

Spousal support was highlighted by both male and female respondents:

One of the things that also helped is because my wife is self-employed and was always available. She had a much more flexible time. She was the one taking the children to school and picking them (Male banker 2, Manager).

My wife has a small store in the same house. So yes, she's always in the house at least she does the house chores and opens her store and when it is time for her to come and cook, she will lock and come (Male banker 15, transport officer).

My husband has a flexible time so, he has the time to pick the girl from school about this time (3pm) and he is also able to take care of her till evening when they pick me up from work around 7pm. On the weekends, my husband helps me to do the cleaning. He is very helpful when it comes to house chores especially when he knows I get tired (Female banker 11, customer consultant).

On spirituality, two female bank employees said:

I am a Christian too, I love praying a lot, worships. God gave me the job, he knows this is what I can do so he gave me; if it is difficult, I should go back to him for direction that's all. He gave me the marriage, if it is tough, I should go back to him for direction, and the strength that I need, so, my daughter has become stubborn, and my son is giving me headache I will go back to God and he will show me what he wants me to do" (Banker 6, Supervisor).

So, I don't depend on my husband I just look up to God to do my things and move on" (Banker 7, Supervisor)

On time management, one female bank employee said:

I take one day at a time. So, one day at a time simply means what do I have ahead of me to do that day. I plan it, and usually, I plan my day the previous day into the following day, and I like bookkeeping a lot. Like putting down my itinerary to be able to help me. It is very formal. So, I like that bit. (Female banker 6, Supervisor).

The final theme from the analysis was work-family enrichment. When asked if work positively impacted family. Many bank employees commented on how salaries paid enabled them to provide for their families. Some mentioned easy access to loans and fringe benefits. These findings suggest that the bankers do not understand work-family enrichment.

5. Implications of the Study

The study highlights the significant impact of work-family conflict (WFC) on the lives of bank employees in Ghana, highlighting the need for addressing this issue. WFC is particularly detrimental to employees' work and families and has not been adequately addressed. The study suggests that flexible work arrangements, such as remote work with high-tech tools, may allow workers to work from home and

to enable them to meet their work targets and maintain competitive advantage. Additionally, training employees to maintain moderate work and family life expectations could be beneficial.

Bank employees, particularly female ones with young children, may need additional support at home and at work such as allowances for trained house helps and availability of compressed work weeks, which will allow them to work extensively for several hours during the week to make time for their children and families. Creating a supportive environment both at the workplace and home will promote work-family enrichment. Supportive work environment such as support from management, supervisors and co-workers may act as a buffer to protect working mothers especially from stress and burnout. Family-friendly policies such as flexible work schedules, childcare (such as direct on-site care) support and leaves of absence (Albrecht, 2003; Allen, 2001) may be helpful. Overall, providing these resources and support is crucial for achieving success in the banking industry.

6. ***Limitations and Future Research***

The study on work-family conflict among bank employees in Accra, Ghana, has several limitations. Its findings may not be generalizable to other industries and major towns and cities in Ghana. The sample used was not large enough due to difficulties in recruiting respondents from banks in Accra. Currently, 23 banks operate in Accra, but only three approved participating in the study. A larger study involving more banks would be more academically intriguing. Additionally, the study could have compared the experiences of single bankers to married bankers to determine if marital status or lifecycle influence work-family conflict. Future research could explore this topic.

7. ***Conclusions and Recommendations***

Although work-family conflict has been widely acknowledged as detrimental to businesses, employee well-being and families all over the world, the phenomenon is under researched among bank employees in Ghana. Meanwhile, a poor understanding of this phenomenon will prevent one from offering the right interventions to the problem. By exploring work-family conflict among bank employees in Ghana, this study established the universality of work-family conflict to both male and female bank employees. Bank employees found some coping strategies to keep family from intruding into their work lives and what is largely left to deal with is WFC. To deal with this, we recommend employers adopt new technologies that will ensure productivity, allow employees greater flexibility and control over their jobs. By tackling conflicts with this win-win approach, both employers and employees will be happy with their jobs.

Acknowledgment: We acknowledge DANIDA who funded this study through the Building Stronger Universities Partnership PhD Scholarship (BSU II) with award no. (UGFD/BSUPHD/II2015-2016/001)

References

Aboobaker, N., Edward, M., & Zakkariya, K. A. (2020). Workplace spirituality, work-family conflict and intention to stay: An intrinsic motivational perspective among teachers. *Journal of Applied Research in Higher Education*, 12(4), 787-801.

Achour, M., Boerhannoeddin, A. B., & Khan, A. (2011). Religiosity as a moderator of work-family demands and employees' well-being. *African Journal of Business Management*, 5(12), 4955.

Achour, M., Grine, F., & Roslan Mohd Nor, M. (2014). Work–family conflict and coping strategies: Qualitative study of Muslim female academicians in Malaysia. *Mental Health, Religion & Culture*, 17(10), 1002-1014.

Ademuyiwa, J. A., Dahunsi, T. N., Adetunji, A. A., & Adeniran, A. O. (2022). Work–family conflicts among female staff of higher institutions in Nigeria. *Journal of Family Issues*, 43(3), 703-718.

Adhikary, J. R. (2018). Work family conflict and career satisfaction in banking sector of Nepal. *NRB Economic Review*, 30(1), 69-96.

Adisa, T. A., Gbadamosi, G., & Osabutey, E. L. (2016). Work-family balance: a case analysis of coping strategies adopted by Nigerian and British working mothers. *Gender in Management: An International Journal*, 31(7), 414-433.

Agbozo, G. K., Owusu, I. S., Hoedoafia, M. A., & Atakorah, Y. B. (2017). The effect of work environment on job satisfaction: Evidence from the banking sector in Ghana. *Journal of human resource management*, 5(1), 12-18.

Ajala, E. M. (2017). Work-family-conflict and family-work-conflict as correlates of job performance among working mothers: implications for industrial social workers. *African Journal of Social Work*, 7(1), 52-62.

Akoensi, T. D. (2018). 'In this job, you cannot have time for family': Work–family conflict among prison officers in Ghana. *Criminology & Criminal Justice*, 18(2), 207-225.

Akoensi, T. D., & Annor, F. (2021). Work–Family Conflict and Job Outcomes Among Prison Officers in Ghana: A Test of Mediation and Moderation Processes. *International Criminology*, 1(2), 135-149.

Albrecht, G. H. (2003). How friendly are family friendly policies? *Business Ethics Quarterly*, 13(2), 177-192.

Allen, T. D. (2001). Family-supportive work environments: The role of organizational perceptions. *Journal of vocational behavior*, 58(3), 414-435.

Allen, T. D., & Armstrong, J. (2006). Further examination of the link between work-family conflict and physical health: The role of health-related behaviors. *American Behavioral Scientist*, 49(9), 1204-1221.

Allen, T. D., & Finkelstein, L. M. (2014). Work–family conflict among members of full-time dual-earner couples: An examination of family life stage, gender, and age. *Journal of occupational health psychology*, 19(3), 376.

Amah, O. E. (2016). Employee engagement and the work-family conflict relationship: the role of personal and organisational resources. *South African journal of labour relations*, 40(2), 118-138.

Amazue, L. O., & Uzuegbu, C. N. (2014). Role of Gender, Gender-Role Orientation and Distress Tolerance in Work-Family Conflict among Nigerian Bank Workers. *European Journal of Social Sciences*, 42(1), 135-146.

Ametorwo, A. M., Ofori, D., Annor, F., & Dartey-Baah, K. (2021). Work-family conflict as antecedent to workplace deviance: a study among bankers. *African Journal of Management Research*, 28(1), 90-104.

Amponsah-Tawiah, K., Tagoe, T., Tamakloe, S. A., & Mensah, J. (2020). The effect of mental health on the innovative behaviour of bank employees: evidence from the Ghanaian banking sector. *African Journal of Employee Relations*, 44(1), 1-19.

Annor, F. (2014). Managing work and family demands: The perspectives of employed parents in Ghana. In Z. Mokomane (Ed.) *Work-family Interface in Sub-Saharan Africa. International perspectives on Social Policy, Administration and Practice*, Chp. 3, pp. 37-66.

Annor, F. (2016). Work-family conflict: A synthesis of the research from cross-national perspective. *Journal of Social Sciences*, 12(1), 1-13.

Annor, F., & Amponsah-Tawiah, K. (2017). Evaluation of the psychometric properties of two scales of work-family conflict among Ghanaian employees. *The Social Science Journal*, 54(3), 336-345.

Annor, F., & Burchell, B. (2018). A cross-national comparative study of work demands/support, work-to-family conflict and job outcomes: Ghana versus the United Kingdom. *International Journal of Cross Cultural Management*, 18(1), 53-72.

Ajaii, M. P., Olawande, T. I., Jegede, A. E., Amoo, E. O., & Olawole-Isaac, A. (2020). Work-family conflict: Evaluating the mediating role of personal intervening strategies. *Cogent Social Sciences*, 6(1), 1731224.

Aryee, S., Luk, V., & Stone, R. (1998). Family-responsive variables and retention-relevant outcomes among employed parents. *Human Relations*, 51(1), 73-87.

Aryeetey, E., & Kanbur, R. (2007). Ghana's economy at half century: An overview of stability, growth and poverty. In E. Aryeetey & R. Kanbur (Eds.) *The Economy of Ghana: Analytical Perspectives on Stability, Growth and Poverty*, Chp.1, pp. 1-19.

Asamoah, G. N. (2008). The impact of the financial sector reforms on savings, investments and growth of gross domestic product (GDP) in Ghana. *International Business & Economics Research Journal (IBER)*, 7(10).

Asiedu, E. E. A., Annor, F., Amponsah-Tawiah, K., & Dartey-Baah, K. (2018). Juggling family and professional caring: Role demands, work-family conflict and burnout among registered nurses in Ghana. *Nursing open*, 5(4), 611-620.

Balogun, A. G. (2023). Moderating effects of personal resources on work engagement and work-family conflict. *SA Journal of Industrial Psychology*, 49, 2052.

Balogun, A. G. (2019). Work-family conflict and burnout among working mothers: The role of work-family conflict self-efficacy. *Gender and Behaviour*, 17(4), 14224-14236.

Balogun, A. G., & Afolabi, O. A. (2019). Examining the moderating roles of job demands and resources on the relation between work engagement and work-family conflict. *South African Journal of Psychology*, 49(4), 479-490.

Bandeira, R., Chambel, M. J., & Carvalho, V. S. (2021). Influence of the work-family relationship on perceived health 5-years later: The moderating role of job insecurity. *Social Indicators Research*, 153, 635-650.

Baxter, P., & Jack, S. (2008). Qualitative case study methodology: Study design and implementation for novice researchers. *The qualitative report*, 13(4), 544-559.

Bazana, S., & Dodd, N. (2013). Conscientiousness, work family conflict and stress amongst police officers in Alice, South Africa. *Journal of Psychology*, 4(1), 1-8.

Bennett, M. M., Beehr, T. A., & Ivanitskaya, L. V. (2017). Work-family conflict: Differences across generations and life cycles. *Journal of Managerial Psychology*, 32(4), 314-332.

Biekpe, N. (2011). The competitiveness of commercial banks in Ghana. *African development review*, 23(1), 75-87.

Billings, A. G., & Moos, R. H. (1981). The role of coping responses and social resources in attenuating the stress of life events. *Journal of behavioral medicine*, 4(2), 139-157.

Blankson, C., Ketron, S., & Darmoe, J. (2017). The role of positioning in the retail banking industry of Sub-Saharan Africa. *International Journal of Bank Marketing*, 35(4), 685-713.

Bokpin, G. A. (2013). Ownership structure, corporate governance and bank efficiency: an empirical analysis of panel data from the banking industry in Ghana. *Corporate Governance: The international journal of business in society*, 13(3), 274-287.

Borgmann, L. S., Kroll, L. E., Müters, S., Rattay, P., & Lampert, T. (2019). Work-family conflict, self-reported general health and work-family reconciliation policies in Europe: Results from the European Working Conditions Survey 2015. *SSM-Population Health*, 9, 100465.

Braun, V., & Clarke, V. (2022). Conceptual and design thinking for thematic analysis. *Qualitative Psychology*, 9(1), 3-26.

Brink, B., & De la Rey, C. (2001). Work-family interaction strain: Coping strategies used by successful women in the public, corporate and self-employed sectors of the economy. *South African Journal of Psychology*, 31(4), 55-61.

Brownbridge, M., & Gockel, A. F. (1996). The impact of financial sector policies on banking in Ghana. Yale School of Management. Accessed from <https://elis scholar.library.yale.edu/ypfs-documents/10452>.

Clayton, R. W., Thomas, C. H., Schaffer, B. S., Stratton, M., Garrison, E., & Mathews, L. G. (2017). Exercise and work-family conflict: A field experiment. *Journal of Managerial Psychology*, 32(3), 225-238.

Chen, Z., Powell, G. N., & Greenhaus, J. H. (2009). Work-to-family conflict, positive spillover, and boundary management: A person-environment fit approach. *Journal of vocational behavior*, 74(1), 82-93.

Dadzie, J. K., & Ferrari, A. (2019). Deregulation, efficiency and competition in developing banking markets: Do reforms really work? A case study for Ghana. *Journal of Banking Regulation*, 20, 328-340.

Dartey-Baah, K., Quartey, S. H., & Osafo, G. A. (2020). Examining occupational stress, job satisfaction and gender difference among bank tellers: evidence from Ghana. *International Journal of Productivity and Performance Management*, 69(7), 1437-1454.

Dartey-Baah, K., & Ampofo, E. Y. (2015). Examining the influence of transformational and transactional leadership styles on perceived job stress among Ghanaian banking employees. *International Journal of Business and Management*, 10(8), 161-170.

Dierdorff, E. C., & Ellington, J. K. (2008). It's the nature of the work: examining behavior-based sources of work-family conflict across occupations. *Journal of Applied Psychology*, 93(4), 883.

Dust, S. B., & Greenhaus, J. H. (2013). Spirituality and the work-home interface: a demands-resources perspective. *Journal of Management, Spirituality & Religion*, 10(3), 282-305.

Edwards, J. R., & Rothbard, N. P. (2000). Mechanisms linking work and family: Clarifying the relationship between work and family constructs. *Academy of management review*, 25(1), 178-199.

Erickson, J. J., Martinengo, G., & Hill, E. J. (2010). Putting work and family experiences in context: Differences by family life stage. *Human Relations*, 63(7), 955-979.

Fatoki, O. (2018). Work-life conflict of native and immigrant entrepreneurs in South Africa. *Journal of Economics and Behavioral Studies*, 10(4 (J)), 174-184.

Frone, M. R. (2000). Work-family conflict and employee psychiatric disorders: The national comorbidity survey. *Journal of Applied psychology*, 85(6), 888-895.

Frone, M. R., Russell, M., & Cooper, M. L. (1992). Prevalence of work-family conflict: Are work and family boundaries asymmetrically permeable?. *Journal of organizational behavior*, 13(7), 723-729.

Ghana Labour Act, 2003 (Act 651). Accra Ghana.

Gamor, E., Amissah, E. F., & Boakye, K. A. A. (2014). Work-family conflict among hotel employees in Sekondi-Takoradi Metropolis, Ghana. *Tourism Management Perspectives*, 12, 1-8.

Gamor, E., Amissah, E. F., Amissah, A., & Nartey, E. (2018). Factors of work-family conflict in the hospitality industry in Ghana. *Journal of Human Resources in Hospitality & Tourism*, 17(4), 482-501.

Giorgi, G., Arcangeli, G., Ariza-Montes, A., Rapisarda, V., & Mucci, N. (2019). Work-related stress in the Italian banking population and its association with recovery experience. *International Journal of Occupational Medicine and Environmental Health*, 32(2), 255-265.

Greenhaus, J. H., Allen, T. D., & Spector, P. E. (2006). Health consequences of work-family conflict: The dark side of the work-family interface. In *Employee health, coping and methodologies* (pp. 61-98). Emerald Group Publishing Limited.

Greenhaus, J. H., & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of management review, 10*(1), 76-88.

Greenhaus, J. H., & Powell, G. N. (2006). When work and family are allies: A theory of work-family enrichment. *Academy of management review, 31*(1), 72-92.

Greenhaus, J. H., & Powell, G. N. (2012). The family-relatedness of work decisions: A framework and agenda for theory and research. *Journal of vocational behavior, 80*(2), 246-255.

Grzywacz, J. G., Arcury, T. A., Marín, A., Carrillo, L., Burke, B., Coates, M. L., & Quandt, S. A. (2007). Work-family conflict: Experiences and health implications among immigrant Latinos. *Journal of Applied Psychology, 92*(4), 1119-1130.

Gutek, B. A., Searle, S., & Klepa, L. (1991). Rational versus gender role explanations for work-family conflict. *Journal of applied psychology, 76*(4), 560-568.

Henderson, A. K. (2016). Jesus didn't teach us to juggle: Religious involvement, work-family conflict, and life satisfaction among African Americans. *Journal of Family Issues, 37*(11), 1558-1584.

Hill, C., Mostert, K., & De Bruin, G. P. (2012). Job characteristics and work-home interaction: Does race moderate the relationship for South African police members?. *Policing: An International Journal of Police Strategies & Management, 35*(3), 566-592.

Hlatywayo, C. K., Zingwe, T., Mhlanga, T. S., & Mpofu, B. D. (2014). Precursors of emotional stability, stress, and work-family conflict among female bank employees. *International Business & Economics Research Journal (IBER), 13*(4), 861-866.

Hofstede, G. (2016). Culture's consequences: Comparing values, behaviors, institutions, and organizations across nations. *Collegiate Aviation Review, 34*(2), 108.

Hoobler, J. M. (2016). Domestic employment relationships and trickle-down work-family conflict: The South African context. *Africa Journal of Management, 2*(1), 31-49.

Hoobler, J. M., Gericke, S., & Koekemoer, E. (2021). Does extant work-family research generalize to African nations? Meta-analytic tests. *Africa Journal of Management, 7*(2), 173-195.

Huyghebaert-Zouaghi, T., Morin, A. J., Fernet, C., Austin, S., & Gillet, N. (2022). Longitudinal profiles of work-family interface: Their individual and organizational predictors, personal and work outcomes, and implications for onsite and remote workers. *Journal of Vocational Behavior, 134*, 103695.

Jaga, A., & Bagraim, J. (2017). Work-family conflict among Hindu mothers in South Africa. *International Journal of Manpower, 38*(8), 1086-1101.

Kalliath, P., & Kalliath, T. (2014). Work-family conflict: Coping strategies adopted by social workers. *Journal of Social Work Practice, 28*(1), 111-126.

Kalliath, P., Kalliath, T., & Chan, C. (2017). Work-family conflict, family satisfaction and employee well-being: A comparative study of Australian and Indian social workers. *Human Resource Management Journal, 27*(3), 366-381.

Kengatharan, N. (2020). Shouldering a double burden: the cultural stigma of the dogma of gender role ideology and its impact on work–family conflict. *Journal of Advances in Management Research*, 17(5), 651-667.

Kengatharan, N., & Edwards, C. (2019). The development and application of a scale to measure the extent and forms of work-family conflict in collectivist cultures. *International Journal of Manpower*, 42(4), 581-603.

Khalid, A., Pan, F., Li, P., Wang, W., & Ghaffari, A. S. (2020). The impact of occupational stress on job burnout among bank employees in Pakistan, with psychological capital as a mediator. *Frontiers in public health*, 7, 410, pp.1-9.

Kissi-Abrokwah, B., Andoh-Robertson, T., Tutu-Danquah, C., & Agbesi, C. S. (2015). Examining Work and Family Conflict among Female Bankers in Accra Metropolis, Ghana. *Journal of Education and Practice*, 6(1), 61-68.

Kossek, E & Kyung-Hee L. (2017). "Work-Family Conflict and Work-Life Conflict." In: *Oxford Research Encyclopedia of Business and Management*. Oxford Research Encyclopedia. Retrieved December 13, 2020. <https://oxfordre.com/business/view/10.1093/acrefore/9780190224851.001.0001/acrefore9780190224851-e-52>.

König, S., & Cesinger, B. (2015). Gendered work-family conflict in Germany: do self-employment and flexibility matter? *Work, employment and society*, 29(4), 531-549.

Lambert, E. G., Kelley, T., & Hogan, N. L. (2013). Work-family conflict and organizational citizenship behaviors. *Journal of Crime and Justice*, 36(3), 398-417.

Lambert, E. G., Lanterman, J. L., Elechi, O. O., Otu, S., & Jenkins, M. (2022). Exploring the connection between work–family conflict and job burnout among Nigerian correctional staff. *Psychiatry, Psychology and Law*, 29(6), 832-853.

Lapierre, L. M., & Allen, T. D. (2006). Work-supportive family, family-supportive supervision, use of organizational benefits, and problem-focused coping: implications for work-family conflict and employee well-being. *Journal of occupational health psychology*, 11(2), 169-181.

Lazarus, R. S., & Folkman, S. (1984). Stress appraisal and coping. New York, NY: Springer

Lewis, S., & Cooper, C. L. (1999). The work–family research agenda in changing contexts. *Journal of occupational health psychology*, 4(4), 382-393.

Magadley, W. (2021). Moonlighting in academia: a study of gender differences in work-family conflict among academics. *Community, Work & Family*, 24(3), 237-256.

Mäkelä, L., & Suutari, V. (2011). Coping with work-family conflicts in the global career context. *Thunderbird International Business Review*, 53(3), 365-375.

Makola, L., Mashegoane, S., & Debusho, L. K. (2015). Work-family and family-work conflicts amongst African nurses caring for patients with AIDS. *curationis*, 38(1), 1-8.

Mannocci, A., Marchini, L., Scognamiglio, A., Sinopoli, A., De Sio, S., Sernia, S., & La Torre, G. (2018). Are bank employees stressed? Job perception and positivity in the banking sector: An Italian observational study. *International journal of environmental research and public health*, 15(4), 707, pp.1-14.

Mapedzahama, V. (2014). Work and family in a cross-cultural context: A comparative review of work-family experiences of working mothers in Australia and Zimbabwe. In Z. Mokomane (Ed.) Work-family Interface in Sub-Saharan Africa. International perspectives on Social Policy, Administration and Practice, Chp. 3, pp. 37-66.

Mostert, K. (2008). Time-based and strain-based work-family conflict in the South African Police Service: Examining the relationship with work characteristics and exhaustion. *Acta Criminologica: African Journal of Criminology & Victimology*, 21(3), 1-18.

Mauno, S., & Rantanen, M. (2013). Contextual and dispositional coping resources as predictors of work-family conflict and enrichment: Which of these resources or their combinations are the most beneficial?. *Journal of family and economic issues*, 34, 87-104.

May, M., & Reynolds, J. (2018). Religious affiliation and work-family conflict among women and men. *Journal of Family Issues*, 39(7), 1797-1826.

McMillan, M., & Zeufack, A. (2022). Labor productivity growth and industrialization in Africa. *Journal of Economic Perspectives*, 36(1), 3-32.

Mjoli, T., & Ruzungunde, V. S. (2020). An exploration into the role of personality on the experiences of work-family conflict among the mining industry personnel in South Africa. *Acta Commercii*, 20(1), 1-11.

Mokomane, Z. (2014). Introduction. In Z Mokomane (ed). Work-family interface in Sub-Saharan Africa: Challenges and responses. New York, NY: Springer. <https://doi.org/10.1007/978-3-319-01237-7>

Mokomane, Z., Masson, F., & Ross, E. (2014). Workplace changes and its implications for work-family conflict and gender Asymmetries in South Africa. *Work-Family Interface in Sub-Saharan Africa: Challenges and Responses*, 135-146.

Morrison, D. A., Mensah, J. V., Kpakpo, G. N. A., & Asante, C. (2020). Work-family conflict and employee performance in Ghana's banking sector. *International Journal of Research-GRANTHAALAYAH*, 8(9), 113-122.

Muasya, G. (2014). The role of house helps in work-family balance of women employed in the formal sector in Kenya. In Z. Mokomane (ed). Work-family interface in Sub-Saharan Africa: Challenges and responses. New York, NY: Springer. [Chp.9, pp. 149-160]

Ndengu, T., & Leka, S. (2022). Work-related well-being in the Zimbabwean banking sector: a job demands-resources perspective. *Safety and Health at Work*, 13(2), 220-226.

Novieta, D.T., & Kportufe, G.S., (2021) Work-family conflict and project performance of construction professionals in a developing country: testing the mediating-moderating effect of project management self-efficacy. *Engineering, Construction and Architectural Management*, doi 10.1108/ECAM-01-2021-0074

Nyantakyi, E. & Sy, M (2015). The Banking System in Africa: Main Facts and Challenges. *Africa Economic Brief*, 6(5), 1-16.

Okonkwo, E. (2014). Work time and family time conflict among female bankers: any relationship?. *IFE PsychologIA: An International Journal*, 22(2), 36-41.

Omoregie, O. K., Addae, J. A., Coffie, S., Ampong, G. O. A., & Ofori, K. S. (2019). Factors influencing consumer loyalty: evidence from the Ghanaian retail banking industry. *International Journal of Bank Marketing*, 37(3), 798-820.

Opie, T. J., & Henn, C. M. (2013). Work-family conflict and work engagement among mothers: Conscientiousness and neuroticism as moderators. *SA Journal of Industrial Psychology*, 39(1), 1-12.

Opoku-Mensah, E., Nyakum, J. H., NyankomTakyi, L., & Ampofo, S. A. (2019). Re-Examining the Impact of Credit Risk on Profitability of Banks: Panel Evidence from Ghana. *European Journal of Business and Management*, 11(5), 19-24.

Pahuja, J., & Sharma, S. (2020). *Causes and Effects of Stress Among Female Staff of Public Sector Banks: A Literary View*. OUR HERITAGE JOURNAL, Vol-68, Issue-1, pp.7952-7962

Pandey, J., & Singh, M. (2019). Positive religious coping as a mechanism for enhancing job satisfaction and reducing work-family conflict: A moderated mediation analysis. *Journal of Management, Spirituality & Religion*, 16(3), 314-338.

Powell, G. N., & Greenhaus, J. H. (2010). Sex, gender, and the work-to-family interface: Exploring negative and positive interdependencies. *Academy of Management Journal*, 53(3), 513-534.

Powell, G., Francesco, A. M., & Ling, Y. (2009). Toward culture-sensitive theories of the work-family interface. *Journal of Organizational Behavior*, 30, 597–616.

Rahim, N. B. (2019). Work-family conflict, coping strategies, and flourishing: Testing for mediation. *Asian Academy of Management Journal*, 24(2), 169-195.

Rantanen, M., Mauno, S., Kinnunen, U., & Rantanen, J. (2011). Do individual coping strategies help or harm in the work-family conflict situation? Examining coping as a moderator between work-family conflict and well-being. *International Journal of Stress Management*, 18(1), 24-48.

Rogers, J. G., & Franzen, A. B. (2014). Work-family conflict: The effects of religious context on married women's participation in the labor force. *Religions*, 5(3), 580-593.

Rotondo, D. M., Carlson, D. S., & Kincaid, J. F. (2003). Coping with multiple dimensions of work-family conflict. *Personnel review*, 32(3), 275-296.

Saka, A. N. A., Aboagye, A. Q., & Gemegah, A. (2012). Technical efficiency of the Ghanaian banking industry and the effects of the entry of foreign banks. *Journal of African Business*, 13(3), 232-243.

Stake, R. E. (1995). The art of case study research. Thousand Oaks, CA: Sage.

Steiner, R. S., Krings, F., & Wiese, B. S. (2019). Remember the children, honey! Spouses' gender-role attitudes and working mothers' work-to-family conflict. *Applied Psychology*, 68(2), 250-275.

Tuffour, J. K., & Bortey, F. M. (2022). Effect of Work-Family Conflict on Job Satisfaction of Small Enterprise Managers. *Economic and Business Review*, 24(4), 208-221.

Yeboah-Kordee, N. S., Ampsonah-Tawiah, K., Adu, I. N., & Ashie, A. A. (2018). An investigation of the impact of occupational stress on employee performance: Evidence from the Ghanaian banking sector. *International Journal of Academic Research in Business and Social Sciences*, 8(9), 150-169.

Yin, R. K. (2003). Case study research: Design and methods (3rd ed.). Thousand Oaks, CA: Sage.

Ziorklui, S. Q. (2001). The Impact of Financial Sector Reform on Bank Efficiency and Financial Deepening for Savings Mobilization in Ghana. African Economic Policy. Discussion Paper No. 1. USAID, Washington.

Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (<http://creativecommons.org/licenses/by/4.0/>).