

The impact of Social Support and Work-family Enrichment on the Well-Being of Female Bankers in Bangladesh

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Abstract

This study investigates the mediating role of work-family enrichment (WFE) in the relationship between work social support and employee well-being. Data were collected from female bankers in three different waves over four months. The study applied the structural equation modeling to test the proposed hypotheses. The findings revealed a direct influence of both the coworker support and the supervisor support on WFE and work stress. Whereas the supervisor support only influenced work satisfaction, and intention to leave, WFE significantly predicted work stress, work satisfaction, life satisfaction, and turnover intentions. WFE fully mediated the role of the coworker support on work stress and work satisfaction. Similarly, WFE fully mediated the role of the supervisor support on work stress, work satisfaction, and intentions to leave. However, WFE demonstrated a partial mediation on the role of the coworker support on life satisfaction and turnover intentions, and the role of the supervisor support on life satisfaction. Findings imply the importance of increased coworkers and supervisory collaboration and cooperation in the workplace where women bankers could contribute to the banking service process efficiently by sharing their experiences emanating from work and family demands. This study, believably,

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contributes to the field by investigating the mechanism in which WFE mediates the relationship between work-social support and well-being.

Keywords

Work-family enrichment, work stress, female bankers, work social support, well-being

Introduction

Jobs in the banking sector are in general characterized by heavy workloads, pressure, stress, and demand. Strict supervision, monitoring, and serving diverse customer needs, and long working hours lead to higher levels of stress and burnouts (Hammer et al., 2016). Since banking jobs in Bangladesh are highly competitive and challenging, employees have to work under tremendous stress complying with multiple standards of local and international banking transactions. This nature of the banking job allows employees no or little authority to deal with banking customers. Moreover, employees are required to be in the workplace for long hours where there are limited structural supports to facilitate employees' well-being. In such a challenging and uncomfortable working environment in the service sector, well-being is highly important. Well-being in the service sector has been stressed as an essential aspect of HRM to attract, develop, and retain talented and committed employees. Researchers explored that work-family enrichment improves individual well-being, satisfaction with life, and quality of life (Mauno, Kinnunen, & Rantanen, 2011). Besides, it reduced mental stress, nervousness, and negative effects of burnout. Despite this, limited attention has been given to the study of what facilitates the well-being of working women, particularly in a context where formal support is minimal.

Researchers suggested that both the coworker support and the supervisor support are essential for workplace social support and vital resources for employees to accomplish challenging

job tasks and handle diverse customer demands (Kurtessis et al., 2015). Work social support refers to the extent to which employees believe that others in their work environment recognize their contribution and care for their well-being (Kottke & Sharafinski, 1988). Such work social support from supervisors, according to social support theorists, can promote employees' well-being since they enhance their ability to cope with work and life adversities. Moreover, such support from colleagues and supervisors helps employees to perform multiple responsibilities at home and at work. Both the quality and availability of social support are critical for employees' well-being. Social support from workplace has reliably been associated with improved well-being (Wan Edura et al., 2012). In spite of the significance of work social support in improving well-being, however, thus far few research works have been conducted to study the social support-well-being link.

Previous studies into social support and well-being mainly used family interference (Welsh & Kaciak, 2019), the role of psychological capital (Mishra et al., 2017), family-to-work enrichment (Neneh, 2017), and occupational future time perspective (Henry & Desmette, 2018) as mediators to illustrate employees' well-being. However, far too little effort has been given to the potential role of work-family enrichment well-being outcomes. Specifically, Bansal and Agarwal (2019), and Chan et al. (2019) reveal that work-family enrichment is an antecedent of well-being. Thus, by integrating research on social support and work-family enrichment, this research provides valuable understanding into the possible mediating role of WFE on well-being in the banking context. By doing so, this study contributes to this growing field of research by investigating work-family enrichment as a mediating variable in the relationship between work-social support and employee well-being.

Based on the above, we propose a model that includes work-family enrichment as a mediating construct in the association between work-social support from coworkers and supervisors, and four dimensions of well-being such as work stress, work satisfaction, life satisfaction, and commitment. Particularly, this study examines the influence of both the supervisory and coworker support on WFE, and the above-mentioned aspects of well-being; the role of WFE on work stress, work satisfaction, life satisfaction, and commitment, and WFE as a mediating variable in these relationships.

This research, by achieving aforesaid objectives, makes meaningful contributions to the work-family and well-being literature. Notably, work-family enrichment is an important aspect among working women for service organizations (Lapierre et al., 2017). Researchers stated that it is yet to empirically explore the underlying causes of WFE, and the influence of WFE on several contexts (Kalliath et al., 2020). This statement echoes the suggestion of other studies (e.g., Welsh & Kaciak, 2019; Neale-McFall, 2019) drawing attention to carry further research regarding the workplace factors driving WFE. The significance of widespread examination of the antecedents affecting WFE among working women in the service financial sector is less pronounced in the existing literature.

Support from coworkers and supervisors is a vital source of contextual resource in a workplace that signifies WFE that eventually assists individuals to facilitate their well-being. The coworker and supervisor support also helps working women to accomplish their multiple role demands at home and work, which in turn help them to attain well-being. Although few studies have investigated work-social support and well-being, coworker and supervisor support were studied as moderating and/or mediator variables of the predictor associations leading to well-being.

Simply a handful of research investigated underlying mediation leading from work social support to well-being.

Drawing on the work-home resource (W-HR) and job demand resource (JD-R) models, which have been contextualized to explain the process of resource gain, supervisors and coworkers increase the pool of personal resources that ultimately individuals utilize to accomplish work and family aspirations (Brummelhuis & Bakker, 2012). With this, our study contributes to the existing literature investigating work social support; work and non-work outcomes that were primarily manifested in the conservation of resource (COR) theory and social exchange theory to study the mediation of underlying variables. The JD-R and W-HR models are more pertinent to this study because they offer an integrated theoretical lens to understand particular antecedents, connecting mechanisms, and predictors in the work-family boundary.

Theory and Hypotheses Development

Job demands-resource theory and work-home resource theory

This study draws on the job demand-resource theory (JD-R) (Bakker & Demerouti, 2017) and W-HR (work-home resource) model (Brummelhuis & Bakker, 2012) to develop proposed hypotheses for this study. Specifically, JD-R theory assumes that continuing work demands such as verbal aggression and psychological demands diminish employees' resources and hence lead to arising various health hazards (e.g., anxiety, stress, and depression) and undesirable work behaviors (e.g., lower commitment, turnover intention, poor satisfaction). In contrast, the motivation assumption of the theory suggests that job resources such as social support facilitate employees' well-being through learning and development. Such resources make people able to attain their

accomplishments by enriching their work and family domains. Individuals with adequate work resources tend to be lively, energetic, enthusiastic, and delighted with their work while working intensely. These resources consequently demonstrate desirable outcomes for both the employees and organizations.

In addition to the JD-R model, this also underpins the W-HR model that applies the COR theory and explains the process of resource depletion and gain that enriches and/or diminish work and family spheres. According to Brummelhuis & Bakker (2012), contextual resources (e.g., coworker and supervisor support) are exterior to the people and could be available in the context of the social environment in a workplace. Employees in stressful work and context with less formal support tend to obtain and utilize resources from the social contexts prevailing in a work environment to attain their desired goals such as work and life satisfaction. The model also presumes that contextual resources facilitate the WFE process. In congruent with the concept of “gain spirals as proposed by Hakanen et al. (2011), employees tend to acquire resources whenever a larger pool of resources would be available. These resources contribute to enrich work and family interfaces as well as integrate them (Brummelhuis & Bakker, 2012).

Integrating two theories, this study proposes a research model (see Figure 1). The model assumes that the coworker support and the supervisor support stimulate female bankers’ work-family enrichment. Women bankers high on WFE are likely to experience less stress, better satisfaction with their work and life, and demonstrate higher emotional attachment to their job. Employees who get adequate support from their supervisors and coworkers also exhibit a lower level of stress, and an elevated level of job satisfaction, life satisfaction, and affective commitment.

Hypotheses

Coworker and supervisor support and work-family enrichment

Work-family enrichment refers to the existence of positive synergies between work and family roles and related to engagement (Greenhaus & Powel, 2006). Work-family enrichment explains experiences in role A can enhance the quality of life in role B. WFE is a bidirectional perspective as it explains enrichment from both family-to-work and work-to-family roles. The idea of WFE highlights the meaningful dependency between work and family duties (Greenhaus & Powell, 2006). WFE is the effect of the collective impact of aggregate multiple-role requirements. Since work social support from coworkers and supervisors has been reported to be predictors that help working women handle multiple role demands, female employees who perceived a work environment with supportive coworkers and supervisors reported a greater ability to accomplish work and family roles (Park, Jo, & Park, 2019). Researchers also reported social support as a critical resource for women that minimize work-family conflict. Hence, it is assumed that women working in a supportive workplace tend to sustain with a positive attitude even when they stay at home after completing their work roles (Chan et al., 2019).

Researchers consistently have demonstrated that supportive supervisory behavior is related to enriched work-family experience and less conflict. Although work-family policies are essential, previous studies have evidenced that informal family-friendly behaviors from supervisors are more essential than merely having such policies to have a positive work-life experience (Kossek et al., 2011). This is due to the importance of family-friendly provisions largely depending on the supervisors' interests, discretion, and efficacy to improve employees' work-family arena. Thus,

supervisors can contribute to the WFE by dissuading or inspiring people towards utilizing work-family benefits arising from such legal provisions.

As like as supervisors, coworkers also can contribute to enriching the work-family experience of employees. According to Meglich et al. (2016), coworkers enrich the work-family interface of their peers by taking over some job duties, allowing them to sign out and/sign in the workplace early or late due to family issues. Moreover, coworkers may enable employees to adjust work demands such that their family performance is attained, thus contributing to reduce work interference into family (Russo et al., 2015). Besides, supportive relationship among coworkers brings about positive mood and feelings at work that intend to increase positive emotions about family too, which leads to a work-family enrichment (Sloan, 2017).

The influence of supervisor and coworker support on WFE seems to be direct but the existing literature demonstrates inconsistent evidence to many extents relating to the role of coworker and supervisor. In addition, despite plenty of studies on work-social support very little is known about the underlying mechanisms by which coworkers and supervisor support to contribute well-being through work-family enrichment. However, this research proposes that work social support from coworkers and supervisors' has positive influence on WFE of female bank employees. Hence, it is expected that:

H1a. Coworker support is positively related to WFE.

H1b. Supervisory support is positively related to WFE.

Coworker and Supervisory Support and Work Stress

Numerous studies have studied the role of work social support on work stress (Hwang & Ramadoss, 2017). Within the work setting, coworkers and social support have been found to be effective to relieve the work stress of employees leading to enhance their well-being. In an organization with a top-down system of management, supervisor support matters the most to individuals. Similarly, coworker support is also essential in the work setting emphasizing collaboration and teamwork (Kossek et al., 2011). Moreover, employees with caring and supportive colleagues feel confident and appreciated which enhance their career situation that eventually lowers their work-related stress (Lee et al., 2015). A study among Korean working mothers reported that coworker and supervisor support are vital resources for diminishing work stress (Cho & Coulton, 2016). Another study, likewise, using a sample of long-term care nursing staff found the importance of supervisor support in reducing depression. Some studies among correctional officers have demonstrated that both coworker and supervisor support contributed to reduce occupational stress (Kristin, Mack & Gayle Rhineberger-Dunn, 2019). Taken together, the following hypotheses are proposed:

H2a. Coworker support negatively relates to work stress

H2b. Supervisory support negatively relates to work stress

Coworker and Supervisor Support and Work Satisfaction

Usually, feeling supported by supervisors and coworkers contribute to work satisfaction. A recent study on 107 educators reported a significant positive effect of coworker and administrators' support on work satisfaction (Neale-McFall et al., 2018). The study also reported that coworker support was a key predictor to explain over 60% of satisfaction with work. Since working women perceive less support from institutions and formal policies to enrich their work-family spheres

(Neale-McFall, 2019) the informal social support from their superiors and peers may bring greater satisfaction about their jobs. Particularly, various supervisors' cooperative behaviors such as solving disputes, inspiring employees towards continuous learning, communicating company values, policies, and visions by indicating that supervisors view their contributions as strategically significant (Gordon et al., 2019). Existing literature on the service sector provided evidence appertaining to the role of the coworker and supervisor support on work satisfaction. Studies on cabin attendants (Chiang & Wu, 2014) and front-line employees (Talebzadeh & Karatepe, 2018) found a significant positive influence of coworker and supervisor support on work satisfaction. Thus, the following hypotheses are proposed:

H3a. Coworker support has a positive influence on work satisfaction

H3b. Supervisory support has a positive influence on work satisfaction

Coworker and Supervisor Support and Life Satisfaction

Literature on the link between the work social support and life satisfaction is relatively rare. However, there are few studies that provide empirical evidence in relation to the role of coworkers and supervisory social support on life satisfaction. For example, a study on the US working parents unveiled the positive role of job-related supervisory and coworker support on life satisfaction (Hill, 2005). On the other hand, another study that included a sample from gay, lesbian, and bisexual employees reported that coworker support was positively related to their life satisfaction. Findings from a national sample of the US workers, Thompson & Prottas (2005) explored a positive role of coworker and supervisory support on satisfaction with life. Some studies found coworker support not supervisory support to improve life satisfaction (Hwang & Ramadoss, 2017), whereas others found the importance of supervisor support to promote life satisfaction (Newman et al., 2015).

Research that investigated the role of coworker support only reported a positive association between coworker relations and life satisfaction. The abovementioned inconsistent results draw further attention to examine the constructs in terms of their relations to life satisfaction. However, based on the above, this study proposed the following hypotheses:

H4a. Coworker support has a positive influence on life satisfaction

H4b. Supervisory support has a positive influence on life satisfaction

Coworker and Supervisor Support and Intention to Leave

Work social supports provided by supervisors, including feedback on performance, information, and guidance, and providing challenging work improve employees' ability, acceptance, and commitment toward the organization (Wickramasinghe & Jayaweera, 2010). Similarly, coworkers can also contribute to generating support for their colleagues by providing information, guidance, learning, and friendship. Particularly, coworkers and supervisors can help employees to manage work-related problems, progress and develop careers that ultimately influence individuals to reduce their thought of leaving an organization (Karatepe & Olugbade, 2016). Previous studies also provided evidence in support of this argument. Supervisors and coworkers are found to be influential to enhance employee retention in an organization. A study among healthcare service employees highlighted the importance of supervisor support to reduce intention to leave (Luther et al., 2017). In another study of retail sales employees, Eisenberger et al. (2002) reported an indirect effect of supervisory support on turnover intention. Other studies in the select-service hotel in the US and foreign-invested manufacturing enterprises in China reported a negative role of supervisory reports on turnover intention. Accordingly, in a study among hospitality employees reported that felt social bond with coworkers lengthens their expectations to stay in an organization

(Ellingson et al., 2016). Although literature reported no impact of coworker support on intention to leave. The study also stated that coworkers can have a heavy influence on the newcomers relating to turnover decisions. However, using a sample of restaurant employees, Han, Bonn, and Cho (2016) found coworker support to eliminate turnover intention. Similar evidence was reported by Tews et al. (2013) for entry-level employees. Altogether, the following hypotheses are expected:

H5a. Coworker support negatively relates to the intention to leave

H5b. Supervisory support negatively relates to the intention to leave

Work-family Enrichment and Well-being

Work-family enrichment happens when perceptions of work enhance the quality of family life with positive effects and tangible benefits (Greenhaus & Powell, 2006). For instance, work achievement may enhance the gratification of employees in their family and marital life, which in turn gives rise to life satisfaction (McNall et al., 2015). Moreover, WFE improves the quality of work life by increasing one's satisfaction with work (Henry & Desmette, (2018). For instance, if an individual develops the capacity to handle multiple tasks from his or her work, these abilities may effectively gain one's family performance such as accomplishing parenting roles. On the other hand, WFE negatively influences work stress as it reduces job burnout and emotional exhaustion (McNall et al., 2015). A meta-analysis of the consequences of WFE reported a positive association between the WFE and job satisfaction (Zhang et al., 2018). Previous research (De Klerk, Nel & Koekemoer, 2015) clearly evidenced the association between WFE and work satisfaction. The study reported that positive enrichment helps to gain new competency and provides a sense of independence that enhances their capacity to accomplish successfully, which gives rise to

meaningful work experience. Friedment & Greenhaus (2006) have explained the resource-centric feature of the enrichment perspective such that it provides resources to employees by which employees tend to be energized and inspired to work meaningfully that eventually nurturing a sense of satisfaction with the job.

In addition, enrichment experience develops a sense of fulfillment and a positive state of mind among women, which is characterized by greater attachment to one's job and hence reduce the thought of leaving an organization (Koekemoer & Olckers, 2019). Notably, with WFE feelings, employees nurture a strong sense of dedication and commitment toward their job by devoting more time and energy to accomplish their work roles (Qing & Zhou, 2017). Given this, the literature consistently explains the significance of WFE on employees' sustainable employment within an organization (Pan & Zhou, 2015). Thus, this study hypothesizes as: *H6*. WFE significantly influences (a) work stress, (b) work satisfaction, (c) life satisfaction, and (d) intention to leave.

Work-family Enrichment as a Mediator

Work social support has been found to handle work challenges and role demands (Zhang et al., 2018). This support stems from coworkers and supervisors. Supervisors provide support to address family demands and can extend organizational family-friendly benefits to family members (Lapierre et al., 2017). Coworkers, another form of social support, can listen to their fellow employees' experiences about work and family demands (Gayathri & Karthikeyan, 2016). However, individuals who receives social support from coworkers and supervisors at the workplace are better able to handle their work and family demands that eventually facilitate their well-being. The inspirational paths in the W-HR and JD-R theories suggest that both the supervisor

and coworker support make female bankers overcome family-related work demands (Brummelhuis & Bakker, 2012; Bakker & Demerouti, 2017). These models assume that individuals use resources (coworker & Supervisor supports) accessible to them to obtain other resources (sharing dependent care and household chores), and attain a satisfactory level of functioning at work and home.

Since these supports contribute to alleviating stress, facilitating better attachment to one's work roles, attaining work goals, and increase their satisfaction with life, they improve employees' well-being. The employees who are high on WFE with resources from coworkers and social support are likely to experience better well-being. Literature provides empirical evidence on the underlying mechanism relating to work social support and well-being (stress, work satisfaction, life satisfaction, and intention to leave) of working women (Rastogi et al., 2018; Welsh & Kaciak, 2019). Drawing on the W-HR and JD-R models as theoretical lenses, this study proposes that female bankers working in a workplace with social support from supervisors and coworkers demonstrate greater WFE and hence, experience an elevated level of well-being. Examining these links is substantial because of limited empirical evidence relating to WFE as a mediator of the specific role of supervisor and coworker support on four essential dimensions of well-being among women employed in the banking sector. Thus, we hypothesize as:

H7. WFE mediates the role of coworker support on (a) work stress, (b) work satisfaction, (c) life satisfaction, and (d) intention to leave;

H8. WFE mediates the influence of supervisor support on (a) work stress, (b) work satisfaction, (c) life satisfaction, and (d) intention to leave.

Methodology

A quantitative research design with convenience sampling was employed in this study. The quantitative research approach for this study includes descriptive data analysis, confirmatory factor analysis (CFA), and structural equation modeling (SEM). At first, we conducted a descriptive analysis to collect information about participants. Further, CFA was conducted to test the psychometric properties of the measurement instrument and finally, we tested hypotheses using SEM.

Sample and Procedure

The population of this study included female bank officers employed in private commercial banks in Bangladesh. Data were collected employing a convenient sampling technique from female bankers employed in the 21 private commercial banks out of 48 local commercial banks located in two metropolitan cities located in Dhaka and Chattogram in Bangladesh. Dhaka and Chattogram, two capital cities of the country, were selected since most (80%) of the bank branches were located there (Uddin et al., 2021) and it is easy to collect data from respondents in urban areas than semi-urban and rural areas. The study studied female bankers of commercial banks because commercial banks have less focus on work-life enrichment, support, and well-being than state-owned banks, foreign commercial banks, and specialized banks in Bangladesh (Uddin et al., 2020). First of all, branch managers/heads were contacted via mail or phone to seek their permission and cooperation to conduct a survey among respondents in their branches. Most of the managers responded positively giving permission to conduct survey. Since the study was based on cross-sectional data, several measures were taken to address the issue of common method variance (Podsakoff et al., 2012). First, the study collected data in three different waves. The time interval

was 30 days from one to another wave. A cover letter illustrating the purpose of data collection, the anonymity of the responses to be provided, voluntary participation and discretion to withdraw at any time without any prior permission, and permission of the branch manager to conduct the survey. Respondents were requested to return their responses in a sealed envelope. The responses were coded to identify and match the three waves of surveys. In spite of identification coding, the participants were unidentified as questionnaires were surveyed unanimously.

Altogether, 350 female bankers were invited to fill up the scale during the first wave (T1) survey that consisted of coworker and supervisor support, and demographic variables. However, 304 participants responded by returning filled-out surveys. 16 responses were eliminated because of missing information yielding a response of 288 complete surveys (82%). Then 288 respondents who participated in the T1 survey were re-invited to participate in the second wave (T2) survey consisting of the work-family enrichment construct. 276 participants returned their responses, out of which 7 surveys were discarded for incomplete responses. During the last wave (T3), we distributed 269 scales comprised of four constructs of well-being such as work stress, job satisfaction, work satisfaction, and intention to leave. 264 respondents returned their filled-out scales, out of which none was rejected thus, making a final sample of 264 with a response rate of 75%. Since data were collected from respondents in three waves, hence, it is expected that the selected sample size would be representative of the population.

Concerning the sample demographics, 72 percent were married and 64 percent had more than one child. The sample comprised of most of the participants aged between 27 and 40 years. Altogether, 84 percent of the respondents were qualified with a master's degree. Regarding the

length of service, the results showed that 83 percent of participants worked for 3 to 12 years for their present organization.

Measures

Coworker and Supervisor Support: The study developed a validated measurement scale from the literature to study the proposed hypotheses. We used a 10-item scale, consisting of five items for each, developed by Karasek et al. (1982) to examine coworker and supervisory support. Sample items are “I receive help and support from my coworkers”, and “My supervisor encourages employees to develop new ways of doing things” for coworker and supervisor support respectively ($\alpha = 0.86$). All the items were rated using a five-point Likert scale (1=strongly disagree; 5=strongly agree).

Work-family Enrichment: To measure work-family enrichment, the six-item WFE (affect) scale (Carlson et al., 2006) was utilized. A sample item was “My involvement in my work puts me in a good mood and this helps me be a better family member” ($\alpha = 0.92$). The items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Employee Well-being: The study used a four-construct scale (work stress, work satisfaction, life satisfaction, and intention to leave) to measure the employee well-being of the respondents. Work stress was studied by adopting a six-item scale from French et al. (1972). A six-item scale was taken from Brayfield & Rothe (1951) to study the work satisfaction construct. Further, life satisfaction was evaluated by using a seven-point measure proposed by Cummins and Group (2006). The ratings were provided on a five-point Likert scale (1=strongly disagree; 5=strongly agree). The sample items are “I seem to tire quickly” ($\alpha = 0.87$), “I feel fairly well satisfied with my job” ($\alpha = 0.94$), and “How satisfied are you with your health?” ($\alpha = 0.94$) for work stress, work

satisfaction, and life satisfaction respectively. In addition, the intention to leave was examined by adopting a five-point scale from Dysvik and Kuvaas (2013). A sample item was “I will probably look for a new job in the next year” ($\alpha = 0.81$). The items were rated on a five-point Likert scale (1=very often, 2= fairly often, 3=sometimes, 4 =occasionally and 5=rarely or never).

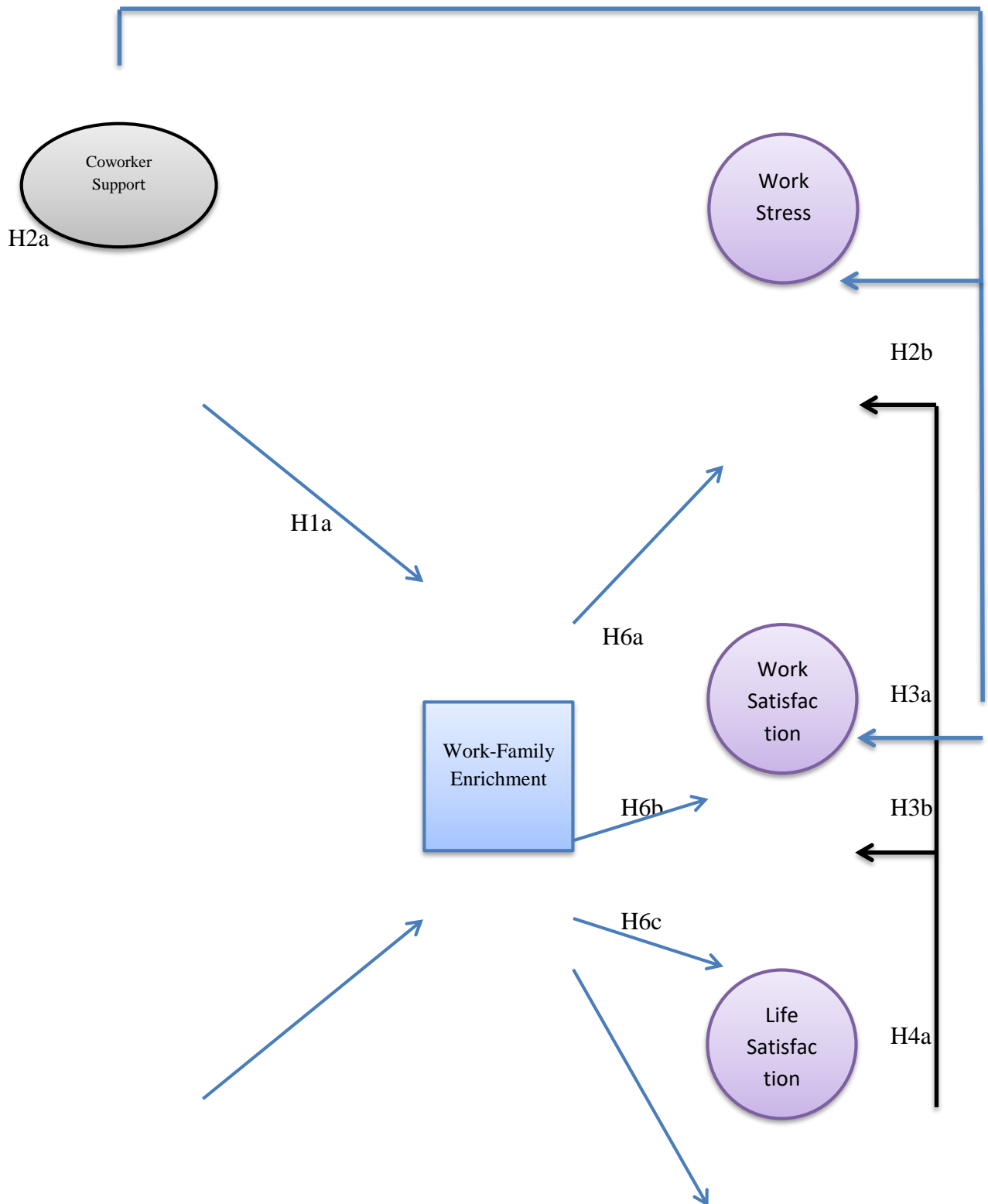
Results

Assessment of Structural Model

The study used Amos 24.0 to evaluate the measurement model. The model included seven factors. Results demonstrated that the loadings varied from 0.43 to 0.92 and were significant. The values of average variance extracted (AVE) for coworker support, supervisor support, work-family enrichment, work stress, work satisfaction, life satisfaction, and intention to leave were 0.59, 0.67, 0.81, 0.68, 0.54, 0.74, and 0.78, respectively. All the AVEs were greater than the threshold limit of 0.50 and results reported a composite reliability of above 0.60 (Bollen, 1987). The study also checked the composite reliability (CR) scores for the constructs, which were 0.84, 0.73, 0.91, 0.80, 0.79, 0.67, 0.81, and 0.92 for coworker support, supervisor support, WFE, work stress, work satisfaction, life satisfaction, and turnover intention respectively. The CR values were greater than the cut-off value of 0.60 (Bagozzi & Yi, 1988).

WORK SOCIAL SUPPORT

EMPLOYEE WELL-BEING



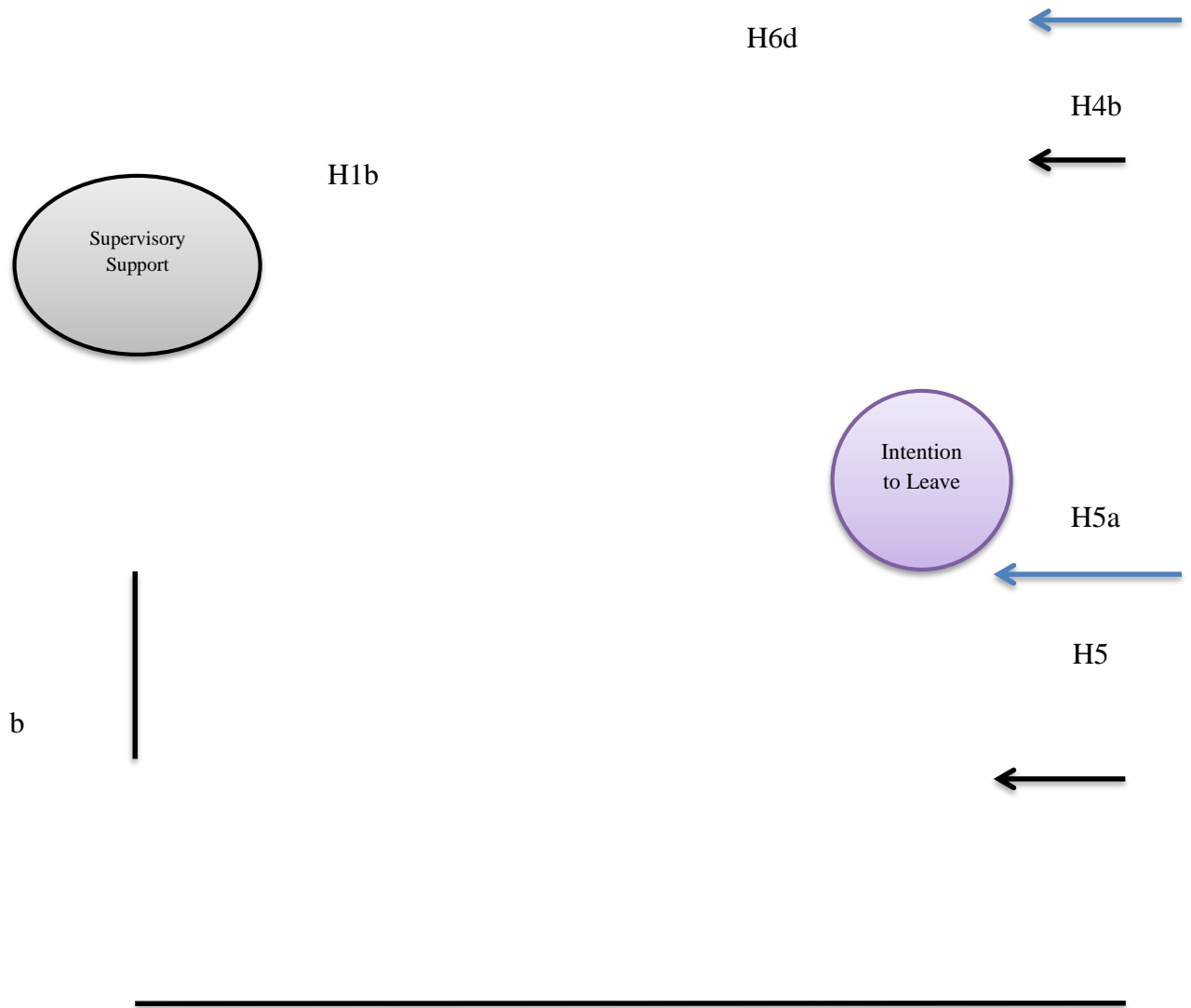


Figure 1. Hypothesized paths

Source: The author.

Further, we checked the discriminant validity of the constructs following guidelines in the literature (Gilal et al., 2018). With this procedure, the proposed seven-factor model was compared

with the alternative six-factor, five-factor, four-factor, three-factor, two-factor, and one-factor models. The results showed the seven-factor model (i.e., coworker support, supervisor support, work-family enrichment, work stress, work satisfaction, life satisfaction, and intention to leave). The results demonstrated a consistent fit of the data set: $\chi^2 = 1108.27$, $df = 631$, $\chi^2/df=1.75$, “Comparative Fit Index (CFI)” = 0.908, “Incremental Fit Index (IFI)” = 0.917, “Tucker-Lewis Index (TLI)” = 0.893, “Goodness of Fit Index (GFI)” = 0.881, “Standardized Root Mean Squared Residual (SRMR)” = 0.046, “Root Mean Square Error of Approximation (RMSEA)” = 0.089”. Taken together, the results confirmed the validity and reliability of the constructs. Table 1 depicts the descriptive statistics and correlations among constructs.

Test of Proposed Hypotheses

In order to test the proposed hypotheses, the study examined the alternative models with non-mediation ($\chi^2=1143.42$, $df=690$), partial-mediation ($\chi^2=1073.46$, $df=684$), and full-mediation ($\chi^2=1136.18$, $df=694$). The results of the full-mediation model showed that the direct paths from a coworker and supervisor support to work stress, work satisfaction, life satisfaction, and turnover intention were not set free, whereas WFE was not a mediator in the non-mediated model. The results reported a significant output ($\Delta\chi^2=56.27$, $df=9$) regarding the comparison of a partial-mediation model with that of a full-mediation model. Similarly, the finding also demonstrated a significant result ($\Delta\chi^2=63.35$, $df=5$) relating to the assessment of the partial-mediation model and the non-mediation model. The fit indices for the partial-mediation model are as: $\chi^2=1073.46$, $df=684$, $\chi^2/df=1.57$; CFI = 0.896, IFI = 0.908, TLI = 0.891, GFI = 0.879, SRMR = 0.044, RMSEA = 0.087, which demonstrated sufficient fit of the data set to examine the proposed hypotheses.

Regarding direct influence, as depicted in the Table 2, the results reveal that both coworker ($\beta=0.27$, $t=3.08$) and supervisor support ($\beta=0.36$, $t=2.83$) illustrated significant effect on the work-family enrichment, thus supporting H1a and H1b. Regarding the role of the coworker support on the dimensions of well-being, the findings reveal that coworker support only significantly influences work stress ($\beta= -0.31$, $t=3.07$), whereas coworker does not show any significant association with work satisfaction ($\beta= -0.09$, $t=1.24$), life satisfaction ($\beta= 0.07$, $t=1.37$), and turnover intention ($\beta= -0.10$, $t=0.87$). Therefore, results supported H2a and did not support H2b, H3a, and H3b because coworker support had a significant bearing on reducing work stress but not on work satisfaction, life satisfaction, and turnover intentions.

Table 2: Test Hypotheses (Direct effects)

Hypotheses	Hypothesized path	Coefficients (β)	t- value	Decision
<i>H1a</i>	Coworker support \longrightarrow Work-family enrichment	0.27	3.08**	Supported
<i>H1b</i>	Supervisor support \longrightarrow Work-family enrichment	0.36	2.83*	Supported
<i>H2a</i>	Coworker support \longrightarrow Work stress	-0.31	3.07**	Supported
<i>H2b</i>	Coworker support \longrightarrow Work satisfaction	0.09	1.24	Not supported
<i>H3a</i>	Coworker support \longrightarrow Life satisfaction	0.07	1.37	Not supported

<i>H3b</i>	Coworker support	→	Intention to leave	-0.10	0.87	Not supported
<i>H4a</i>	Supervisor support	→	Work stress	-0.46	5.16**	Supported
<i>H4b</i>	Supervisor support	→	Work satisfaction	0.37	3.31**	Supported
<i>H5a</i>	Supervisor support	→	Life satisfaction	0.08	1.04	Not supported
<i>H5b</i>	Supervisor support	→	Intention to leave	-0.36	3.63**	Supported
<i>H6a</i>	Work-family enrichment	→	Work stress	-0.24	2.49*	Supported
<i>H6b</i>	Work-family enrichment	→	Work satisfaction	0.29	3.26**	Supported
<i>H6c</i>	Work-family enrichment	→	Life satisfaction	0.19	2.41*	Supported
<i>H6d</i>	Work-family enrichment	→	Intention to leave	-0.21	2.93**	Supported

Source: The Author.

The results about the direct association between supervisor support and well-being constructs the evidence which indicates that there were significant influences of supervisor support on work stress ($\beta = -0.46$, $t = 5.16$), work satisfaction ($\beta = 0.37$, $t = 3.31$), and intentions to leave ($\beta =$

<i>H7b</i>	Coworker support	→	WF E	→	Work satisfaction (full)	0.09	2.64* *	Supported
<i>H7c</i>	Coworker support	→	WF E	→	Life satisfaction (partial)	0.07	2.09* *	Supported
<i>H7d</i>	Coworker support	→	WF E	→	Intention to leave (partial)	- 0.16	1.89* *	Supported
<i>H8a</i>	Supervisor support	→	WF E	→	Work stress (full)	- 0.09	2.46* *	Supported
<i>H8b</i>	Supervisor support	→	WF E	→	Work satisfaction (full)	0.13	3.17* *	Supported
<i>H8c</i>	Supervisor support	→	WF E	→	Life satisfaction (partial)	0.06	2.38* *	Supported
<i>H8d</i>	Supervisor support	→	WF E	→	Intention to leave (full)	- 0.11	1.79* *	Supported

Notes: WFE-Work-family enrichment. * $p < 0.05$; ** $p < 0.01$

Source: The Author.

In addition, results provided further evidence on the mediation of WFE on the association between supervisor support and dimensions of well-being. The evidence showed a full mediation of work-family enrichment on the association between supervisor support and work stress

($z=2.46$), work satisfaction ($z=3.17$), and intention to leave ($z=1.79$), and a partial mediation on the link between supervisor support and life satisfaction ($z = 2.38$). These results led to support the expected hypotheses of H8a, H8b, H8c, and H8d.

Discussion

Discussion on Findings

Grounded on JD-R and W-HR theories, this study proposed a framework in which WFE mediated the role of supervisor and coworker support on female bankers' work stress, work satisfaction, life satisfaction, and turnover intention leading to well-being. Specifically, this research examined the role of supervisor and coworker support on well-being; the mediating role of WFE on work stress, work satisfaction, life satisfaction, and turnover intention as dimensions of well-being. The results, in general, offer empirical evidence of the vast majority of hypotheses. The following sections discuss the findings.

The findings reveal that work-social support from a coworker and supervisor support is a vital antecedent of WFE among female bank employees. The positive impact of supervisor support on WFE was relatively stronger than coworker support. It may be due to female bankers' intention to utilize more benefits of support stemming from superiors while comparing with support emanating from coworkers and demonstrating greater enrichment of the work-family interface. These findings are consistent with the JD-R theory and the research of Park, Jo, and Park (2019) that reported similar evidence among women.

Relating to the impact of WFE on well-being dimensions, the findings showed significant influences on work stress, work satisfaction, life satisfaction, and turnover intentions. The

significant result of the WFE-work stress link is not only consistent with the JD-R theory (Bakker & Demerouti, 2017) but also supports the findings of other studies (Carvalho & Chambel, 2017; Achour et al., 2017). Women bankers who experience full of energy, view their works as challenging and can mitigate the stress emanating from work and family roles. In addition, WFE also demonstrates significant influence simultaneously on female bank employees' job satisfaction, life satisfaction, and turnover intentions. These findings suggest that the work-positive work-family experience was predominantly useful in facilitating women bankers' well-being. Although the significant effect of WFE on well-being dimensions is congruent with previous studies (Ghislieri et al., 2016; Koekemoer & Olckers, 2019), Neale-McFall (2019) did not report a significant result for WFE-life satisfaction. This might be due to the relatively stronger effect of WFE on work satisfaction than on life satisfaction (Kalliath et al., 2020). This study suggests that female employees enriched with the work-family interface are likely to experience better well-being. However, with greater enrichment of their work and family spheres, they can alleviate their work stress, increase work and life satisfaction, and eliminate thinking of leaving their present occupations and organizations. With this well-being, they can pay greater attention to the proper management of financial resources and banking transactions.

WFE mediates the influence of coworker and supervisor support on female bankers' well-being. WFE fully mediates the influence of coworker support on work stress and work satisfaction, while it shows a partial mediation of coworker support on life satisfaction and turnover intention. These findings are consistent with the W-HR theory and JD-R model. Coworker support is essential for alleviating work stress and enhancing work satisfaction. Supportive coworkers are

also effective for rising female bankers' work-family enrichment, which ultimately alleviates role stress and increases job satisfaction.

WFE shows a mediation effect on the influence of supervisor support on the dimensions of well-being. Particularly, WFE fully mediates the effect of supervisor support on work stress, work satisfaction, life satisfaction, and turnover intentions, whereas supervisor support partially mediates the relationship between supervisor support and life satisfaction. In consistent with the JD-R and W-HR models, these results are partly in line with other studies (Achour et al., 2017; Hwang & Ramadoss, 2019). These significant results of supervisor support to well-being suggest that female bankers receive support from their supervisors to relieve work stress, be satisfied with work, and eliminate thinking of leaving the job or organization.

The abovementioned findings stress WFE as a mediating factor. That is, WFE fully mediates the role of coworker support on work stress and work satisfaction, and the role of supervisory support on work stress, work satisfaction, and turnover intentions. Hence, drawing on the JD-R and W-HR theories, a female banker with sufficient coworker and supervisor support is high on WFE and consequently can alleviate work stress, rise work satisfaction, and reduce their intention to leave the present organization. Supporting coworkers and supervisors together can help to reduce work stress, and supervisors, in addition, can contribute to increasing work satisfaction and reduce turnover intentions of female bankers directly. WFE also shows mediation on these links.

Theoretical Implications

First, this study extends both the JD-R and WH-R theories. Based on these two theories, our findings and arguments reveal that the important assumptions of these models have relevance outside the organizational borders to employee well-being. Particularly, we argue that resources emanating from coworkers and supervisors support that female employees' experience in a male-dominated work setting may facilitate their subsequent well-being. Given that, one potential extension of the JD-R theory might be incorporating a range of well-being dimensions such as work stress, work and life satisfaction, and turnover intentions. Accordingly, the study contributes to the W-HR model by investigating the role of WFE on the influence of coworker and supervisor support on well-being dimensions. By studying the distal and distal correlates of well-being dimensions by applying unified theoretical lenses, this study contributes to the budding field of literature.

Second, the findings demonstrated that WFE fully mediates the impact of coworker support on work stress and work satisfaction and also the impact of supervisor support on work stress, work satisfaction, and turnover intentions. This evidence is meaningful due to two reasons. Although substantial evidence indicates that WFE is a salient predictor of job satisfaction (Kalliath et al., 2020), minimal effort has been directed to relate WFE to other dimensions of well-being. Based on our model that drew salient vital assumptions from the JD-R and W-HR theories, the study argues that the reason WFE would have a significant impact on work stress, work satisfaction, and turnover intentions is the availability of work social supports that enrich work and family outcomes. These findings empirically validated our expected propositions. Moreover, this study demonstrated that female bankers' perceptions of their WFE resonated with their ability to alleviate work stress and increase job satisfaction, and thoughts of leaving by enriching their work

and family interfaces. It is essential to note that the work context matters for employees' well-being. The finding also implies that work-family enrichment indeed makes significant contributions to elevate the well-being of female bank employees. So far author's knowledge goes; this study is the first of its kind in the country to study the direct and indirect effects between work social support from coworkers and supervisors, and well-being via WFE in a South-Asian emerging economy perspective.

Third, the link between WFE and well-being dimensions is theoretically significant because it provides validation relating to the domain and resource-centric view of social and WFE as they facilitate the well-being of employees beyond the organizational boundary. Frone et al. (1992) suggested that the domain-specific aspect of the work-family interface generates outcomes in getting family sphere. The results of this study suggest that the outcomes associated with work-social support and WFE are not only confined to the work domain but also extend to family domain, which in turn enriches one's work-family experiences.

Practical Implications

This study has practical implications for both female bank employees and their supervisors. First, in a highly competitive banking industry banking organizations do not surprisingly take initiatives to attain competitive advantage. However, banking organizations need to consider female employees as strategic partners to gain such advantages. Organizational management should organize comprehensive training programs for female employees and their supervisors to demonstrate that organizations give the utmost importance to nurture a work setting that comprises supportive colleagues and supervisors. These training programs need to highlight how female

employees can enhance their contributions with support from coworkers and supervisors to the success of the organization.

Second, WFE helps to minimize work stress, fosters work and life satisfaction, and reduces the intention to leave an organization. Given this understanding, organizations' HR managers should develop programs and practices that assist individuals to experience better enrichment at work and family spheres across their careers. In this regard, organizations can offer schedule flexibility and compressed working hours to facilitate WFE. Moreover, nurturing a work-family supportive culture at the workplace encourages employees to share freely their family demands and situations (Mauno & Rantanen, 2013), which in turn improves WFE. These initiatives might be effective in developing a resource pool for employees personally.

Given that WFE mediates the coworker and supervisor support-well-being link, banking organizations should uncover ways to ensure a higher level of well-being through developing coping strategies among women bankers. Banking organizations may also offer mentors to help and guide women in managing challenging job tasks that reduce their feelings of being overwhelmed. Effective communication may also be useful in this context to elucidate work and family demands within the work domains.

It could be essential to explain how work roles in case of family emergency can be shared well at the workplace particularly with colleagues and supervisors as they are vital sources of social support stemming from the female employees' colleagues and supervisors. Coworkers and supervisors may uncover pathways to support women by lending an understanding and demonstrating an ear of challenging banking works.

Finally, the findings imply for each female banker to understand that coworkers and supervisors could lend support for a greater work-family interface and well-being. Hence, they need to avail resources whenever it is needed. Besides, women bankers have to be aware of WFE and their well-being, and take required corrective measures against stereotypical attitudes leading to the severe loss of resources (Brummelhuis & Bakker, 2012).

Limitations and Directions for Future Research

The findings have several limitations. Particularly, this study examined female bankers' perceptions of work-social support as a predictor of WFE. Future studies consisting of work-family values would outline a comprehensive image of the drivers of WFE. This work used work stress, work and life satisfaction, and turnover intention as well-being outcomes of WFE. Including other dimensions such as effective commitment and family satisfaction could contribute to the existing literature. Moreover, this study assessed only coworker and supervisor support as contextual resources in the proposed model. Further research may examine the role of other contextual resources such as enjoying the flexibility, compressed working hours weekly, and leader-member exchange in terms of their direct and indirect effects via work-family enrichment. In addition, this study recruited a sample only from the banking industry within Bangladesh. Female bankers in other countries with different cultural, organizational, and societal settings might affect the findings. A longitudinal design may further contribute to existing theory and practice relating to the stability and applicability of the JD-R and W-HR theories from different perspectives. Finally, there could be other antecedents which are worth studying. For instance, a vital personal resource including self-efficacy might play a moderating or mediating influence in the same context. Other

outcome variables such as organizational citizenship behavior and anti-productive behavior could also be examined as part of the well-being. In sum, this study makes valuable contributions to the theory and practice by integrating JD-R and W-HR models and mediating effect of WFE in explaining female bankers attain and use workplace social support from coworkers and supervisors in enriching their work-family interface to facilitate their well-being.

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