Do Female Managers Promote Work-Family Cultures of Banking Organizations in Bangladesh? An Emerging Economy Perspective

Md. Mahi Uddin*

Department of Business Administration, International Islamic University Chittagong.

ABSTRACT

The study examined the factors that underlie the link between female leader's behavior and family-friendly work culture in the banking industry in Bangladesh. This study is underpinned by the Conservation of Resource (COR) theory. We applied a quantitative approach to analyze data of useable 185 questionnaires collected through questionnaire surveys from female managers or leaders selected randomly in various commercial banks in Bangladesh. The findings revealed a significant effect of transformational leadership (inspiration motivation), perceived organizational support, and social identification on work-life culture of banks, while, our results revealed an insignificant effect of transformational skills (Idealized Influence) and work-family conflict on work-life culture. Findings of this study might help managers and leaders of the organizations to get a comprehensive insight about issues to be considered and nurtured in creating an accommodative work setting. The results could also provide specific suggestions formulating relevant guidelines to facilitate a supportive work environment in a critical service industry like banking. The study is expected to make a significant contribution in the field of work-family literature in developing economy perspective like Bangladesh. The study discusses the implications for theory and practice, as well as future research directions.

Keywords: Female Managers, Banking Organizations, Work-Family Cultures, Bangladesh.

1. INTRODUCTION

There has been a significant change in the workforce and lifestyle of individuals over the last decade necessitating attracting and retaining talented women in the workplace. As a result, there has been a significant increase in working women at different managerial and leadership positions in various sectors across the globe. These managerial women hold diverse opinions, attitudes, perceptions, and means to articulate and to convey through their decisions. Increasing entry of women in the mainstream workforce is facilitated by introducing various family-friendly programs and practices like flextime, compressed working hours, job-sharing, teleworking, childcare supports, and unique maternity leave facility with pay (Hossain & Rokis, 2014). Although these programs and facilities are widespread and prevalent in developed and western economies but developing ones like Bangladesh are characterized by less work-family programs and legal provisions. Due to lack of such programs including, family-friendly environment, employees, corporate performance tends to decrease and might increase employee turnover (Sing, Zhang, Wan, & Foud, 2018) as researchers viewed work-life culture as a significant factor influencing employee and corporate performance (Allen, Johnson, Kiburz, & Shckley, 2013). Banking workplace is highly characterized by intense work pressure, long work hours, multiple customer demands, and intense competition (Bruan & Peus, 2018). With these issues, employees in the banking organizations face challenges, especially women; to accommodate their family obligations. The role of female leaders to create an accommodative culture that helps employees managing multiple role demands (Sing *et al..*, 2018) draws scholarly attention (Bruan & Peus,

2018). Den Dulk, Peper, Mrčela, & Lgnjatović (2016) suggested conducting further studies in developing nations on work-family issues. Besides, Khan (2016) suggested researching the banking industry, including female executives. Research works in Bangladesh were on mainly the women's participation in the paid work than the constraints and barriers that educated working women to confront in the workplace. To date, no study has examined the role of female managers in Bangladesh. Only one study has been conducted by Akter (2017) on the quality of work-life on nurses in the tertiary level hospitals. However, this study aims to examine the influence of female leaders'/managers' role in creating and sustaining a family-friendly culture in the banking industry of developing country context like Bangladesh. It is to mention here that Banking is a critical service sector with a significant contribution to the socio-economic development of a Bangladesh (Khan, 2016).

This study makes several incremental contributions to the existing literature. First, we seek to develop our deeper insight of the antecedents of work-family culture, which is yet to be researched (Sing, Zhang, Wan, & Foud, 2018). In a highly competitive service industry like Bank, which requires various supports from workplace including a family-friendly workplace, understanding issues relating to developing a work-life workplace will offer banking professionals and organizations an avenue to fulfill work-family needs. Second, our study intends to extend COR theory (Hobfall, 2001) recommending that resource losses caused by multiple role demands and challenges in the workplace may generate ripple effects beyond organizations. Third contribution is relating female leaders' role to develop a family-supportive workplace. In so doing, we may offer essential lessons having significant for other industries employing female employees. Finally, this study has methodological contributions by examining female leaders' role in family-friendly work culture utilizing cross-sectional data from a national sample of 185 female bank managers/leaders.

2. LITERATURE REVIEW

2.1 Work-family Culture

Researchers argued that a family-friendly work environment is a significant aspect influencing companies to take care of their employees and are concerned about their interest enabling them to exploit work-life facilities comfortably (Au & Ahmed, 2015). Family-friendly culture acts as the "glue" that brings out an optimal effort and output from employees. If an organization sustains a robust family-friendly culture, this indicates that employees are confirmed and informed about what is expected from them (Ramarumo, 2015). Feeney and Stritch (2017) argued that supporting workplace increases employee psychological wellbeing, coworkers, and supervisors respond positively towards such needs of other employees. In such a culture, employees demonstrate the highest level of loyalty and commitment to the organization. This sort of culture measures success in terms of secured employment, smooth scheduling, predictability, freedom, cohesion, and morale. However, previous research works provided empirical evidence on how work-family culture (WFC) enhances the proper use of work-life supports and facilities from various sources such as flexible working arrangement, sharing of work, a short working week, and dependent care leave (Annink, Den Dulk & Steijn, 2015).

Work-family culture is mainly related to the concept of organizational culture that reveals the distinct forms of assumptions, ideals, values, attitudes, and features that outline the social activities, symbols, ceremonial activities, rituals of employees (Ramarumo, 2015). According to Kossek and Lautsch (2018), work-life culture consists of shared values, norms, and values regarding the extent to which an organization helps and facilitates the juggling of work-life obligations. Established literature on WFC substantiates that the prevalence of a WFC is related to many positive results. A family-oriented work culture reduces stress stemming from multiple role demands (Kossek & Lautsch, 2018) and role conflict (Tammelin, Malinen, Rönkä, & Verhoef,

2016), increases psychological capital (Wang *et al..*, 2014). Besides, accommodative culture fosters corporate performance through employee motivation, involvement, and increasing mental strength (Naz, Fazal, & Khan, 2017). The findings of a study conducted by Asree Zain and Razalli (2010) in the hospitality industry reported that family-friendly culture is positively related to the responsiveness of employees and competitive advantage of hotels. Researchers also reported a negative association between family-friendly role conflict (Ferguson, Carlson & Kacmar, 2015). WFC, besides, might be related to greater satisfaction with job and family through diminishing stresses and burnout stemming from competing roles demands from work and non-work domains. We conceptualize work-family culture as a workplace environment that facilitates employees that acknowledges and signifies work and non-work needs of employees. However, this study focuses on the role of female leadership for reasons such as; first, and the present research has been conducted in a context where there are few support and protection mechanisms (Hofstede, 2018). Second, the implementations of human resource management (HRM) policies, including work-life balance policies are in infancy and in the absence of such policies people intend to interact and help each other (Khilji, 2013). Third, there is intense competition in the banking sector in Bangladesh. There is a hectic workload, and regular employees have to work for extra hours. Hence, in these contexts, it is of interesting to study how female leaders influence to develop family-friendly work culture.

2.2 Female Managers and Work-life Cultures

Although previous studies explored the relationship between work-life balance related issues and leadership but very few research works have been conducted concerning the impact of female leaders on creating a family-friendly workplace culture in a developing country context like Bangladesh (Khan, 2016). Uddin *et al.* (2013) argued that female executives are more interested in work-family issues than men. Feeney and Stritch (2017) reported that female managers are more inclined towards developing family-friendly workplace environment as work-life balance is more pertinent to women than women. Due to the entry of increasing women in employment and leading positions of different organizations, including banks, they are in a position to initiate such pro-family work culture for the wellbeing of their employees. Relating to this, scholars suggested that female managers might demonstrate empathy that enables employees to accommodate work-life needs (Redcliffe & Cassell 2015). Managerial women were reported to have more enthusiasm on the issue of accommodative workplace environment (Achour, Khalil, Ahmad, Nor, & Yusouf, 2017). Empirical evidence indicates that women were found to be involved in more emotional labor than men and studies relating to women's job behavior have confirmed the perceptions of women regarding support, network, and caring (Achour, Grine & Roslam, 2015). Women in executive positions, compared to men, were keen to work in a more cooperative fashion indicating proficiency in rearing, empathetic, and attention (Ferguson, Carlson & Kacmar, 2015). Other studies on the female managers' influence in creating a supporting environment conducted in various contexts like Canada, the US, and Europe also reported similar findings (Martin & Pablo, 2015). Empirical results of a study on women engineers in the United States of America (USA) conducted by Sing Sing, Zhang, Wan, and Foud, (2018) revealed that lack of family-friendly environment and difficulties in balancing between roles is a crucial reason for leaving engineering job. This exemplifies the significance of nurturing and developing a work-family climate to retain female employees in organizations.

2.3 COR Perspective on Work-family Culture

This study is grounded on the COR theory (Hobfoll, 1989). The COR theory postulates that individuals want to acquire, protect, and invest valuable resources. Work-family culture can be referred to as a valued resource as it provides various supports to employees, which enables them to juggle between work and family duties. This indicates the resource perspective of work-family workplace culture. Employees, especially women, face difficulties to accomplish their work and non-work tasks simultaneously due to conflicting demand of roles in each sphere. Hobfoll (2011)

stated that, "family and work are two critical demanders of peoples' resources, and hence, the resource can be lost, depleted and threatened while accomplishing both work and life roles." Banking work setting offers a proper perspective to explain the context, which unfolds COR dynamics. Working in banks, employees, particularly, women attempting to juggle work and life roles may face pressures that threaten, deplete, and resource loss. Because women have to perform more domestic chores than men (Moreno-Colon, 2015), they experience more negative consequences than men for their life sphere (Ezzedeen, Budworth, & Baker, 2015), which may affect women's aspirations for advancement. Thus, linking COR principles with resource perspective of work-family culture, we ground our study on COR theory.

2.4 The Transformational Leadership and Work-Family Culture

Previous studies reported an important role of transformational leadership on family-oriented workplace culture. Transformational leaders demonstrate sympathy towards their employees' non-work needs, significant citizenship behavior, including self-sacrifice, carefulness, sportsmanship, courteousness, and civic qualities, and initiate family-friendly policies (Braun & Peus, 2018).

Transformational leadership can decrease the adverse impact of job stressors on performance at both work and home (Syrek, Apostel, & Antoni, 2013) and reduce followers' role could (Carlson, Ferguson, Macmar, Grzywacz, & Whitten, 2011). Transformational leaders can restructure the working process and provide instrumental and emotional support effective for work-life experience (Peus, Braun, & Frey, 2012). Transformational leaders can aspire their followers to bring changes in their expectations, perceptions, and commitment to work for a broader perspective. This sort of leaders can address the multiple needs of employees. Notably, transformational leaders can play an essential role in reducing gender discrimination and women's leadership as well as hierarchical advancement of employees (Fritz & Van Knippenberg, 2017). It is to mention here that gender discrimination is a widespread phenomenon in Bangladesh, and hence, transformational leaders may facilitate the optimal utilization of human capital of women. Transformational leaders exhibit sympathy, flexibility, consideration for their followers through developing and nurturing an environment that increases individuals' ability to manage multiple role demands (Upadhyay & Singh, 2017)

Prior research provides limited empirical evidence on the influence of female managers on creating a family-friendly culture. However, Angier and Axelrod (2014) concluded that female leaders are better characterized by a better ability to influence the productivity of female employees at various domains. Similar findings were also reported in other research works on female leadership, which is persistent with the attributes of transformational leadership. Martin and Pablo (2015) in their study on sustainability evidenced that woman in the leadership position demonstrate strong potential to inspire to the excellent level of performance. Female managers, moreover, are more likely formulate and implement work-life initiatives and policies, support because these are reported to be antecedents of women's advancement (Fritz & Van Knippenberg, 2017). Corporate women understand better the significance of network and relations in a workplace, and likely to be more practical and foresighted in resolving work-family problems (Rua & Araujo, 2013). According to Kossek, Su, and Wu (2017), managerial women with transformational leadership attributes who exhibit that they are family-oriented can increase employees' loyalty and commitment to the organization. Hence, the study can hypothesize that:

Hypothesis 1: Transformational leadership contributes significantly to create a work-family culture.

2.5 Work-Family Conflict and Work-Family Culture

Work-Family Conflict (WFC) stems from competing demands between work and family duties since both the work and family domain need consistent effort to handle (Duong, Tuckey, Hayward, & Boyd, 2015). Since multiple role demands take more resources and energy they cannot function properly in different spheres. The WFC highly is driven by the accessibility and availability of resources (Bakker & Demerouti, 2007). WFC enhances the complexities of dealing with competing for role demands. Working women face more difficulties than men as they have to carry out their household chores along with their job duties. These difficulties might influence their behaviors and ability to develop and maintain a family-friendly working environment. However, researchers reported mixed findings of the relationship between WFC and accommodative culture. A report of McKinsey and Company (2016) stated that role conflicts negatively influence female leaders' ability to develop an accommodative work environment. While, in another study, William, Berdahl, and Vandello (2016) asserted that whenever there are role conflicts, then women leaders have to spend most their time and energy to mitigate the conflicts than to develop family-friendly work setting. This increased conflict may persuade them to formulate a family-friendly work environment. The findings of another study, whereas, shows that increased concern of female supervisors' work and family roles could influence them positively to initiate family-friendly work culture (Chen & Powell, 2012). Daniel and Sonnentag (2014), moreover, reported that perceived WFC profoundly affects positively to promote a work-life friendly working environment. Similar findings were found in East Asian perspective that women executives used to give more focus on creating a supportive work environment to negotiating household works (Kim, 2013). Upadhyay and Singh (2017) explained that if there are no conflicts between work and non-work roles, there would not be any necessity to family-friendly policies and environment. Thus, they postulated work-family conflict as a critical antecedent influencing leaders to develop and maintain a family-friendly work setting. Accordingly, Priyatna's (2013) study on Indonesian women found that dilemma between the demands of work and domestic roles encouraged them to provide supports for fulfilling work-life requirements. Thus, the study hypothesizes:

Hypothesis 3: Perceived work-family conflict has a significant impact on creating a family-friendly work environment.

2.6 Social Identification and WFC

Social identification (SI), peoples' perception of togetherness with his or her belonging to his or her social or cultural group (Conroy, Henle, Shore, & Stelman, 2016), has gained considerable attention in the field of management research. Research on SI reveals its significant effects on several desirable outcomes including decreased turnover intentions (Conroy, Becker, & Menges, 2016), increased job satisfaction, and increased involvement in extra-role performance (Veltrop, Molleman, Hooghiemstra, & van Ees, 2016). Social identification helps employees to fulfill identity needs, confidence, uncertainty decrease, and need for involvement (Conroy, Henle, Shore, & Stelman, 2016). Researchers argued that managers or leaders, especially female, who perceive that they have reliable social identification could increase employees trust within an organization (Zavyalova, Pfarrer, Reger & Hubbard 2016). Kong (2016) postulated that SI develops positive perceptions and attitudes towards work-family needs of their employees, which influence them to develop a family-friendly workplace culture. Given this, a recent study reported that female leaders' SI might contribute to the development of family-friendly workplace culture (Von Hippel, Kalokerinos, & Zacher, 2017). Another recent study of McGinn and Oh (2017) reported that female leaders' SI could play a critical role in reducing gender discriminations by developing positive perceptions among various stakeholders about women's contribution. They also reported that workplace environments for women vary because female of managers SI. The results of a study conducted by Li, Chiaburu, Kirkman, and Xie (2013) indicated that women who get recognition may demonstrate a considerable passion for emphasizing on family-friendly

matters in the workplace. Researchers reported that an accommodative workplace culture increases possibility to access a resource pool and to contribute more for the betterment of organization, family and the society as a whole (Loi, Lai & Lam, 2012). Thus, this study may hypothesize that:

Hypothesis 5: Social identification has a positive impact on behavior promoting a work-life culture

2.7 Perceived Organizational Support (POS)

POS is the extent to which organizations recognize their employees' contribution and care about employee well-being (Rhoades & Eisenberger, 2002). POS "is a valued assurance that help will provide from an organization when it is required to carry out one's job effectively and to deal with stressful situations" (Rhoades & Eisenberger, 2002). POS helps to create a supportive environment through social exchange and self-enhancement (Eisenberger & Stinglhamber, 2011). Prior studies suggested POS as a valued resource, for example, indicating that it had a significant effect on multiple role management (Shelton, Waite, & Makela, 2010). Findings of a very recent study reported that specific POS increases employees' strength at work by buffering the effects of workloads on emotional stability (van Woerkom, 2016). Recent studies (e. g., Ghislieri, Gatti, Molino, & Cortese, 2016; Ghislieri, Gatti, Molino, & Cortese, 2016) reported that POS reduced the detrimental effects of role conflict, and POS improves the quality of the leader-member relationship. POS helps leaders to establish motivating and encouraging structure, clarify work standards and expected level of performance as well as gives an indication about organization's intention to address work and life needs (Arogundade, Arogundade & Adebajo, 2015). A more recent study evidenced that POS provides flexible work schedule, location management, which allow employees to feel more valued and motivated and committed to their work (Rofcanin, Las Heras, & Bakker, 2017). POS not only provides socio-emotional support but instrumental support also, including equipment, funding, and physical assistance (Sing, Zhang, Wan, & Foud, 2018). However, another study of Jain, Giga, and Cooper (2013) concluded that with POS female leaders would be able to take better initiatives to make their workplace responsive to work-family needs. Thus,

Hypothesis 8: POS has a positive relationship with the behavior towards promoting a work-family culture.
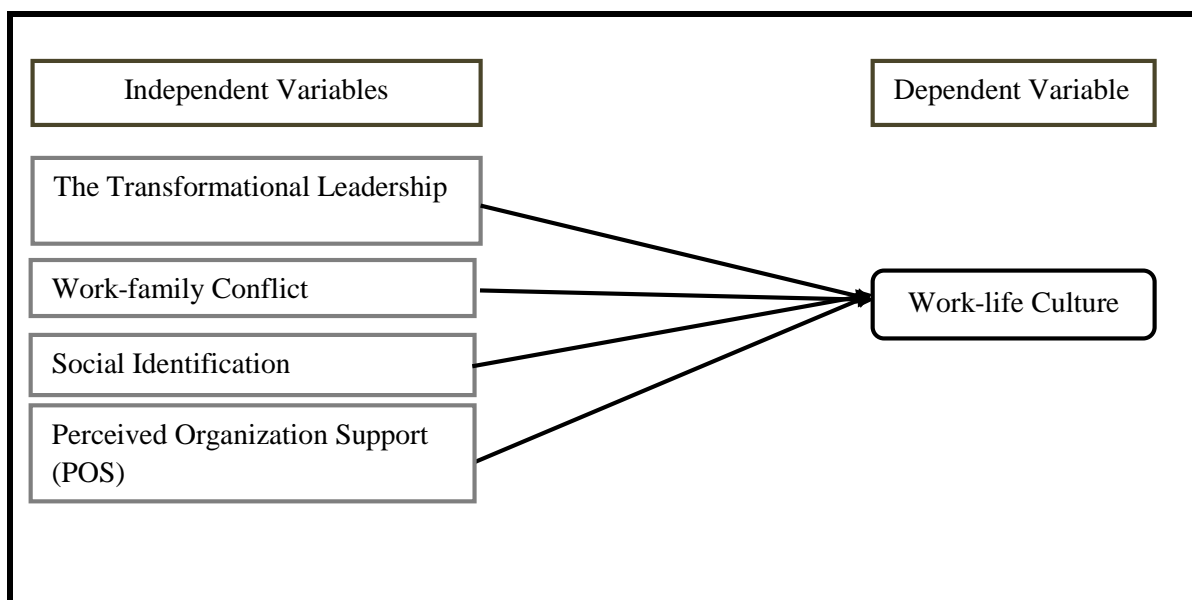

Figure 1. Conceptual framework and model.

3. METHODOLOGY

This study utilized a questionnaire survey methodology to examine the conceptual model and proposed hypotheses. Survey methodology is a significant way of investigation in applied social science research (Veal, 2005). Besides, a quantitative approach is the most frequently applied approach in various studies and can study the underlying relationships between predictor variables and the outcome variable (Veal, 2006). This study considers work-life conflict, social identification, transformational leadership, and perceived organizational support (POS) as independent variables; and the behavior that develops work-life culture as the dependent variable. The survey involves asking specific questions to the respondents (i.e., female managers) of the commercial banks in Bangladesh about their role that creates and sustains work-life behavior.

4. SAMPLE AND PROCEDURE

This study collected data utilizing a questionnaire survey from female managers working in various commercial banks located in Dhaka and Chittagong that 80 percent of female bank employees in those cities. The study recruited a four-member team led by the researcher to collect data from the participants. After hiring the team members, comprehensive training on data collection, on briefing participants about the purpose, objectives of the study, and on the meaning and concepts of items were given to the team members. This method is likely to generate more valid data and information for empirical research works (Zhou, Li, Zhou & Su, 2008). We briefed the respondents outlining purposes of surveying and also assured respondents confidentiality, complete anonymity, and the right to withdraw from the survey at any time without effect. We also educated respondents to increase their skill to respond to the study. The items of the instrument were properly structured and examined by experts to make it more understandable and to avoid ambiguous terms to collect responses about the role of female managers or leaders in creating a family-friendly work environment, which may reduce retrospective biases (Roese & Vohs, 2012). The instrument was translated from English to Bengali (the mother tongue of Bangladeshis) to English by a panel of two bi-lingual university professors following the back translation procedure of Brislin (1970). As a result, participants were inspired to give accurate and specific responses to the survey.

A total of 219 hard copies of questionnaires were distributed to the respondents (female bank managers/executives), selected randomly, during July and October 2017, of some selected commercial banks located in Dhaka and Chittagong. To avoid common method bias, we assured the respondents about their complete anonymity. Podsakaff, MacKenzie, and Podsakoff (2012) suggested that confirming respondents about their anonymity increases the possibility of accurate and prompt responses, and reduce the potential to change their answers and hesitation to participate. However, out of 219 distributed questionnaires, a total of 196 sets of questionnaires were received, after eliminating incomplete and mismatched ones, 185 complete questionnaires were selected finally for analysis yielding a response rate of 84.5%. The sample size was determined following the suggestions of Hair, Black, Babin, and Anderson (2010), and Pallant (2007) who suggested that a sample size of 100 to 500 is essential for multiple regression analysis. In a similar vein, according to Roscoe (1975), a sample size of greater than 30 and less than 500 is proper for a multivariate study. Hence, the sample size of 185 is justified in line with the suggestion of previous studies. However, a simple random sampling technique was applied because of its simplicity and fairness as well as the ability to generate more representative data and results (Sekaran, 2010; Moore & Notz, 2009). We assured the respondent about the privacy of data, and the use of data for the research purpose only.

5. MEASURES

We designed a structured questionnaire to collect data from female managers/leaders employed in the commercial banks in Dhaka and Chittagong. We adapted items from the previous research works in the field of leadership and work-family culture. All the pieces were measured using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Though the measure was initially developed in English, further it was translated into Bengali, the mother tongue of Bangladeshis, and then scrutinized by four linguistic academics from a public university of Bangladesh to ensure the clarity and simplicity of items included in the measure. This research applied *back-translation* technique developed by Brislin (1970) to determine the linguistic fairness of the two versions of *Bengali* and English. As per comments given by academics on the content validity, clarity, and easiness of items, the back-translation procedure brought some changes in the language of items for the final survey instrument. Further, to validate the instrument, a pilot study was conducted (Creswell, 2012) on 25 female managers/executives taking 17 and nine from some selected commercial banks in Dhaka and Chittagong, respectively of Bangladesh. The questionnaire included a work-family conflict section including 5 items adapted from Kopelman *et al.* (1983); a social identification section including 6 items adapted from Mael and Ashforth (1992); a transformational leadership scale comprised of 12 items adapted from Bass and Avioli (2000); a perceived organizational support dimension with 4 items adapted from White-Jahn, Thompson and Kopelman (2003); and a work-family culture section consisting of 4 items adapted from Thompson *et al.* (1999). We calculated Cronbach's alpha coefficients to ensure the reliability of the instrument. These yielded an alpha score of 0.758 for work-family conflict, 0.731 for social identification, 0.736 for transformational leadership, 0.731 for perceived organizational support, and 0.792 for behavior that promotes work-family culture. These scores indicate excellent reliability of the instrument.

Consistent with recent work-family culture and leadership inferential research statistics (factor analysis, correlation, and regression analysis) was applied to interpret the data. Regression analysis is extensively used to estimate the extent of the effects of several independent variables on a dependent variable (Antonakis, & Deitz, 2011).

6. DATA ANALYSIS AND RESULTS

6.1 Demographics

Table 1 presents the demographic information of the participants that constituted part of the study.

Table 1 Characteristics of the study sample

Measures	Particulars	Frequency	Percentage
Age	≤30	53	28.6
	31-35	75	40.6
	36-40	49	26.5
	Above 40	8	4.3
	Total	185	100.0
Marital status	Married	178	96.2
	Unmarried	7	3.8
	Total	185	100.0
Position in the management	Lower-level	15	8.1
	Mid-level	117	63.2
	Senior-level	53	28.6
	Total	185	100.0

Measures	Particulars	Frequency	Percentage
Educational Qualifications	Undergraduate	3	1.6
	Masters	182	98.4
	Total	185	100
Length of service (in years)	≤5	13	7.02
	6-10	58	31.36
	11-15	88	47.57
	>15	26	14.05
	Total	185	100

Table 1 indicates that majority of the respondents were married, were less than 30 years, were qualified with master's degree, and worked for less than 15 years' service.

6.2 Factor Analysis

Our study employed Factor Analysis (FA) to assess the validity of the constructs (Sekaran & Bougie, 2010) and the fundamental structure of this research (Hair *et al.* 2010). First of all, results reported a KMO value of 0.806, which illustrates the adequacy of sample size and inter-correlations with a significant Bartlett's Test of Sphericity (Chi-square=3642.341, P <0.05), as depicted in Table 3. The study applied three usually functional decision laws to find out the number of factors (Hair, Black, Babin & Anderson, 2010). Items having less than a loading of 0.35 and that cross-loaded on two or more factors at 0.35 or higher were excluded. An Eigen-Value of 1 is considered as the threshold value of extraction.

Table 2 Correlations

	1	2	3	4	5	6
1. Transformational Leadership-Inspirational Motivation	.322**					
2. Perceived Organizational Support	.418**	.428**				
3. Transformational Leadership-Idealized Inspiration	.392	.344**	.390**			
4. Work-family Conflict	.371**	.304**	.469*	.414		
5. Social Identification	.388**	.321**	.357*	-.303	.342**	
6. Work-family Culture	.391**	.461**	.513**	.419**	.397	.432**

Table 3 KMO and Bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.681
Bartlett's Test of Sphericity	Approx. Chi-Square	2076.794
	df	496
	Sig.	.000*

*p<0.05

Table 4 Factor Analysis for work-life culture constructs

Item Description	Reliability Test result (α value)	The exploratory factor analysis result	
		Eigenvalue (% of Variance)	Factor Loading
Transformational Leadership-Inspirational Influence	**.736**	**6.036 (18.862%)**	
I discuss enthusiastically what needs to be completed.			.790
I act in ways that build others' respect for me.			.672
I talk about my most important values and beliefs.			.670
I specify the importance of having a strong sense of purpose.			.609
I help others to develop their strengths.			.549
Perceived Organizational Support	**.731**	**2.678 (8.370%)**	
My organization provides its employees with useful information they need to maintain a balance between work and family life.			.791
My organization has many programs and policies designed to help employees to balance work and family life.			.765
In general, my organization is very supportive of its employees regarding family issues.			.670
Employees feel that the organization respects their desire to keep a balance between work and family demands.			.549
Transformational Leadership-Idealized influence	**.717**	**2.115 (6.609%)**	
I go beyond self-interest for the excellence of the group.			.747
I Display a sense of power and confidence.			.742
I express confidence that goals will be achieved.			.639
I pursue others to look at problems from different angles.			.637
I consider the moral and ethical consequences of decisions.			.604
I propose new ways of looking at how to complete assignments.			.547
(Excluded) I spend time in teaching and coaching			.174
Work-family Conflict	**.758**	**1.924 (6.013%)**	
My personal life takes up time that I would like to spend at work.			.733
My demands are so high that it takes away from my work.			.652
My work takes up time that I would like to spend with my family.			.613
I feel safe to bring up issues related to the family in my organization.			.567
My supervisors and peers dislike how often I am preoccupied with my personal life while at work.			.521
Social Identification	**.731**	**1.778 (5.555%)**	
When someone criticizes employees with family responsibilities; it feels like a personal insult.			.759
I am very interested in what others think about employees with family responsibilities.			.623
When I talk about employees with family responsibilities, I usually say we rather than they.			.519

Item Description	Reliability Test result (α value)	The exploratory factor analysis result	
		Eigenvalue (% of Variance)	Factor Loading
(Excluded) In my organization, I feel accepted as a female worker			.231

The study confirmed a five-factor construct, as shown in Table 3 that explains 45.41% of the overall variance in the dependent variable of work-life culture. FA enables to reduce a large number of overlapping items or variables into a smaller number of factors. A significant aspect essential for the correctness of factor analysis is to make sure that the data set contains enough correlations to substantiate its application (Hair, Black, Babin & Anderson, 2010). The first issue is to examine the relationships, finding out those which are statistically significant. Hence, the correlation matrix, as shown in table 2, indicates that all correlations are significant indeed at either p=0.01 or p=0.05 having no correlations of less than 0.30 providing a very strong foundation for factor analysis.

Further, Bartlett's test of sphericity was calculated to confirm the correlations are significant among some variables. The results are substantial, χ2=2076.794, (p=0.000), that reveals the appropriateness of FA. Then Kaiser-Meyer-Olkin (KMO) was calculated to measure sampling adequacy yielding a value of 0.681, a "mediocre" sign of suitability for factor analysis (Kaiser, 1970). The basis of the decision to consider a construct in a factor was based on factor loading higher than ±0.30. According to Hair, Black, Babin & Anderson (2010), factor loading of ±0.50 or above are considered practically significant, and factor loadings of 0.3 and higher are regarded as substantial at p=0.05. In this study, all the factor loadings are 0.51 or above and hence are considered practically significant.

The communalities for all variables that indicate the sum of variance caused by each factor have also been examined to determine the degree of acceptance for an explanation. It was recommended that each variable must at least explain 50% of the variation (Hair, Black, Babin & Anderson, 2010). The results revealed that commonalities in 2 items (i.e., item no. T8 and V15 from the questionnaire) were less than 0.50 indicating a poor communality to explain the variance accounted for (Hair *et al.*, 2010) and hence excluded from the analysis. Thus, the study produced a five-factor output named as (i) Transformational leadership-inspirational influence, (ii) Perceived organizational supports, (iii) Transformational leadership-idealized influence, (iv) Work-family conflict, and (v) Social identification.

6.2.1 The Impact of Female Leadership on Work-family Culture

Multiple regression analysis was done to investigate the impact of leadership in creating and sustaining work-family culture. Multiple regression analyses were also used to evaluate whether an individual leadership dimension significantly predicted the behavior that promotes female leaders' family-friendly behavior. Table 5 and Table 6 summarize the results of the regression analyses for the leadership role and work-family culture.

Table 5 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.429a	0.184	0.161	0.69459	1.563

a. Predictors: (Constant), SI, UT, TLS2, PQ, TLS1
b. Dependent Variable: DV

Table 6 ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	19.452	5	3.890	8.064	0.000b
1	Residual	86.360	179	0.482		
	Total	105.812	184			

a. Dependent Variable: DV
b. Predictors: (Constant), SI, UT, TLS2, PQ, TLS1

Regarding the research question number 1, which studies the role of female managers in developing work-family culture, a multiple regression analysis was conducted. The regression model for the role of female managers is mentioned as:

Work-family culture=β_0+ β_1 Transformational leadership-inspirational influence + β_2 Perceived Organizational Support+ β_3 Transformational Leadership-Idealized Influence + β_4 Work-family interference+ β_5 Social recognition. The model of the research is shown in Figure 1.

Table 7 Role of female managers in creating work-family culture

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.645	0.443		3.716	0.000		
Transformational Leadership-Inspirational Influence	0.176	0.091	0.152	1.925	0.040	0.727	1.376
Perceived Organizational support	0.211	0.081	0.193	2.619	0.010	0.843	1.186
Transformational Leadership Skills- Idealized Influence	0.048	0.094	0.040	0.515	0.607	0.754	1.326
Work-family conflict	-0.088	0.062	-0.102	-1.413	0.159	0.878	1.139
Social Identification	0.259	0.084	0.232	3.086	0.002	0.809	1.235

a. Dependent Variable: DV

The result, as shown in Table 7, revealed a significant impact of inspirational influence on developing work-family culture (*p*-vale=0.040<0.05), with a *β* weight of 0.152. Similarly, perceived organizational support and social identification (p-value=0.010 and 0.002<0.05, respectively) showed a significant impact also on creating and sustaining a work-family culture with a β value of 0.193 and 0.232, respectively. However, no significant effect was explored for both transformational leadership-idealized influence and work-family interference (p-value=0.607 and 0.159>0.05, respectively) with a lower β value (β=0.04 and -0.102 respectively). Our results are partially consistent with previous studies. For example, Conroy, Becker, and Menges (2016) reported social identification as a significant force driving leaders' behavior to create a work-family environment. Akter, Akkadechanunt, Chontawan, and Klunklin (2017) found perceived organizational support (POS) as another significant factor influencing female leaders' ability to develop work-family environment amongst nurses in the tertiary-level hospitals in Bangladesh. McKinn and Oh (2017) accordingly found transformational leadership as a critical driving force to influence workplace environment. Thus, the findings of this study in

line with previous studies suggest that transformational leadership-inspirational influence, perceived organizational support, and social identities are the critical dimensions having a substantial role on the capacity of female leaders to create work-family culture.

7. DISCUSSION

This study contributes to the ongoing discussion about the role of female leaders in developing work-family culture by focusing on various dimensions of leadership-an issue that has previously been under-researched. We incorporated multiple aspects of female leadership in the analysis: transformational leadership, work-family conflict, social identification, and perceived organizational support. We expected to identify that with female leaders through transformational leadership, work-family conflict, social identification, and POS would play a significant role to create and sustain family-friendly culture. Notably, we hypothesized that transformational leadership, work-family conflict, social identification, and POS report substantial effects on developing family-friendly workplace. Empirical evidence of our study on a sample of 185 female managers/leaders from commercial banks in Bangladesh confirmed some of the hypotheses.

The results indicate that there is a significant impact of transformational leadership-inspirational influence on the process of creating work-family culture while we did not explore any significant effect of transformational leadership with idealized influence on developing work-family culture. This may suggest that female leaders/managers could develop family-friendly workplace culture by demonstrating transformational leadership among their employees to stimulate their employees. This result is consistent with a typical paradigm found in previous research works (Wang & Walumbwa, 2007; Syrek, Apostel, & Antoni, 2013). It may be due to the transformational leaders could demonstrate an energetic behavioral patterns towards developing and maintaining accommodating workplace culture. Wang and Walumbwa (2007) claimed that leaders with transformational skills could encourage female employees through developing their strengths, visions, and through teaching fundamental values and beliefs. About the insignificant effect of transformational leadership (idealized influence), we may argue that female leaders with their transformational leadership characteristic of idealized influence could not contribute significantly to develop a work-family culture. This may be due to the lack of transparency and uncertainty witnessed recently in the banking industry of Bangladesh that reduced the effect of idealized influence on workplace setting. Another possible explanation might be on account of degradation in the morality of leaders in banking organizations. Various irregularities recently happened in the several commercial banks could be the possible evidence on the reduced effect of the idealized influence of banking leaders. These irregularities and fierce competition have already put many banks in a severe liquidity crisis and increasing the non-performing loan, which may further lead to reducing confidence among clients.

We further assumed that POS would have a significant influence on creating integrated workplace culture as previous research has demonstrated that POS is positively related to meeting work-family demands. We found a substantial effect of POS on work-family culture. This finding suggests that POS is an important antecedent affecting the work-family culture of organizations. Similarly, previous studies claimed that POS is a vital contextual resource that may act to blunt the adverse effects of role overloads and conflict (Sing, Zhang, Wan & Fouad, 2018). We contend that female employees' perception that their organization cares about well-being may act as a critical inflection point that might help them fulfill their work and life aspirations. The recent study of Eisenberger, Yong Kim, and Baik (2016) also reported that POS established a unique social exchange relationship with superiors and organization.

The result of this study also indicates that work-family conflict had no significant effect on work-family workplace culture, which is consistent with the study of Coltrane (2000). This finding

suggests that work-family role conflict of female bankers does not influence to create a family-friendly work environment. One plausible explanation for this finding is that female manager used to experience a high level of role conflict that perhaps retarded them to contribute significantly in developing a family-friendly work environment. Another fact that may be responsible for this insignificant finding is due to structural incompatibility between work and family obligations. In line with this, Major and Morganson (2011) revealed that if female executives are confronted with role conflicts, they are not in a position to give more attention to creating a supportive workplace culture. However, our findings reveal that social identification is yet another critical factor in explaining the work-family culture of banking organizations in Bangladesh. Previous studies also reported similar results in other contexts. This finding suggests that female employees' involvement with various social and cultural groups contribute significantly to promote work-life culture in organizations. A likely explanation for this finding may be due to female managers' direct exposure to address non-work domain of employees. Because of realizing the importance of non-work involvements, female managers perhaps were highly concerned about developing integrated so that they as well as other employees can better accommodate their work and life demands.

Finally, the study found social identification as a significant contributing factor in predicting work-family culture. This result is confirmed with previous research works of Mullen, Brown, and Smith (1992), which revealed the positive association of group membership with supporting behavior contributing to developing work-life practice. Carlson, Ferguson, Kacmar, Grzywacz, and Whitten (2011) also reported the similar relationship indicating that social relationships of employees contributed positively to promoting work-family culture. However, this finding might be due to the fact that female managers directly exposed to non-work related domains like family or personal life in their workplace to create a family supportive working environment. The findings might also be due to having employees with family duties under the supervision of female managers, thereby paying more attention to work-life aspects and consequently expected to play an active role in promoting work-family culture.

7.1 Implications

7.1.1 Theoretical Implications

First, this study extends the application of Conservation of Resource (COR) theory in the field of work-family research in a developing economy perspective. Our conclusions and arguments indicate that the principal tenets of COR theory are pertinent to the family-friendly aspect of a workplace. Notably, we argue that resource gaining experience from a family-friendly workplace affects their subsequent ability to manage multiple role demands. Given this, a likely extended application of the COR theory may indicate an addition to the influence of leadership on the development of work-family environment. By using an integrated theoretical approach, this study adds to the growing literature in this field (Sing, Zhang, Wan & Fouad, 2018; Von Hippel, Kalokerinos, & Zacher, 2017). Second, findings of the study demonstrated that transformational leadership (inspirational influence), social identification, and POS significantly influenced the female leaders' behavior to promote a family-friendly work environment. On the basis of our framework that integrated key tenets of the COR, results indicate that transformational leadership, although partially, social identification and POS are critical antecedents of family-supportive environment.

7.1.2 Practical Implications

Our research findings have important practical implications in the field of work-life research. Our results demonstrate that female leaders' efforts targeted toward promoting a family-friendly work environment in the banking industry need to take into consideration. These include transformational leadership (inspirational influence), social identification, and POS that enable

them to fulfill their work and family demands through creating an accommodative environment. To that end, this study offers several avenues for bank management and leaders to intervene to develop a family-friendly work setting.

Since the findings reveal that transformational leadership (inspirational influence) is a key aspect to female leaders' ability to create a supportive environment, it might behoove bank organizations to develop inspirational capability among female leaders to develop a family-friendly work environment. It is noted that motivational and leadership training programs organized by companies should be anchored in pursuit of facilitating multiple role demands through promoting a supportive environment. This may be of critically important to organizations that employ female bankers.

Our results are also important since they offer significant insights to leaders/managers and policy makers to nurture and shape the workplace culture in such a way that may help them fulfill their work and life needs. Drawing on these results, organizations may offer an accommodative work setting that allows employees to share their experience to manage work-family roles (Leslie, Manchester, Park, & Mehng, 2012). Besides, organizations may offer instrumental employee assistance programs, which may engender resources for employees to address their particular work-family demands. Such a work environment does not only value employees' contributions but also gives recognition and resources to undertake more efforts to manage diverse roles, to strengthen individuals' psychological attachment toward the job and the organization.
As regards to POS, we assume that individuals who believe that they are recognized, esteemed, valued, and supported by their organizations intend to demonstrate loyalty and dedication. Hence, we suggest that organization can offer employee recognition and assistance programs, to show their care, recognition, and support of their employees that may transcend organizational boundary.

Findings also imply for professional bodies of banking that make a significant contribution to the advancement of female employees in banking careers. Many women leaders in banking organizations are empowered to make strategic decisions in the banking sector. Given this, they have unique authority to set off, coordinate, and champion unified efforts that may better enable female bankers to integrate their work and non-work roles along with appreciation and recognition for their contribution. In particular, female leaders, through their words, acknowledgments, and tangible supports, can play a pivotal role in working women to combat the adverse effects of stress arising from role overload. However, this study provides conceptual and empirical evidence for banking professionals and corporate leaders to develop and sustain such a workplace environment that has the potentiality to accomplish work and family roles.

7.1.3 Limitations and Directions for Future Studies

This study has several limitations. Firstly, respondents were from commercial banks only. Comparisons with other organizations in other sectors could be in future researches. Besides, findings of this study might be influenced by cultural factors, which are specific to Bangladesh; hence, it might be suggestive of replicating the in other cultural settings (Biggio & Cortese, 2013). Also, the results of this could be affected due to utilizing the cross-sectional research approach relying on self-reported data, and an explicit interpretation of causal relationships may not hence be possible (Podsakaff, MacKenzie & Podsakoff, 2012). Future works may integrate a cross-sectional design with a longitudinal design. At last, the influence of female leaders on creating a family-friendly culture should be investigated more extensively to explore how work-family culture might be influenced by supervisors, coworkers and how they could hinder and help it. Qualitative approach relying on in-depth interviews may also prove useful in this regard.

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