

# **Investigating family-friendly work arrangements in the South African financial services industry: Effects of work-to-family enrichment and gender**

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## COMMENTS

The reader is reminded of the following:

- The referencing style in this dissertation followed the format prescribed by the Publication Manual (6th edition) of the American Psychology Association (APA). This practice is in line with the policy of the Programme in Industrial Psychology of the North-West University (Potchefstroom) as a requirement for all scientific documents as from January 1999.
- This dissertation will be submitted in the form of a research article. The editorial style is specified in accordance with the *South African Journal of Industrial Psychology (SAJIP)*, as it agrees largely with the APA style. The tables were constructed in accordance with the APA guidelines.
- Each chapter of this mini-dissertations has its own reference list.

## DECLARATION

I, Lianè Pretorius, hereby declare that **Investigating family-friendly work arrangements in the South African financial services industry: Effects of work-to-family enrichment and gender** is my own work and that the views and opinions expressed in this study are those of the author and the relevant literature references were incorporated as shown in the reference list.

I further declare that the content of this research was not and will not be submitted for any other qualification at any other tertiary institution.



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Lianè Pretorius

November 2019

## DECLARATION FROM THE LANGUAGE EDITOR

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### TO WHOM IT MAY CONCERN:

I hereby confirm that the MCom mini-dissertation *Investigating family-friendly work arrangements in the South African financial services industry: Effects of work-to-family enrichment and gender* by Ms L Pretorius (student no: 24351083) was edited and groomed to the best of my ability. The processing included recommendations to improve the language and logical structure, guide the line of argument as well as to enhance the presentation. I am satisfied that, provided my changes to the text and my recommendations are implemented, the language would be of a standard fit for publication.

Rev Claude Vosloo

Language and knowledge practitioner and consultant

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*Don't think outside the box, reinvent the box*

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## SUMMARY

**Title:** Investigating family-friendly work arrangements in the South African financial services industry: Effects of work-to family enrichment and gender.

As a result of major changes that took place in the workforce, organisations began to consider implementing flexible work arrangements to help both men and women balance their work and family domains. By providing such arrangements to employees, they are enabled to address work and family responsibilities effectively. This may increase levels of work-to-family enrichment, leaving employees feeling cared for by their organisations. Due to this perception, employees reciprocate by showing higher levels of job satisfaction and lower levels of turnover intention (Casper & Harris, 2008; Chen, et al., 2018; Masuda et al., 2012; McNall, et al., 2010; Russo & Buonocore, 2012; Ryan & Kossek, 200; Timms, et al., 2015; Wayne et al., 2006).

The general objective of the present study was to assess the relationship between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry. The aim further was to assess the role of gender (e.g. males and females) as a moderator and work-to-family enrichment as a mediator within the above-mentioned relationship. The study used a cross-sectional survey. In addition, a combination of quota and judgmental non-probability sampling ( $N = 404$ ) was done within the South African financial services industry which included various institutes. Measuring instruments were used to collect the following data: biographical characteristics; flexible work arrangements (used by McNall, Masuda and Nicklin); work-to-family work enrichment (MACE Work-Family Enrichment instrument); job satisfaction (Job Satisfaction scale) and turnover intention (TIS-6). Cronbach's alfa coefficients were calculated to determine the reliability of the findings and correlations applied to identify possible relationships between the constructs. Structural equation modelling with AMOS was used to determine the mediating effect of work-to-family enrichment; Multiple regression analysis determined the moderating role of gender.

The results of the study indicated a positive relationship between flexible work arrangements and all dimensions of work-to-family enrichment: work-to-family perspectives, work-to-

family affect, work-to-family time-management and work-to-family socio-capital. Work-to-family enrichment also proved to be related statistically and positively to job satisfaction. The results further showed that work-to-family enrichment mediates the relationship between flexible work arrangements, job satisfaction and turnover intention. Gender was established as moderator, especially between flexible work arrangements and the work-to-family perspectives dimension, particularly for females. It was also found that gender moderates the relationship between work-to-family enrichment and job satisfaction, especially for females.

To conclude, applicable recommendations are made for organisations to follow-up and for future research on the topic.

**Keywords:** family-friendly work arrangements, flexible work arrangements, flexitime, compressed workweek, work-to-family enrichment, job satisfaction, turnover intention, financial service industry

## OPSOMMING

**Titel:** Die ondersoek na familievriendelike werkreëlins binne die Suid-Afrikaanse finansiële dienste-sektor: Uitwerking van werk-na-familie-verryking en geslag.

As gevolg van die ingrypende veranderinge wat binne die arbeidsmark plaasgevind het, het al meer organisasies begin om buigbare werkreëlins in te stel om beide mans en vroue te help dat hulle werk- en familiedomeine kan balanseer. Deur buigbare werkreëlins aan werknemers te verskaf, kan hulle die werk- en familie-verantwoordelikhede meer doeltreffend hanteer. Dit lei tot verhoogte vlakke van werk-na-familie-verryking en wek by werknemers die gevoel dat die organisasie na hulle belange omsien. Weens dié persepsie vergoed werknemers die organisasie deur verhoogte vlakke van werkbevrediging en laer vlakke van omset-intensie te toon (Casper & Harris, 2008; Chen, et al., 2018; Masuda et al., 2012; McNall, et al., 2010; Russo & Buonocore, 2012; Ryan & Kossek, 200; Timms, et al., 2015; Wayne et al., 2006).

Die algemene doelwit van hierdie studie was om die verhouding tussen buigbare werkreëlins, werk-na-familie-verryking, werkbevrediging en omset-intensie binne die finansiële dienste-sektor te ondersoek. As verdere doelwit is die rol van geslag (bv. mans en vroue) en werk-na-familie-verryking as moderator en bemiddelaars onderskeidelik in die bogenoemde verhouding vasgestel. Die studie het 'n kruisontwerp met deursnee-opname gebruik. Daarby is 'n gekombineerde kwota- en gerieflikheids- asook nuwaarskynlikheidsteekproef gedoen onder die finansiële dienste-sektor ( $N = 404$ ), wat verskeie instansies ingesluit het. Meetingsinstrumente is ingespan om die volgende data te versamel: biografiese eienskappe, buigbare werkreëlins (soos deur McNall, Masuda en Nicklin), werk-na-familie-verryking (MACE Werk-Familie Verrykingsinstrument), werkbevrediging (werkbevredigingskaal) en omset-intensie (TIS-6). Cronbach se alfa-koëffisiënte is bereken om die betroubaarheid van die bevindings te bepaal en korrelasies is toegepas om moontlike betekenisvolle verhoudings tussen die konstrakte uit te wys. Strukturele vergelykingmodellering met AMOS is ingespan om om die bemiddelende uitwerking van werk-na-familie vas te stel; Meervoudige Regressie analises het die bemiddelende rol van geslag uitgewys.

Die resultate van die studie toon 'n positiewe verwantskap tussen buigbare werkreëlins en alle dimensies van werk-na-familie-verryking: werk-na-familie-perspektiewe, werk-na-familie-emosie, werk-na-familie-tydbestuur en werk-na-familie-sosiokapitaal. Daar is ook gevind dat werk-na-familie-verryking statisties positief verwant is aan werkbevrediging. Die resultate het voorts getoon dat werk-na-familie 'n verhouding tussen buigbare werkreëlins, werkbevrediging en omset-intensie bemiddel. Geslag is ook uitgewys as bemiddelaar tussen buigbare werkreëlins en die dimensie werk-na-familie-perspektiewe, veral vir vroue. Daarby is bevind dat geslag die verhouding tussen werk-na-familie-verryking en werkbevrediging modereer, veral vir vroue.

Toepaslike aanbevelings word ten slotte gemaak vir organisasies om op te volg en vir toekomstige navorsing oor die onderwerp.

**Sleutelwoorde:** familievriendelike werkreëlins, buigbare werkreëlins, buigbaretyd, saamgeperste werkweek, werk-na-familie-verryking, werkbevrediging, omset-intensie, finansiële dienste-sektor.

**CHAPTER 1**  
**INTRODUCTION**

## **INTRODUCTION**

The present study, on which this dissertation is based, assessed the relationship between family-friendly work arrangements, work-to-family enrichment, job satisfaction and turnover intention. Furthermore, the study investigated the mediating effect of work-to-family enrichment and the moderating effect of gender.

This chapter presents a problem statement and discusses research objectives (both general and specific) as well as the expected contribution of the study. Furthermore, the chapter explicates the research method that is used and finally, outlines the chapter division.

### **1.1 Problem statement**

Within the modern workplace the work-family interface has become an issue for both organisations and its employees (Ngo, Foley & Loi, 2009). The financial services industry (FSI) has not been an exemption. The FSI plays an essential role in the economic growth and development of a country (Vadde, 2011). Furthermore, the FSI provides the financial inputs that enable the production of goods and services, but most importantly, it promotes the well-being and living standard of its country's people (Vadde, 2011). The Talent Edge Survey conducted by Deloitte (2011) found that the FSI run an extremely high risk of losing human capital. Therefore, turnover trends are especially problematic within this industry (Tan, 2008). One of many ways in which the FSI attempt to retain its employees is through family-friendly work arrangements (FFWAs).

Within the South African context, the FSI showed an increase of 40 000 employees in June 2016, compared to June 2015 (Statistics South Africa, 2016). Nevertheless, it seems that the FSI find it difficult to attract, engage and retain employees (PriceWaterhouseCoopers, 2014). Comparisons of employment for 2017 to that of 2016, indicates an annual decrease of 3 000 employees (Statistics South Africa, 2016). Unfortunately, research by Statistics South Africa (2017) indicates that employees within the FSI work longer hours than those from other industries, for example the non-agricultural, formal sector.

Research has found that workplace experiences, attitudes and behaviour patterns towards an organisation may vary for different genders (e.g. roles describing how individuals behave as men and women) (Nugent, 2013; Scandura & Lankau, 1997). Gender roles can be described

as a social role incorporating a range of behaviour patterns and attitudes that are generally considered acceptable, appropriate, or desirable based on people's actual gender as male or female (biologically determined) (Alters & Schiff, 2009; Gochman, 2013; Levesque, 2011). The social role expectation theory can be used to explain the influence of gender in organisations. The mentioned theory focuses on the interactions among and between individuals, groups and societies, and explores predictable behaviour of people from different races, gender, religions or other groups (Eagly & Johannesen-Schmidt, 2003; Ely, Ibarra & Kolb, 2011).

In an organisational context, the above-mentioned theory can provide an explanation for widespread prejudices, discriminations and stereotyping within that organisation (Bosak & Sczesny, 2011). Consequently, the theory explains how individuals form predictions of another individual's capacity to perform a specific job or task; based on the social role that person is believed to fulfil (Channar, et al., 2011). Therefore, the theory argues that women are expected to focus on the family domain, whereas men are more inclined to work on their careers (Rastogi, et al., 2016). The implication is that family roles may be more dominant for women than for men. Generally, men are more inclined to consider their role as workers predominant to their identity, hence placing less emphasis on roles associated with family (Powell & Greenhaus, 2010). As a result, the ideals of men who are dedicated to their work and being breadwinners continues to erode tolerance for family-oriented activities and parenting (Guerreiro & Pereira, 2007; Kimmel, 2012).

On the flipside, household and family responsibilities are attributed to women in addition to duties of professional involvement. Therefore, in a working context, women with children are considered less ideal workers (King, 2008). However, research has found that women will be more likely to remain with their organisations if the latter offer policies that help them balance their work and family roles (Chen, et al., 2018). However, the above-mentioned gender-role stereotypes and other workplace experiences (e.g. discrimination) may lead to different reactions from males and females towards workplace policies such as turnover intention and job satisfaction (Chen et al., 2018; Scandura & Lankau, 1997). Therefore, it can be expected that gender plays a moderating role between the work-home interface and its antecedents and consequences.

More women have been entering the labour market since the beginning of the 21st century. This transition raised concerns whether mothers would be able to combine parenting and paid employment. The challenges of doing paid work as a parent, balancing work and family, is often framed as a gender problem, especially for mothers (Cooklin, et al., 2016). However, recently more attention has been shifted to the importance of work-family balance for men (Russell & Bowman 2000). During the 21st century, mothers entering the labour market caused fathers' roles to be centred more on their children, thus fulfilling fathering expectations. Correspondingly, working fathers perceive workplace flexibility as a crucial job characteristic (Harrington, et al., 2014). As a result, fathering is not solely aligned with the roles traditional ideologies attribute to a breadwinner (Blackstone, 2003; Cooklin, et al., 2016; Higgins, et al., 1994; Somech & Drach-Zahavy, 2007). It is thus evident that the roles and responsibilities of mothers and fathers have changed drastically. This trend raised questions about the ways that fathers and mothers with children up to the age of 18 years, are managing to balance work and family responsibilities (Cooklin, et al., 2016; Spalter-Roth, et al., 1997).

An important aspect of employees' ability to balance work and family commitments boil down to available work arrangements that help reconcile work and family life (Gray & Tudball, 2002). As a strategy to help employees balance work and family domains, organisations in Western countries have introduced family-friendly work arrangements (FFWAs), also referred to as flexible work arrangements (FWAs). For this study the focus will be on flexible work arrangements (FWAs). Flexible work arrangements are one of numerous strategies employed by companies such as Google, American Express, Facebook and PricewaterhouseCoopers. Their aim is to achieve business objectives, whilst helping their employees balance their work and family life (Barney, 2017; PricewaterhouseCoopers, 2014). More specifically, flexible work arrangements have been implemented by FSIs, which include banking, insurance, security brokerage, investment banking investment management, financial planning and auditing (Kolakowski, 2013).

Focusing on the financial-services industry, a study by PricewaterhouseCoopers (PwC) (2014) found that the generation of the so-called millennials seek more flexibility in their work and are less likely to sacrifice their personal lives for career advancement. In the mentioned survey, 15% male employees and 21% female employees indicated that they would settle for lower remuneration and a slower pace of career advancement in exchange for

less working hours. Furthermore, 64% of millennials indicated that they would occasionally want to work from home; and 66% desired to shift their working hours (PricewaterhouseCoopers, 2014). Although millennials are the driving force towards flexibility within the financial industry, other groups are joining in on this trend. These groups include employees nearing retirement, retired employees seeking part-time work as well as working mothers and fathers (PricewaterhouseCoopers, 2014). Therefore, several organisations implement flexible work arrangements to show their care and support for employees and their families (Allen, 2001).

Flexible work arrangements as a family-friendly work arrangement can be defined as “employer provided benefits that permit employees some level of control over when and where they work outside of the standard workday” (Lambert, et al., 2008, p. 107). Stating it briefly, such arrangements provided by the employer thus allow the employees to decide where, when or how to perform their work. Rastogi et al. (2016) found that both temporal and operational flexibility influence work-family enrichment.

*Temporal flexibility* can be described as the degree to which employees may decide where and when to work, in accordance with the organisation’s guidelines. This form of flexibility encourages employees to use their discretion on where and when to work in order to meet both work and family demands (Baltes, et al., 1999). As a result, employees learn skills such as time management and sound judgement, which they can apply to other domains (Carlson, et al., 2010).

*Operational flexibility* can be described as the control over work conditions that support and encourage flexible work processes (Bailyn, 1997). Such flexibility can be translated as job autonomy since it allows employees to decide how to approach their own work without interference. Studies have reported that employees who use operational flexibility tend to show more work-life balance (Burke, 1988; Bailyn, 1993; Loscocco, 1997; Voydanoff, 2004).

Furthermore, flexible work arrangements can be categorised in terms of flexitime and flexplace.

*Flexitime*, also known as flexible working hours, occurs when employees may select their own work hours (McNall, et al., 2009). Thus, flexitime, allow employees to choose their own time to start and finish their work. However, for essential business hours, employees may be expected of to be at the office. Compressed workweeks allow employees to choose working longer hours per day to incorporate their required five days' working hours in less days (O'Brien & Hayden, 2008).

*Flexplace* allows employees to work more non-traditional hours from a remote location (Munsch, et al., 2014). Flexplace practices include teleworking/ telecommunicating, home-based telecommunicating, satellite offices, neighbourhood work centre, mobile working and virtual working (Caudron, 1997; Flynn, 1997; Grobler & De Bruyn, 2011; Rastogi et al., 2016). Other forms of flexible work arrangements are office-based practices that include part time work, job sharing, compressed workweeks, annualised hours, weekend work, shift work, overtime, temporary/casual work, averaging workhours and fixed-term contracts. Undoubtedly, flexible work arrangements empower employees by placing them in control of, and help them integrate work and family, which in return increases their positive work-family interaction (Caudron, 1997; Flynn, 1997; Grobler & De Bruyn, 2011; Rastogi et al., 2016). For the purpose of the present study, the focus was solely on flexitime, since previous research on flexible work arrangements concluded that employees' well-being is affected more by flexitime than flexplace (Byron, 2005; Shockley & Allen, 2007).

Despite the various flexible work arrangements which organisations offer, it is important to note the difference between the availability of flexible work arrangements and the actual use of such arrangements (Chen et al., 2018). According to Allen, et al. (2013), employees can either take advantage of existing flexible work arrangements or have access to such arrangements without actually using it. Correspondingly, research by Allen, et al. (2013) indicate that employees' perceived availability correlates more strongly with the work-to-family interface than its actual use. However, employees with higher family demands (e.g. women who are co-habiting and have children) may be more aware of and inclined to use policies such as flexible work arrangements since they need to relieve care for dependents (Butts, et al., 2013).

According to Gerstel and Clawson (2014) a mismatch occurred between jobs and households, since more women entering the labour market caused family members finding it harder to

address demands coming from work and family. Although the notion of more women entering the workforce caused a demand increase on families there have, however, been none to little change or flexibility in the division of domestic labour (Bergmann, 2009; MacDonald, 2009). Men and women react differently towards flexible work arrangements (Bender, et al., 2005; Russ & McNeilly, 1995; Scandura & Lankau, 1997). The argument being that women tend to use flexible work arrangements disproportionately by decreasing working hours and making job sacrifices, while men, although likely to use flexible work arrangements, spend more time on the job than at home. It has been argued that women might use FWAs to spend more to addressing family responsibilities, and even risk earning more money while men might tend to make use of FWAs to work more hours that will benefit their performance within organisations (Brescoll, et al., 2013; Lott & Chung, 2016; Weeden, 2005).

Research indicated that women tend to have a stronger need for supportive policies and thus would be inclined to make more use of flexible work arrangements than men (Butts, et al., 2013). These findings are consistent with traditional ideologies according to which women fulfil the caregiver role, responsible for housework and child/elder care, and thus tend to need more supportive policies (Bianchi, et al., 2006; Butts, et al., 2013; Stone 2007; Sarkisian & Gerstel, 2012). Contrary, men are more likely to use flexible work arrangements to optimise and or benefit their work schedules (Park, 2009). Contrary to the view above, a meta-analysis by Ford, et al. (2007), conclude that women and men may experience less irregularity in their work and family responsibilities. The mentioned diverse findings indicate the inconsistency in research results on gender (e.g. men and women) when investigating the use of flexible work arrangements or policies.

A further study by Matsuzuka, Appelbaum and Berg (2007) found that men have more access to flexible work arrangements than women, especially when it comes to flexible work schedules which allows for control over when their working day starts or ends. Similarly, other and more recent studies also found that women have less flexibility when it comes to the deciding when to start and end work, and schedule control (Chung, 2018; Lyness et al., 2012). In addition, a study conducted on Dutch workers, aged 60 - 65 years, also revealed that women perceived to have less flexible work schedules (flexitime) and work locations (flexspace) than men (Damman & Henkens, 2018). However, more importantly, employees

with children up to the age of 17 years utilise flexible work arrangements even more (Matsuzuka, Appelbaum & Berg, 2007).

A study conducted by Posseriede and Plantenga (2011) found that access to flexitime are associated with stronger increase in job satisfaction for men than for women. The same study reported that flexible work arrangements appeal to employees with family responsibilities and to those who benefit from access to flexible work arrangements. Further, women who leave organisations tend to cite family reasons for their intention to leave, whilst men tend to cite dissatisfaction with their pay (Kaminski & Geisler, 2012). In addition to the latter, research on women found that they are likely to leave their jobs if they encounter stigma (negative sanctions against those employees who seek out workplace opportunities to attend to personal matters) related to accessing flexible work arrangements (Stone & Hernandez, 2013; Williams, 2000). Butts, et al. (2013) suggest that increasing research is necessary on the moderating role of gender in policy use such as flexible work arrangements. The focus should also be on other differences in the work and family antecedents of policy use by men and women. Therefore, it seems necessary to investigate the moderating role of gender (e.g. male and female) on flexible work arrangements, work-family enrichment and organisational outcomes such as job satisfaction and turnover intention. Such a study will help shed light on the mentioned inconsistencies between the different researches that were conducted.

Furthermore, the signalling theory states that employees interpret organisational behaviour such as flexible work arrangements, as positive treatment (Spence, 1973). According to the signalling theory, flexible work arrangements implemented by organisations, signal that they care for their employees and treat them as in-group members (Ryan & Kossek, 2008). When employees have a stronger perception of being included, they feel valued and accepted by the organisation, which leads to reciprocation (Ryan & Kossek, 2008). Consequently, employees who have these flexible work arrangements at their disposal are more willing to work overtime in order to complete tasks, knowing that they will be granted time off (Downes & Koekemoer, 2011). Certain employees declared that they intent to work harder in response to the care they receive from their organisation (Downes & Koekemoer, 2011).

In addition to the signalling theory, the social exchange theory explains employees' need to reciprocate the care they receive. The social exchange theory argues that employees will respond by showing positive outcomes to the benefit of the organisation, when they perceive

favourable treatment (Rhoades & Eisenberger, 2002). FFWAs and FWAs are associated with work/organisational outcomes such as higher performance and job satisfaction, increased productivity, decreased absenteeism and decreased turnover intention (Abbott, et al., 1998; Baltes, et al., 1999; Brough, et al., 2005; Timms, et al.,2015).

More specifically, a study within the South African context found that after the organisation implemented flexible work arrangements (FWAs) (e.g. flexitime), employees experienced higher levels of commitment, loyalty and motivation towards their organisation (Downes & Koekemoer, 2011). In this regard, FWAs can thus reduce work-life conflict by providing employees with alternative ways to work (Russell, et al., 2009). Furthermore, Carlson et al. (2010), found that FWAs do contribute to both work and family domains. The reason is that such arrangements improve the employees' performance and satisfaction at work, but also decrease work-family conflict and in return encourages work-family enrichment.

Flexible work arrangements can be linked to the above-mentioned organisational outcomes through the work-family interface (Carlson et al., 2010). Having considered flexible work arrangements, a comprehensive positive perspective of the work-family interface is essential (Grzywacz & Marks, 2000). Compared to the negative perspectives of work-family interface it became evident that the positive perspective on this interface is an evolving area that needs empirical research on the antecedents and its consequences (McNall, et al., 2010). Recently, more attention has been paid to the benefits of the work-family interface. Work life and family life can be mutually enriching given the resources and rewards inherent in each role and does not have to be in continuous conflict (Baral & Bhargava, 2011).

Researchers investigate various constructs for work-family interface (e.g. work-family facilitation, and work-family positive spillover). In this regard, a number of researchers view these constructs as categorised under the concept of work-family enrichment (Carlson, et al., 2006). Work-family enrichment is the only construct to date that is based on a theoretically sound model. Therefore, the present study focused on the concept of work-family enrichment (Carlson et al., 2006; Greenhaus & Powell, 2006; Shein & Chen, 2011).

Work-family enrichment can be defined as “the extent to which experiences in one role improve quality of life in another role” (Greenhaus & Powell, 2006, p.72). Based on this definition, it is concluded that the positive effect which individuals experience in one role

(e.g. work) can improve the performance of the same person in another role (e.g. family). According to Greenhaus and Powell (2006), two conditions must be met for work-family enrichment to take place. Firstly, resource gains must be transferred from one role to another (e.g. from work to family); secondly, there must be improved performance within the receiving domain due to the transferred resource gains. Moreover, Sieber (1974) suggested a process of work-family enrichment rooted in role accumulation theory. The role accumulation theory of Sieber (1974) suggests that multiple roles, such as work, and family roles enable mutual beneficial experiences. The role accumulation theory argues that individuals can receive four types' rewards from multiplicity of roles. These rewards include status security, role privileges, status enhancement resources, ego gratification and personality enrichment. In simple words, the role accumulation theory of Sieber (1974) suggest that participation in various life roles are beneficial, for the rewards derived from accumulated roles are more that the negative effect of maintaining several role responsibilities. Further, Marks (1977) took an expansionist approach towards work-family enrichment, arguing that one role may generate positive effects (e.g. increased energy) in another role. As a result, people tend to not only find energy for what they like to do, but also experience increased energy. This occurs through a process known as resource generation and help people to successfully cope with the demands of work-family life, which can in essence increase work-family enrichment (McNall, et al., 2011).

Work-family enrichment is also bidirectional, meaning that the enrichment occurs in both directions: work domain to family domain (WFE); and family domain to work domain (FWE). Work-to-family enrichment (WFE) occurs when resource gains (e.g. skills/perspectives, affect, socio-capital, time-management) from work, spills over to the family domain and improve its quality (De Klerk, et al., 2013; Greenhaus & Powell, 2006). An example is involvement in employees' work, which can promote their psychosocial capital (e.g. sense of security, confidence, self-actualisation), affect (mood) or intellectual gains. These mentioned range of gains help employees improve as family members, which in turn impacts work-related outcomes (Carlson et al., 2006). As a result, employees will link the enrichment they experience to the original domain and develop positive attitudes and affects towards that domain (Wayne, et al., 2007).

On the other hand, family-to-work enrichment (FWE) occurs when the resource gains from family involvement improve individual employees' work-life quality (Balmforth & Gardner,

2005; Carlson et al., 2006; Greenhaus & Powell, 2006). For example, employees may gain resources from their work (e.g. flexibility), which directly may improve their parenting role, or indirectly produces a positive affect (e.g. enthusiasm, high energy). Therefore, these gains may benefit the employees' interaction with their family (McNall et al., 2009). For the purpose of the present study, work-to-family enrichment (WFE) was used since it is associated with work-related outcomes (McNall et al., 2010; Vadivukkarasi & Ganesan, 2015).

Wide-spread research has been conducted on WFE. However, there was limited research to date on the mediating role of WFE. McNall et al. (2009) found that WFE mediates the relationship between flexible work arrangements and organisational outcomes such as job satisfaction and turnover intentions. Various work-family studies have been conducted within the South African context (De Klerk et al., 2013; Jaga, et al., 2013; Baral & Bhargava, 2009), However, limited research was undertaken on the mediating role of WFE between flexible work arrangements and organisational outcomes such as job satisfaction and turnover intention, within the South African financial services industry. A study by Jaga et al. (2013) on work-family enrichment found that WFE predicts decreased emotional exhaustion and symptoms of depression.

Furthermore, Solomon (2011) researched work-family enrichment among South African manufacturing workers and found that supervisory support was significantly related to family-supportive benefits, such as flexible work arrangements, employee assistance programmes and healthcare/advisory services, and these family supportive services were significantly related to work-family enrichment. More specifically, this study also found that of all the benefits offered, it was flexible work arrangements that demonstrated a relationship with both work-to-family enrichment as well as family-to-work enrichment. Strasheim et al. (2017), conducted a study among permanently employed South Africans, investigating how work-nonwork interferences and work-family enrichment operate simultaneously in order to influence work-related outcomes such as job satisfaction, organisational commitment and subjective career success. They found that work-family enrichment contributed more towards these work-related outcomes and suggested that employers should focus on fostering a positive interaction between work and family (Koekemoer et al., 2017). A study by Marais, et al. (2014) point out that WFE does mediate the relationship between work resources and

work engagement. Jaga and Bagriam (2011) indicate that WFE has a relationship with job satisfaction and career satisfaction as outcomes.

From the results above, it is clear that the mediating role of WFE should be investigated further, as there is insufficient literature to explain the relationship between this enrichment direction, FWAs and work-related outcomes.

An increase in WFE predicts work-related outcomes such as a higher level of job satisfaction and lower turnover intention (Vadivukkarasi & Ganesan, 2015). According to Van Schalkwyk and Rothmann (2010), employees remain with their organisation for one of two reasons; 1) they feel that the work is satisfying irrespective of the monetary reward they receive from it; or 2) they intend to earn a sufficient income. Certain work resources, for example, flexible work arrangements such as flexitime or a compressed workweek, can help improve work performance. Such improvement creates a positive work affect which can be transferred to a more positive affect within the family domain (McNall et al., 2010).

From their side, employees who have positive emotions towards their work, tend to experience organisational outcomes such as higher job satisfaction and lower turnover intentions. It is therefore essential that organisations provide FWAs to help their employees manage multiple roles in their work and family domains in order to retain these employees (Vadivukkarasi & Ganesan, 2015). Evidence to support this view can be found in a study by Allen (2001), which indicates that flexible benefits and work arrangements organisations offer are related negatively to employees' turnover intention and positively to their job satisfaction. Thus, employees working for organisations that offer flexible work arrangements are likely to be more satisfied with their jobs and less inclined to leave (Masuda et al., 2012). The use of flexible work arrangements increases employee perceived autonomy and in turn increase employee commitment, reduced absenteeism and turnover intention (Stavrou et al., 2015). More specifically, it was found that flexible work arrangements, such as flexitime and compressed workweek, are negatively related to turnover intentions (McNall et al., 2010). A study conducted by Chen (2015) also indicated that the use of flexible work arrangements including flexitime, compressed workweek, job sharing, remote working and reduced working hours, contributed towards employee job satisfaction and performance. Similarly, a study conducted by Mahmood et al. (2019) among employees from private universities, found that flexible work arrangements increased job satisfaction and employee performance.

Therefore, it seems necessary to investigate the outcomes that FWAs have on WFE and organisational outcomes

Job satisfaction can be defined as the degree to which employees are content with their jobs (Spector, 1996; Locke, 1969). Job satisfaction is interpreted as a positive feeling individuals experience when they evaluate their job achievements or facilitate their job values (Locke, 1969), or in a nutshell, the degree to which people like or dislike their jobs (Spector, 1997). More specifically, job satisfaction can be considered as the extent to which employees are happy with their job, and from there their willingness to perform their work tasks at an optimum level (Hoffman-Miller, 2014). According to Hoffman-Miller (2014) overall job satisfaction focus on three organisational behaviours namely, cognitive, affective and behavioural organisational behaviour. Job satisfaction is the positive assessment of one's job and indicates both cognitive components, such as feeling that the job provides the employee with a variety of things to do) and affective components, such as being worried about the job (Wagner, 2017; Weis, 2002). In this regard, job satisfaction entails an evaluative interaction between individual employees and their work-environment (Van Schalkwyk & Rothmann, 2010). Such an evaluation implies that employees weigh the various aspects of the job and compare these to opportunities offered within the labour-market (Hamermesh, 2001). Consequently, job satisfaction is the cognitive, emotional or affective reaction an employee has towards a job, based on an actual outcome vs. desired outcome evaluation (George & Jones, 2008; Lyness et al., 2012).

Sumner and Niederman (2003) argue that the results from the evaluation may influence outcomes such as the employees' decision and ultimate behaviour to remain with the organisation, or to leave. Correspondingly, research conducted by Schleicher et al. (2015) found that structural job satisfaction consistency consists of an evaluation based on overall cognitive satisfaction and affective satisfaction, being moderated by A negative evaluation might cause job dissatisfaction, which is regarded as an unpleasant emotional reaction, which results from job frustration or unfulfilled values (Spector, 1996; Locke, 1969).

The two-factor theory of job satisfaction developed by Herzberg, et al. (1959), distinguish satisfaction and dissatisfaction as two separate and, in certain cases, unrelated phenomena. Evidently, job satisfaction emphasises both intrinsic and extrinsic dimensions (Mafini & Dlodlo, 2014). *Intrinsic* job satisfaction results from performing work that leads to the

following positive feelings: identification with the work, achievement, professional growth, self-actualisation, working in accordance with one's values, autonomy, and the ability to work efficiently (Faubion, et al., 2001; Kacel, et al., 2005; Martin & Roodt, 2008; Randolph 2005). On the other hand, *extrinsic* job satisfaction results from the rewards employees receive from significant others within the work-environment and can be regarded as recognition or the compensation of promotion (Martin & Roodt, 2008). However, extrinsic job satisfaction can also be linked to variables within the work-environment. These are: working conditions, remuneration, continuous education, reward structures, monetary bonuses and compensation for extra work (Faubion et al., 2001; Kacel et al., 2005; Randolph, 2005). Ultimately, people who experience more positive feelings toward their work – whether intrinsic or extrinsic – will be more likely to transfer these feelings to their family domain (McNall et al., 2010).

Pienaar, et al. (2007), identify other factors that may influence job satisfaction, namely income and wage, working conditions and relationships with colleagues. Furthermore, it can be argued that employees seek congruence with their organisation and have the need to feel they fulfil the needs of the company and vice versa (Rothmann & Coetzer, 2002). This indicates that job satisfaction can be associated with various employee and organisational factors such as gender, age in years, education, working hours and size of the organisation (Blyton & Jenkins, 2007). Further studies have shown that work-to-family enrichment (WFE) and job satisfaction have a stronger relationship in sample groups where women are in the majority, indicating that gender may play a role (McNall et al., 2010). Research have indicated that flexible work arrangements within female-dominated occupations becomes a norm, not an exception, due to the caregiver role associated with women (Cech & Brair-Loy, 2014). This means that the flexible work arrangements allow women to balance their work and family domains, increasing their satisfaction (Chung & Lippe, 2018). Contrastingly, there tend to be a femininity-stigma and prejudice accompanying flexible work arrangement use by male-dominated occupations, since it is inclined to go against the image of men being providers rather than caregivers (Cha & Grady, 2014; Williams et al., 2013). According to Chung (2019), male-dominated occupations and sectors tend to have less or limited access to flexible work options compared to occupations and sectors where men and women are equally represented (Chung, 2019). Consequently, it can be argued that the gender composition within the organisation might play a role in the normalisation of flexible work arrangements (Chung, 2019; Williams et al., 2013). In general, job dissatisfaction increases

absenteeism, trade union activities, turnover, and psychological withdrawal, whilst satisfied employees will experience good psychological well-being and high morale (Rothmann & Coetzer, 2002).

As stated previously, the turnover intention of satisfied employees will be less than those who are dissatisfied. Tett and Meyer (1993) define turnover intention as “the conscious and deliberate wilfulness to leave the organisation” (p.262). In this regard Sager, Griffeth and Horn (1998) explain that turnover intention also implies individual employees’ mental decisions (conations), which intervene between their attitude (affect) toward their job and their behaviour to remain or to leave the organisation. Thus, intention to turnover can emerge as employees’ behavioural attitude to withdraw from the organisation, whereas turnover entails the employees’ actual separation from the organisation.

In the same vein, Joo (2010) reports an extensive body of research that links turnover intention to employees’ actual leaving behaviour. According to Ajzen’s (1991) theory of planned behaviour, behaviour intention is a reliable predictor of actual behaviour. It is argued that turnover intention is characterised by withdrawal behaviour since employees’ under-identify with the job. Therefore, withdrawal is considered as the last in a sequence of withdrawal cognitions (Bakker, et al., 2004; Tett & Meyer, 1993). According to Lo and Aryee (2003), withdrawal behaviour is an employees’ primary way to deal with issues concerning the employment relationship.

Previous studies have also successfully demonstrated that employees’ behavioural intention to leave their organisation correlates consistently with actual turnover (Fox & Fallon, 2003). Therefore, Fox and Fallon (2003) argue that intention to quit one’s job can be viewed as the immediate most important antecedent of employees’ turnover decision. This implies that turnover intention can probably be used as a salient predictor or representation for actual turnover (Muliawan, Green & Robb, 2009).

Correspondingly, researchers such as Balmford and Gardener (2006) argue that high levels of work-to-family enrichment (WFE) indicates that the employees receive more organisational resources, which produce lower turnover intention and higher job satisfaction. However, Gordon, Whelan-Berry and Hamilton (2007) differ from Balmore and Gardener’s (2006) outcomes, by finding a relationship between WFE and job satisfaction, however, not between

WFE and turnover intention. It is evident that there is a need for further research to clarify the relationship between WFE, job satisfaction and turnover intention (Gordon et al., 2007). Similar to the findings of Balmford and Gardner (2006), McNall et al. (2009) also found a relationship between flexible work arrangements, WFE, job satisfaction and turnover intention. However, in a further study, McNall et al. (2010) suggest further research on the relationship between WFE and organisational outcomes such as turnover intention.

From the discussion above, it is clear that research has delivered various contradictory findings. Furthermore, there must be more clarity on the relationship between FWAs, WFE, job satisfaction and turnover intention. Therefore, the aim of the present study was to investigate the relationship between flexible work arrangements (e.g. flexitime and compressed workweeks), WFE, job satisfaction and turnover intention in the financial services industry (FSI) of South Africa. Furthermore, the aim was to test whether WFE plays a mediating role in this relationship and whether gender (e.g. men and women) plays a moderating role in the relationship between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention.

## **1.2 Research questions**

Based on the problem statement above, the following research questions were posed:

- How are flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention, gender and its relationship conceptualised, according to the literature?
- Is there a relationship between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees from the financial services industry within the South African context?
- Does work-to-family enrichment mediate the relationship between flexible work arrangements and organisational outcomes (e.g. job satisfaction and turnover intention) among employees from the financial services industry within the South African context?
- Does gender moderate the relationship between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees from the financial services industry within the South African context?

- What recommendations can be made for future research and practice based on the research findings?

### **1.3 Expected contributions of the study**

It was expected that the study would contribute to the individual, organisations and literature on Industrial Psychology, as explicated below.

#### **1.3.1 Contribution to the individual**

This study benefits individual employees by shedding light on the importance of flexible work arrangements that allow employees to integrate their work and family domains. Such integration helps employees experience work-to-family enrichment (WFE) and organisational outcomes. This study thus helps employees (intellectually and personally), associate positive feelings or affect with their work, and improve on their own resources of psychological capital.

#### **1.3.2 Contribution to the financial services industry**

This study contributes to the financial services industry by providing insight into which flexible work arrangements will enhance WFE and improve organisational outcomes such as higher job satisfaction and lower turnover intention. Furthermore, the results of this study will allow the financial services industry to link flexible work arrangements with WFE. Such a connection can also benefit the financial services industry by helping management retain current employees and attract potential ones. This study also fosters an understanding of the consequences and importance of implementing flexible work arrangements.

#### **1.3.3 Contribution to literature on Industrial Psychology**

The present study adds to the limited research on WFE within the South African financial services industry. The study also contributes to the literature on the newly developed MACE Work-Family Enrichment Instrument by De Klerk et al. (2013). Furthermore, this study expands on literature assessing the relationship between flexible work arrangements, WFE, and positive organisational outcomes such as job satisfaction and turnover intention. Investigating the mediating role of work-to-family enrichment can add to literature available on how situational factors, such as organisational support through flexible work arrangements, can contribute to the effective transfer of developmental, capital, affective and efficiency resources in domains, and ultimately influence organisational outcomes (Carlson et

al., 2006; Greenhaus & Powell, 2006; McNall, et al., 2011). Ultimately, this research also contributes to current knowledge according to which flexible work arrangements allow for a better balance by enriching work-to-family experiences.

## **1.4 RESEARCH OBJECTIVES**

The present research is guided by a general objective and specific objectives.

### **1.4.1 General objective**

The general objective of the study was to 1) assess the relationship between flexible work arrangements (*flexitime and compressed workweeks*), work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry; and 2) assess the role gender (males and females) plays as moderator, and work-to-family enrichment as a mediator, on this relationship.

### **1.4.2 Specific objectives**

From the general objective, certain specific objectives were drawn:

- Determine how flexible work arrangements, work-to-family enrichment, job satisfaction, turnover intention, gender and its relationships are conceptualised, according to the literature.
- Establish the relationships between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees from the financial services industry within the South African context.
- Ascertain whether work-to-family enrichment mediates the relationship between flexible work arrangements and organisational outcomes (e.g. job satisfaction and turnover intention) among employees from the financial services industry within the South African context.
- Ascertain whether gender moderates the relationships between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees from the financial services industry within the South African context.

- Draw relevant conclusions from the findings and make recommendations for future research and practice.

## **1.5 RESEARCH HYPOTHESES**

**H1:** There is a significant relationship between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention within the financial services industry, particularly:

**H1a:** There is a significant positive relationship between flexible work arrangements (i.e. flexitime and compressed workweeks) and work-to-family enrichment among employees working in the financial services industry.

**H1b:** There is a significant positive relationship between flexible work arrangements (such as flexitime and compressed workweeks) and job satisfaction among employees working in the financial services industry.

**H1c:** There is a significant negative relationship between flexible work arrangements (such as flexitime and compressed workweeks) and turnover intention among employees working in the financial services industry.

**H1d:** There is a significant positive relationship between work-to-family enrichment and job satisfaction among employees working in the financial services industry.

**H1e:** There is a significant negative relationship between work-to-family enrichment and turnover intention among employees working in the financial services industry.

**H2:** Work-to-family enrichment mediates the relationships between flexible work arrangements and job satisfaction as well as turnover intention as outcomes among employees within the financial services industry.

**H3:** Gender acts as a moderator between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry.

## **1.6 RESEARCH DESIGN**

The approach and method used for the purpose of this research study are discussed below.

### **1.6.1 Research approach**

This research followed a quantitative approach. Struwig and Stead (2010) explain that such an approach can be viewed as a form of conclusive research, which involves large representative samples and structured procedures for data collection. Furthermore, a cross-sectional survey design was used within the present study. Such a design allows for the simultaneous examination of several groups of people at a single point in time (De Vos, et al., 2011). According to Lebo and Weber (2015), a cross-sectional survey has the benefits of a traditional panel design without incurring problems of bias and the sample size can be kept stable. Seeing that a cross-sectional design is associated with exploratory and descriptive studies, this helped the researcher examine several groups simultaneously. This design also enabled the researcher to determine whether a particular problem existed only within one particular group and gauge the level of the problem (De Vos et al., 2011). In this regard, a cross-sectional design allowed the present study to determine the role of gender on the use of FWAs and its effect on work-to-family enrichment (WFE) and organisational outcomes such as job satisfaction and turnover intention. Finally, the quantitative method allowed the researcher to analyse data, generalise the results, make predictions and investigate the relationship between flexible work arrangements, WFE, job satisfaction and turnover intention.

### **1.6.2 Literature review**

The literature review focused on gathering information about the following constructs/keywords of the study: *family-friendly work arrangements, flexible work arrangements (flexitime and compressed workweeks), work-to-family enrichment and organisational outcomes (e.g. job satisfaction and turnover intention)* as well as *female and male employees*. The literature review required extensive scientific research. Various sources were consulted, including library resources, such as relevant textbooks, databases, and scientific and accredited journal articles from the internet. Databases that were used are: *Google Scholar, Ebscohost, JSTOR, ScienceDirect, Juta, SAePublications, Sabinet References and Scopus*.

### **1.6.3 Research participants**

A total of 404 employees from within financial services industry were targeted. The participants to the study consisted specifically of 161 males and 243 females working within the financial services industry in South Africa. A combination of quota and judgmental non-probability sampling methods were utilised, as the researcher targeted those employees who could provide the best information to succeed in the objectives of the study (De Vos, et al., 2011; Etikan, et al., 2016). According to Yang and Banamah (2014), quota sampling can be described as a method where the population is divided into the desired and relevant strata such as gender, age, or class. In addition, typically non-proportional quota sampling is based on the researcher's ease of access, guided by evident characteristics – in this case, gender – but does not necessarily match the proportion of the population (Etikan & Bala, 2017). Judgemental sampling relies on the researcher's judgement on who to include within the sample (Etikan & Bala, 2017). By using judgemental sampling, researchers may focus on those candidates who just about share their opinion (Etikan & Bala, 2017). For the present study, the requirement for participation (inclusion criteria) were that participants should be employed fulltime; be between the ages of 18 to 65 years; and be able to understand English language in terms of reading and writing.

### **1.6.4 Measuring instruments**

For the purpose of the present study, various instruments were utilised to measure the following variables: biological questionnaire, flexible work arrangements (such as flexitime and compressed workweeks), work-to-family enrichment, job satisfaction and turnover intention. The measurement instruments are expounded below.

#### *Biological questionnaire*

A biological questionnaire was used to gather relevant information on the participants' age in years, gender and highest qualification. These characteristics were used to describe the sample of the study. Furthermore, gender was also used as moderator variable to explain the affect gender has on the direction and/or strength of the relationship between the independent variables (i.e. flexible work arrangements, work-to-family enrichment) and dependent variables (i.e. job satisfaction and turnover intention).

#### *Items for flexible work arrangements (also known as family-friendly work arrangements)*

To measure flexible work arrangements, the two items developed by McNall et al. (2009) were used. These two items read: “Does your company offer flexibility regarding when you start or end your workday” (flexitime); and “Does your company allow you to work four longer days per week instead of 5 regular days?” (compressed workweek). The mentioned items measure the current availability of flexitime and a compressed workweek. In order to measure flexible work arrangements (flexitime and compressed workweek), the number (1) was assigned to those responding with “yes” and (0) for “no”. The responses to these two items were categorised into a single variable that represent the flexible work arrangements available to the participant. The variables ranged from (0) “No flexible work arrangements available”, (1); “One flexible work arrangement available”; and (2) “Two flexitime options available” (McNall et al., 2009). The mentioned variables helped determine the amount of flexible work arrangements available for employees to utilise.

#### *MACE Work-family Enrichment instrument*

To measure work-family enrichment, the *MACE Work-family Enrichment instrument* was used (De Klerk, et al., 2013). The MACE instrument uses a four-point Likert-type scale ranging from (1) “Disagree”; (2) “Neither agree nor disagree”; (3) “Agree”; and (4) “Strongly agree”. The MACE measures enrichment from both directions, work-to-family (WFE) and family-to-work (FWE). For the purpose of the present study, only the direction of WFE was used. Dimensions of WFE consisted of work-to-family perspectives, which include six items (e.g. “My family life is improved by the skills I have developed at work”); work-family affect with three items (e.g. “My family life is improved by being energised at work”); work-family socio-capital with three items (e.g. “My family life is improved by having good relationships at work”); and finally, work-family time management with six items (e.g. “My family life is improved by managing my time at work”). According to De Klerk et al. (2013), the following reliable Cronbach’s alpha coefficients were found for work-to-family enrichment: *work-family perspectives* = 0.91; *work-family affect* = 0.84; *work-family socio-capital* = 0.80; and *work-family time management* = 0.90. According to Nunnally and Bernstein (1994), an alpha coefficient of 0.90 is considered reliable.

#### *Job Satisfaction Scale*

Job satisfaction was measured by using the Job Satisfaction Survey (Spector, et al., 2004). The Job Satisfaction Survey comprises 35 items, which cover nine facets, namely: pay,

promotion, supervision, fringe benefits, contingent rewards, operating conditions, co-workers, nature of the work and communication (Spector 1997). For the present study, only the facet *nature of work* was utilised and included items such as “I like doing the things I do at work”. This facet consists of four items of which one had to be reversed, since it was a negative statement. The Job Satisfaction Survey uses a Likert-type score, ranging from 1 (*disagree very much*); 2 (*disagree moderately*); 3 (*disagree slightly*); 4 (*agree slightly*); 5 (*agree moderately*); and 6 (*agree very much*). The Job Satisfaction scale was found to be reliable with a Cronbach’s alfa coefficient of 0.81 (Chen et al., 2018). A study by McNall et al. (2009) using three items from the Job Satisfaction scale scored a Cronbach’s alpha of 0.80. Therefore, the Job Satisfaction Scale can be considered as reliable (Nunnally & Bernstein, 1994).

#### *Turnover Intention scale*

Turnover intention was measured by the 15-item scale developed by Roodt (2004). The scale was used to measure participants’ intention to remain at, or leave their company. The instrument used a semantic differential technique of a 5-step response bipolar scale (e.g. *never – always; to no extent – to a very large extent; highly unlikely – highly likely*). Sample items include: “How often do you consider leaving your job?”, or “Would you consider making a lateral move should another company offer you a job at the same compensation level?”. Studies found Cronbach’s alfa coefficients ranging between 0.90 and 0.91 (Martin & Roodt, 2007; Jacobs, 2007). Thus, the scale could be considered as reliable. A more recent study by Bothma and Roodt (2013), however, found a Cronbach’s alfa of 0.80, therefore the scale is considered as reliable (Nunnally & Bernstein, 1994).

### **1.6.5 Research procedure**

After the study was approved by the faculty’s Scientific and Ethics Committee (Ethical approval number: NWU-00425-18-S4), possible financial organisations were approached to take part in the study. The Human Resource Department of each financial organisation granted the researcher permission to proceed with the data collection. A formal letter explaining the nature of this study was handed to the Human Resource Department. Thereafter, a meeting was scheduled to inform the organisation about details on the study, including its nature and aims. Once permission was granted, consent forms and booklets were developed. The Human Resource Department distributed a letter through electronic mail (e.g.

email) to the candidates willing to participate in the present study. The letter explained the objectives of the study as well as how questionnaires were to be distributed, completed and collected.

The Human Resource Department's involvement in the research procedure entailed merely administrative actions: determine whether the study could commence in the organisation; provide participants with the letter explaining the nature of the study; provide the researcher with email addresses of employees in the organisations; and inform the employees that they all had a choice to participate in the study. As soon as the employees were notified that a study would take place in the organisation, the researcher was responsible for contacting the candidates and manage the procedure further.

The researcher informed participants through email that the online survey was anonymous and they could withdraw at any stage, without repercussions. Furthermore, the researcher took responsibility by ensuring individual participants did not have the option of replying to all, thereby revealing their identities and/or responses to the email group. Thus, email addresses were included only in BC ('blind copy') on email correspondence. The questionnaire on the online link protected individual employees' identity and was completed in an ethically appropriate manner. The questionnaire had an appointed number, allowing the researcher to track the number of participants who completed the questionnaire. The questionnaire did not require personal information and only used the numbers allocated by the researcher.

Furthermore, the researcher ensured the connection with the survey was encrypted with Secure Sockets Layer (SSL) to protect the information from being intercepted by a third party. SSL sets up a secure or encrypted online link between the server (where the data originates from) and the user. The consent forms were included on the online link together with the questionnaire. Both online documents were distributed to the participants as soon as all received the letter explaining the nature of the study. The consent form confirmed that participants understand the information provided to them and agree to participate of their own volition. Participants had to tick a box, indicating consent and that they accept the terms and conditions outlined by the participation information leaflet.

The questionnaire took approximately 45 minutes to complete, with a maximum of four weeks allowed before submission. Each participant was informed through email five days before the end of the data collection period that the questionnaires should be submitted. The completed questionnaires were stored online in a secure place, which is password protected and where only the researcher has access. The researcher ensured all results were kept confidential and no ethical guidelines were breached. After the specified timeframe, the data collection ended, and the statistical analysis began, which are expounded below.

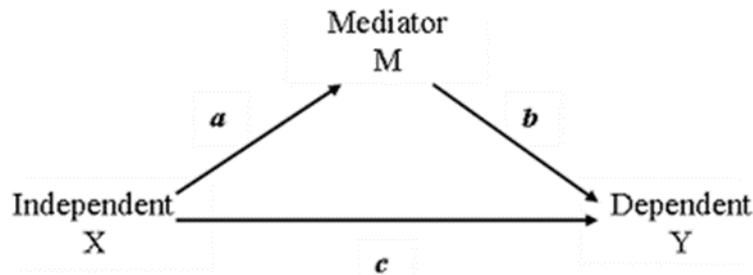
### **1.6.6 Statistical analysis**

The Statistical Package for the Social Sciences (SPSS) and AMOS was used for statistical analysis (Field, 2013; IBM SPSS Statistics 25, 2018). Descriptive statistics were used to examine the sample and focused on the central tendency which comprises the mode, medium, and mean (IBM SPSS Statistics 25, 2018). For the purpose of the present study, the descriptive statistics that were used included the mean and standard deviation. The mentioned two aspects of descriptive statistics were used to describe the data (IBM SPSS Statistics 25, 2018). Furthermore, Cronbach's alpha coefficients were calculated to determine the internal consistency of the applied scales. As mentioned previously, Cronbach's alpha coefficients were considered acceptable if these adhere to the suggested guideline of  $\alpha \geq 0.70$  (Nunnally & Bernstein, 1994).

Spearman's rank-order correlation was used to describe the strength and direction of the relationship between the independent variable (i.e. flexible work arrangements) and the dependent variables (i.e. work-to-family enrichment, job satisfaction and turnover intention). Statistical significance was set at a value of 95% confidence interval level ( $p < 0.05$ ) (IBM SPSS Statistics 25, 2018). Indication of a relationship ranged from - 1 to 1, where 0 indicates no relationship. A negative correlation indicates that one variable increased as the other decreased, whereas a positive correlation indicates mutual increase and/or decrease for both variables (Pallant, 2010). Cohen (1988) points out that the strength and direction of the relationship can be interpreted as follows: small ( $|r| = .10$ ), medium ( $|r| = .30$ ), and large ( $|r| = .50$ ).

Structural equation modelling (SEM) with AMOS were used to determine whether work-to-family enrichment (WFE) mediates the relationship between flexible work arrangements and

organisational outcomes (such as job satisfaction and turnover intention). SEM was implemented to estimate all the parameters simultaneously. Normally mediation effects are guided according to the steps of Baron and Kenny (1986) as indicated by Figure 1 below.



**Figure 1:** Model of mediation (Baron & Kenny, 1986)

Baron and Kenny (1986) identify four conditions that must be met for mediation to occur. Firstly, the independent variable must be related to the dependent variable. Secondly, the independent variable should be related to the mediator. Thirdly, the mediator must be related to the dependent variable. Fourthly, when the mediator is introduced, the path between the independent and the dependent variable should reduce significantly in size. However, Zhao, et al. (2010) argue that in order to establish mediation, all that matters are whether the indirect effect is significant or not. The type of mediation will be classified by estimating the coefficients of the indirect effect. Furthermore, the primary observation will be whether the direct effect was significant, which would reveal the type of mediation or non-mediation (Zhao et al., 2010).

According to Zhao et al. (2010), the following types of mediation or non-mediation can occur: 1) if  $c$  is not significant, but  $a \times b$  are, then there is indirect-only mediation; 2) if  $c$  is significant, but  $a \times b$  is not, then there is direct-only non-mediation; 3) if neither  $c$ , nor  $a \times b$  are significant, then there is no effect non-mediation; and 4) if  $a \times b$  and  $c$  are all significant, then the sign of  $a \times b \times c$  must be determined by multiplying the three coefficients, or alternatively by multiplying  $c$  by the mean value of  $a \times b$  from the bootstrap output (Zhao et al., 2010). If  $a \times b \times c$  is positive, it is complementary mediation; if  $a \times b \times c$  is negative, it is competitive mediation (Zhao et al., 2010). For the purpose of the present study, the approach was used as proposed by Zhao et al. (2010).

Based on the calculations above, the model proposed by the present study indicated two paths which were moderated by gender: 1) flexible work arrangements to WFE, and 2) WFE to job satisfaction and turnover intention. Consequently, a moderated mediation model was applied (Edwards & Lambert, 2007). This model allowed the study to account for direct and indirect effects, under various situations within the study (Chen et al., 2018; Muller, et al, 2005).

For the purpose of this study, multiple regression analysis was done to determine whether there is a moderating effect between gender and the dependent variables. Multiple regression can help predict and determine the main effects and is especially favoured in the behavioural sciences to test hypotheses (Cohen, et al, 2013). For the present study, the independent variable was chosen as flexible work arrangements (i.e. flexitime and compressed work week) and gender, while the dependent variables were: aspects of WFE, consisting of work-to-family perspectives, work-family affect, work-family socio-capital, and finally, work-family time; job satisfaction; and turnover intention. To determine the interaction between gender and the above-mentioned independent variables, gender was calculated as a dummy variable. Moderation will occur should there be a statistically significant prediction of work-to-family-enrichment dimensions, job satisfaction and turnover intention with gender. In the present study, the  $R^2$  was applied to explain the amount of variance that accounts for the relationship between the constructs that were investigated for a moderation effect (Salkind, 2010). In order to determine a statistically significant relationship or correlation, the values were set at 0.05.

### **1.6.7 Ethical considerations**

The following basic ethical guidelines directed the research: informed consent, confidentiality, respect for human rights and avoidance of harm (De Vos et al., 2011). Throughout the process, the researcher act in an honest, fair and respectful way towards the stakeholders of the study. The researcher did in no way deceive the financial organisations or participants by deliberately misinforming, misleading or withholding information about the research study (Struwig, et al., 2001).

The participants fully understood the impact of the research at all times (De Vos et. al., 2011). The researcher ensured the participants comprehended the nature of the questions and that it may cause discomfort. The informed-consent form explained to participants the voluntary

nature and potential impact of the research; they were given the opportunity to reconsider their participation within the study at any time (De Vos et al., 2011). It is crucial to obtain informed consent from the participants prior to and during their participation.

All information gathered from the participants were treated confidentially. Participants fully understood that their identity was protected, and access was limited to the gathered information. The researcher also ensured the gathering, analysis and interpretation of the data were fair, truthful, honest and unbiased throughout (De Vos et. al., 2011). Finally, the research was conducted with the approval and clearance of the higher education institution's Faculty of Economic and Management Sciences and more specifically, its Scientific and Ethics Committee.

## **1.7 OVERVIEW OF CHAPTERS**

Chapter 1 of the dissertation introduced the basic elements of the study. In Chapter 2 the findings of the research objectives are discussed in the form of a research article. The conclusion, limitations, and recommendations of this study are provided in Chapter 3.

## **1.8 CHAPTER SUMMARY**

In this chapter, the problem statement and research objectives were put forward. The measuring instruments were explained as well as the research method that was employed, followed by a brief overview of the chapters to follow.

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**CHAPTER 2**  
**RESEARCH ARTICLE**

# INVESTIGATING FAMILY-FRIENDLY WORK ARRANGEMENTS IN THE SOUTH AFRICAN FINANCIAL SERVICES INDUSTRY: EFFECTS OF WORK-TO-FAMILY ENRICHMENT AND GENDER

## Abstract

**Orientation:** Family-friendly work arrangements also known as flexible work arrangements enable employees to balance their work and family responsibilities, contributing to work-family enrichment and ultimately results in organisational outcomes such as job satisfaction and turnover intention. To date there was a lack of research within the South African financial services industry on the impact of flexible work arrangements on work-family enrichment leading to the mentioned positive organisational outcomes.

**Research purpose:** The present study investigated family-friendly work arrangements in the South African financial services industry, whilst examining the effects of work-to-family enrichment and gender.

**Motivation for the study:** Family-friendly work arrangements such as flexible work arrangements and work-to-family enrichment are newly researched concepts within the South African context and this study aimed to expand the limited research available on this topic. Furthermore, the researcher found the need to focus on the positive side of work-to-family literature and utilise the newly developed MACE Work-Family Enrichment Instrument. The results of the study can assist organisations within the financial services industry to understand how implementing organisational policies, such as flexible work arrangements can increase employee job satisfaction and retention.

**Research design, approach and method:** For the purpose of the study a quantitative approach and cross-sectional design was followed. A combination of quota and judgmental sampling was used to collect data among employees selected from the financial services industry. The sample size was ( $N=404$ ).

**Main findings:** The study proved that flexible work arrangements are related positively to work-to-family enrichment dimensions (work-to-family perspectives, work-to-family affect, work-to-family time-management and work-to-family socio-capital). The latter work-to-family dimensions was also found to be related positively to job satisfaction. Furthermore, results indicated that work-to-family enrichment mediates the relationship between flexible work arrangements, job satisfaction and turnover intention. It was also found that gender moderates the relationship between flexible work arrangements and work-to-family enrichment, specifically the work-to-family perspectives dimension for females. Finally, the results showed that gender also moderated the relationship between work-to-family enrichment and job satisfaction for females.

**Practical/managerial implications:** The results from the present study provided insight to organisations and employees working within the financial services on how flexible work arrangements can benefit individuals within the work domain and achieve organisational outcomes.

**Contribution:** The study contributes to the limited research on flexible work arrangement, work-to-family enrichment and its outcomes conducted within the South African context. The present study contributes by further expanding on the research and literature of the MACE Work-Family Enrichment Instrument.

**Keywords:** Family-friendly work arrangements, flexible work arrangements, work-to-family enrichment, job satisfaction, turnover intention, gender, financial services industry.

## **Introduction**

Working in an established company office has been the norm for employees since at least the beginning of the 20th century (Saad, 2011). However, since the 1990s certain financial institutions have been exploring alternatives to this traditional style of working (Saad, 2011). Presently, more organisations are pressurised to compete and perform faster, better and more cost-effective. In the process organisations face rapid changes in the environment where they have to operate, for example, technological advancements and globalisation, not to mention changing family roles (Blunsdon, et al., 2006; Duxbury & Higgins, 2003). As a result, organisations are under extreme pressure to meet various supply-and-demand factors, one of which a demand for a secure, flexible and cost-effective labour force (Downes & Koekemoer, 2011). Due to the mentioned changes, numerous employees are struggling to balance their work and personal lives (Hayman, 2009). Consequently, the issue of work-life balance is becoming increasingly important to employers and employees alike (Chen, et al., 2018).

The current workforce tends to exhibit heightened work and family demands. In response to these demands, several organisations such as PricewaterhouseCooper, Alexander Forbes and Ernest and Young, attempt to provide flexibility within the workplace through family-friendly work arrangements (FFWAs), such as flexible work arrangements (FWAs) (Allen, et al., 2013). For this study the focus will be on flexible work arrangements (FWAs). FWAs can be described as the formal organisational policies that allow employees to exert more control over when, where and for how long they work (Erden, et al., 2019; Lambert, et al., 2008; Lewis, 2003). These FWAs can entail formal or informal flexibility initiatives, which enable employees to change and adapt their working schedules, hours, and responsibilities in order to meet family needs (Grobler & De Bruyn, 2011). In this regard, employees and organisations view FWAs as a valuable resource that offers the control and autonomy employees need to balance their work and family demands. According to Ferguson, et al. (2012), employees with access to FWAs, will engage actively in utilising and maintaining these resources to protect personal interests and ultimately achieve a positive emotional state.

Moreover, FWAs are often recognised as enablers that allow organisations to retain their valued employees whilst improving employee morale and productivity (Fagan, et al., 2012). Therefore, numerous organisations incorporate flexible work arrangements into their human resources policies. The aim is to show sensitivity towards difficult interfaces such as work and non-work domains, and promote the perception that the company attends to work-family balance (Grzywacz, et al., 2008; Timms, et al., 2015). The implementation of FWAs are encouraged and driven by the need for

work-life balance, which aims to change working arrangements, thus improving working conditions (Galinsky, et al., 2012). FWAs also have a key role in work-family enrichment (Greenhaus & Powell, 2006). Previous research indicated that FWAs allow employees to deal more effectively with work and family demands. Such conditions lead to work-family enrichment, seeing that employees feel their working conditions benefit their family life (Thomas & Ganster, 1995; Wayne, et al., 2006).

Additionally, employees who enjoy FWAs may experience more positive emotions towards their work, resulting in positive outcomes such as higher job satisfaction and lower turnover intention. The latter might be since employees experience more control over work-family matters whereby positive work attitudes are transferred from work to create a positive affect at home (Wayne et al., 2006). Existing studies show that employees are currently under extreme pressure to balance the responsibilities presented by their work and personal life. Therefore, it is urgent that companies revise FWA policies, which regulates how, when and where employees can work (Grobler & De Bruyn, 2010; Kihoro, 2016; Russel, et al, 2009).

According to Govender, Migiro and Kyule (2018), flexible work arrangements are designed to keep an organisation's employees satisfied in both work- and non-work-related roles. Studies by Chen (2015) and Palkisetia (2015) indicate that FWAs are practices that balance work and family responsibilities, thereby helping organisations obtain higher levels of commitment from their employees. Furthermore, FWAs also serve to create awareness among employees about the balance between their work and life demands (Timms, et al., 2015). Thus, organisations should encourage employees to use FWAs when they struggle to balance work and home responsibilities. Implementing FWAs can have various positive impacts on organisations, for example: lower turnover and absenteeism, organisational commitment, higher financial performance of employees, improved job satisfaction and positive attitude among employees (De Menezes & Kelliher, 2011; Palksetia, 2015; Beauregard & Henry, 2009; Richman, et al., 2011).

South Africa is no exception to the above-mentioned tendencies. Since the end of the 20th century, South Africa has been experiencing changes in the workforce demographics, family roles and a growing relationship between work and family domains (Van Aarde & Mostert, 2008). In recent years, especially after 1994, social transformation and employment equity have led to an increase in women, dual-earner couples and single-parents entering the workforce, causing a need for balancing work and family responsibilities (Van Aarde & Mostert, 2008). According to Stats SA's Gender Series Volume 4, Economic Empowerment (2018), the gap between males and females

participating in the labour force remained relatively stable over the past 16 years, from 2001 to 2017. During this period, employment in South Africa was 16 million people, whereby within the financial services industry consisted of 2.4 million employees. In addition, in June 2018 the financial industry consisted of 1 019 000 women and 1 381 000 men.

Alongside these workforce changes there is a change in the perceptions of employment practices within South Africa. As a result, new Acts and laws are implemented, including changes within the labour legislation, the implementation of the National Qualification Framework as well as Employment Equity, to name a few (Odendaal & Roodt, 2002; Sinden, 2017). Due to changes in employment practices, organisations acknowledge that the implementation of FWAs are crucial (Odendaal & Roodt, 2002). Thus, the dynamic workforce changes due to more women entering the job market and changes within the South African legislation, helped turn FWAs into an important issue for organisations (Moon & Roh, 2010, Odendaal & Roodt). FWAs can entail a formal organisational policy, or an informal procedure implemented by, for example, the head of the department. Implementing FWAs allow men and women to cross boundaries, take control over and balance their work and family responsibilities by utilising organisational policies that allow them to choose when or where they work (Kelly, et al., 2008; Michel & Michel, 2015).

Furthermore, McNall, et al. (2010) argue that there may be a difference between the availability of flexible work arrangements (FWAs) and the actual use of these arrangements. Due to social role expectations of men and women, men are expected to make less use of FWAs than women; thus, it can be argued that gender plays a moderating role in this regard (McNall, et al., 2010). According to Grzywacz, et al., (2008), women may benefit more from FWAs since they play a more important role within the family domain. In other words, flexible work arrangements may be more important to women since it help them balance work and family life. However, it can be just as likely that men would use FWAs to create leisure time (Grzywacz, et al., 2008).

Furthermore, it is argued that women are more likely to blame work-related tasks and stressors when they experience family interferences (Shockley & Singla, 2011). Therefore, FWAs help women meet work demands and their family role simultaneously. On the other hand, job tasks and involvement encourage males to identify with their work domain. As a result, men may tend to prioritise work responsibilities over those toward their family (Shockley & Singla, 2011).

Similarly, it can be argued that FWAs can potentially traditionalise gender roles within the labour market due to pre-existing societal views (Lott & Chung, 2016). Thus, it may happen that men are

expected to use FWAs to heighten their performance, increase working hours; and be rewarded through income premiums (Lott & Chung, 2016). In contrast, it may be expected of women to use FWAs and increase their responsibilities towards their families (Hilbrecht, et al., 2008). Further, reasons for the mentioned discrepancies between the use of FWAs for men and women might also be because women and men have different motivations for using FWAs. The use of FWAs might allow for working overtime, and thus also imply being paid overtime. (Lott & Chung, 2016; Weeden, 2005) Thus, when women use FWAs they might use it to address family demands and forsake the access to additional income, while men might use the FWAs as a high-performance strategy to work more hours and in turn earn additional income or overtime. Although this might be the case, it should also be noted that employer's discriminatory perceptions also play a crucial role (Brescoll, et al., 2013; Lott & Chung, 2016; Weeden, 2005). Even if women use FWAs to reach performance goals or increase work intensity or overtime income, employers who hold traditional gender role ideas might not perceive their efforts as such (Brescoll, et al., 2013). Such gender-role stereotyping and its implications as mentioned, may cause men and women to react differently towards FWAs, with different outcomes, for example, job satisfaction and turnover intention (McNall, et al., 2010).

Within the South African context, women are expected to take on a family-orientated role and men a breadwinner or economical role. In such a situation, women may experience a higher demand to balance work and family responsibilities (Van Aarde & Mostert, 2008). As a result, women may be less inclined to leave an organisation who offer FWAs. Thus, they experience job satisfaction when they have access to FWAs that help them integrate work and family responsibilities (Chen, et al., 2018; McNall, et al., 2010). Findings showed the South African male role still prescribes the breadwinner and men are expected to look after work responsibilities first. Nevertheless, it must be noted that presently, men are becoming increasingly engaged in family responsibilities (Ranson, 2012). This may imply that men and women experience that resources gained in one role are transferred to another. Such a transfer helps improve the quality of the receiving role, reinforcing the experience of work-family enrichment (Carlson, et al., 2006).

Work-family enrichment is bidirectional, meaning that it can occur from work to family and from family to work. Furthermore, and as mentioned previously, resources can be transferred between the two domains. For example, work-to-family enrichment (WFE) can occur when employees gain recognition for accomplishments achieved at work, which boosts self-esteem in their role as family member. Similarly, family-to-work enrichment (FWE) takes place when employees who experience family life or have children, may learn to be more patient, which may lead to improved working

relationships (Greenhaus & Powell, 2006). Previous studies have reported that FWAs had positive effects on job satisfaction and are related negatively to turnover intention (Allen, 2001; Baltes, et al. 1999; Batt & Vancouver, 2003).

From their side, Wayne, et al. (2006) point out that there still is a lack of research on how enrichment is related to work-related outcomes. As a result, studies by McNall et al. (2010) investigated the possibility that work-to-family enrichment may mediate the relationship between FWAs and work-related outcomes (i.e. job satisfaction and turnover intention). Their findings indicated that flexibility is a key driver of work-to-family enrichment and both FWAs and work-to-family enrichment are related to organisational outcomes, which again emphasises the mediating role of work-to-family enrichment (McNall, et al., 2010). This finding confirms Greenhaus and Powell's (2006) notion that resources, such as FWAs, can lead to increased job performance and in turn has a positive influence on family life. Therefore, it is clear that FWAs give employees the perception of feeling cared for and part of the organisation (Ryan & Kossek, 2008). By having access to such FWAs, employees experience positive feelings, which they link or associate to the organisation (Ryan & Kossek, 2008).

Keeping the findings above in mind, the signalling theory argues that the observable actions taken by organisations, such as implementing FWAs, are perceived by employees as positive treatment (Spence, 1973). As a result, these FWAs help employees' control both their work and family domains. In turn, such control increases work-to-family enrichment by strengthening employees' ability to integrate these two domains (Allen, et al., 2013; Lee, MacDermid, & Buck, 2002). Therefore, the present study focused on the mediating role of work-family enrichment, particularly in the direction of work-to-family.

Based on results from the literature review above, it is imperative to investigate flexible work arrangements (FWAs) within the South African context, by considering the effects of work-to-family enrichment (WFE) and gender. Various studies have been undertaken on the mediating role of work-to-family enrichment by investigating different industries such as from manufacturing and information technology. However, to date, no studies were undertaken on the financial industry. Furthermore, no studies or research were found on the mediating role of work-to-family enrichment between flexible work arrangements and organisational outcomes (i.e. job satisfaction and turnover intention); or on the moderating role of gender.

## Research purpose and objectives

In light of the discussion above, the general objective of the study was to 1) assess the relationship between flexible work arrangements (*flexitime and compressed workweeks*), work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry; and 2) assess the role gender (males and females) plays as moderator, and work-to-family enrichment as a mediator, on this relationship. The following specific objectives flowed from the mentioned general aim:

- Determine how flexible work arrangements, work-to-family enrichment, job satisfaction, turnover intention, gender and its relationship is conceptualised according to the literature.
- Establish the relationships between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees from the financial services industry within the South African context.
- Ascertain whether work-to-family enrichment mediate the relationship between flexible work arrangements and organisational outcomes (e.g. job satisfaction and turnover intention) among employees from the financial services industry within the South African context.
- Ascertain whether gender moderates the relationships between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees from the financial services industry within the South African context.
- Draw relevant conclusions from the findings and make recommendations for future research and practice.

### **Contribution to the field**

The present study contributes to the limited research on flexible work arrangements and work-to-family enrichment within the South African financial services industry. The research results also add to literature on the newly developed MACE Work-Family Enrichment Instrument. This study expands South African literature on the mediation of work-to-family enrichment on the relationship between flexible work arrangements, job satisfaction and turnover intention, whilst moderated by gender. To the researcher's knowledge, to date no research has been conducted on the above-mentioned mediation and moderation within the financial services industry of South Africa. Therefore, this study contributes to the investigation of antecedents and consequences related to work-to-family enrichment for South African financial workers, particularly, the moderating effect

of gender. To conclude, the present study contributes to the scarce and limited literature on work-to-family enrichment within the South African financial services industry (Beham, 2008).

## **Proceeding**

Against the background mentioned above, this dissertation reports on the investigation of the relationship between flexible work arrangements (i.e. flexitime and compressed workweeks), work-to-family enrichment, job satisfaction and turnover intention among financial services industry employees within the South African context. This is done by discussing the concepts of flexible work arrangements. Thereafter, relevant literature is reviewed to shed light on the relationship between the mentioned variables. To guide the research, hypotheses are presented for the present study.

## Literature review

### **Flexible work arrangements**

Family-friendly work arrangement also known as flexible work arrangements refer to any work setup that deviates from standard employment arrangements such as fixed daily working hours on the employers' premises (Gardiner & Tomlinson, 2009). Lambert et al. (2008, p.107) describe flexible work arrangements (FWAs) as “employer provided benefits that permit employees some level of control over when and where they work outside of the standard workday”. According to Maxwell, et al. (2006), FWAs can be described as policies, practices, formal or informal, which allow employees to determine when (flexitime and compressed work weeks), and where (flexspace) their work is carried out. In other words, flexibility is offered in terms of when and where work is completed (Shockley & Allen 2007).

It is important to note that FWAs can also extend beyond the time and place for work to be completed. FWAs can also be viewed as the opportunity organisations provide employees to exert more control over other aspects of their work schedules. These aspects include when to take a break; when they wish to take a day off or go on holiday; how they prefer to distribute their work over the span of a week; even whether they want to incorporate overtime (Nijp, et al., 2012). FWAs as such are implemented by organisations to help employees meet the demands presented by both work and family life (Lewis, 2003). Furthermore, Palkisetia (2015) identify three types of flexible work arrangements: 1) flexibility in the scheduling of working hours; 2) the place of work; and 3) the number of working hours. These types are expounded below.

***Flexibility in the scheduling of working hours*** include flexitime and compressed workweeks.

In this regard, *flexitime* requires employees to follow a predetermined set of hours. It does not matter when the employees break, begin working, or stop working, as long as they input the equivalent of a full work week, or complete the predetermined time (Palkisetia, 2015). Within the South African context, conventional working hours are from 8 a.m. to 5 p.m., or alternatively 9 a.m. to 6 p.m. (Odendaal & Roodt, 2002). When applying flexitime, this may mean that employees begin working at 7 a.m. and leave at 3 p.m.

In the same vein, a *compressed workweek* means that employees work extended hours per day to shorten their work week. The International Labour Organisation (2018) describes a compressed workweek as flexible working time arrangement, which benefits both the employer and the employee, perceived as balanced working time management. Compressed workweeks are often used in office environments since it can be scheduled on a regular basis, offering flexibility and predictability to the employer (International Labour Organisation, 2018). Due to the predictability, compressed workweeks allow employers to schedule meetings, co-ordinate employees and communicating with clients more effectively. The employees also benefit from compressed workweeks since it allows for long weekends, running errands and handling family-related tasks (International Labour Organisation, 2018). A study conducted by Deery, et al. (2017) found that compressed workweeks was associated with lower absenteeism and mediated through emotional exhaustion and physical health. Further, they also found that the relationship between compressed workweek (or work hours) and physical health was positive for women, however not for men (Deery, et al., 2017). The 2008 Employee Benefits Survey conducted by the Society for Human Resource Management found that 59% of human resource professionals indicated their organisations offer flexitime, and 37% use compressed workweeks. Evidently there is an increase of flexible work arrangements, implemented and utilised by organisations, of which flexitime and flexspace are the most prevalent. It can be argued that implementing compressed workweeks can also increase employee satisfaction, since Poor (2010) found that 80% of employees were pleased with working compressed workweeks. Thus, employees can spend more time with their families, enjoy leisure time and participate in other activities (Poor, 2010). Similarly, research conducted among patrol officers, found that 85% of officers felt compressed workweeks made it easier to devote time to their families and 76% felt that compressed workweeks made it easier to run family and personal errands (Travis, 2010). Another study conducted by Grobler and de Bruin (2010) indicated that 41% of companies, specific to the finance, telecommunication and technology industries used compressed workweeks. In addition to increased benefits of implementing compressed workweeks, it was also found that compressed workweeks help to reduce employee

commuting time by 15% to 20%, because of decreased traffic, which might add to employee satisfaction (Duddu & Pulugurtha, 2015).

***The place of work***, also known as flexspace, refers to flexibility according to which employees may perform work-related tasks at places other than the primary workplace during scheduled working hours (Palkisetia, 2015). One of the primary reasons why employees seek flexspace, is being allowed to work on and or live away from the central work office. According to Allen et al. (2013), flexspace allows employees to adapt their working times. Although flexspace allows employees to decide where and when they work, such flexibility can be limited to certain positions. For example, border control employees have a highly specific location where they execute their work tasks, whereas white-collar office workers may operate more independently from the physical location where their work must be completed. Naturally, discretion is necessary about places where employees can complete or conduct their work. Nevertheless, the appropriate flexspace will help them cope with their work demands by allowing them to complete work at home (Bailey & Kurland, 2002; De Menezes & Kelliher, 2011).

From the exposition above, it is clear that flexspace allows employees the opportunity to work from an alternative location, saves commute time and costs with transportation, corporate clothing and at times meals. However, flexitime also have certain disadvantages that have to be considered (Kossek & Thompson, 2016). These disadvantages are: employees still have to maintain home-office equipment and are responsible for boundary control, between work and non-work domains. Furthermore, employees working from home tend to overwork as they operate longer hours by substituting commute time for extra work time (Kossek & Thompson, 2016).

***The number of working hours*** or the amount of time spent, implies flexibility in managing the workload and working time. In the process, organisations utilise methods such as reduced time or workload, which essentially leads to decreased working hours and lower remuneration (Kossek & Michel, 2011). The mentioned decrease in time and payment, results in part-time jobs where employees may work for less than 35 hours a week, or in job-sharing whereby two employees voluntarily divide their working responsibilities and work less hours (Christensen & Staines, 1990). The strategy of flexible hours also offers two benefits to employees: they can adjust their working hours to more or fewer per week; they may optimise their hours of work, particularly if they prefer working less than the standard 40 hours per week (Mas & Pallais, 2016).

For the purpose of the present study, only flexibility in the scheduling of working hours that includes *flexitime* and *compressed workweeks* is investigated. The reason is the extensive literature on work-family conflict, which indicate that flexibility in the scheduling of working hours (flexitime and compressed workweeks) may be more effective than flexspace to prevent work-family interferences; which may also apply to work-family enrichment (Byron, 2005; McNall, et al., 2009; Mesmer-Magnus & Viswesvaran, 2006; Shockley & Allen, 2007). In addition, Grobler and De Bruyn (2011) also found that flexitime and compressed workweeks are among the most desired flexible work arrangements (FWAs).

### **The use of flexible work arrangements and its relationship with work outcomes**

Hill, et al. (2008) defines flexible work arrangements as “the ability of workers to make choices influencing when, where, and for how long they engage in work-related tasks.” According to Rudolph and Baltes (2017), evidence suggest that giving employees the freedom for a degree of control over their work environment, is a valuable human resources strategy. Within the South African context, Grobler and De Bruyn (2011) examined FWAs amongst 85 listed companies on the Johannesburg Stock Exchange (JSE Limited) in the telecommunications, finance and technology sectors. Their findings indicated that 90% of the companies used FWAs. Their study sample were large, comprising more than half of the companies with an employee base of 1 001 and 7 500 employees, with the companies considered as major players in the South African economy (Grobler & De Bruyn, 2011). These scholars found that flexible working hours were used the most widely among other FWA options, with working from home second. However, only half of the sample used to work from home, when compared to flexible working hours. On the other hand, compressed workweeks and telecommuting were used slightly less than working from home. Finally, job sharing was found to be among the least-used FWAs when compared to the others options.

There is a crucial distinction between the actual use of and availability of FWAs (Allen et al., 2013). Available flexibility indicates whether the organisation provides access to FWAs, whereas actual use indicates whether individual employees benefit from the available FWAs (Bal & Jansen, 2016; Richman et al., 2011). Availability of FWAs are related closely to legal frameworks and regulations, which indicates the entitlement the employee has to FWAs. Perceived discrimination may sprout from situations or instances where FWAs are available only to certain employees, for example women, and may hamper the FWA’s effectiveness (Atkinson & Sandiford, 2015). Moreover, unequal access to FWAs may be due to fixed bureaucracy, seeing that management decides who is entitled to certain organisational benefits, such as FWAs, and who not (Bal & Jansen, 2016).

While FWAs may be available to utilise, employees may not necessarily value such arrangements, for example telework (Bailey & Kurland, 2002). A study conducted by Mas and Pallias (2017) found that majority of employees did not value flexitime since some employees prefer working their full 40 hours a week even if it means a lower wage. Similarly, it can also be that women do not value or prefer flexitime, since they would rather work from home, whereas men are slightly more willing to work flexitime or irregular schedules (Mas & Pallias). From the latter it can be assumed that women might rather prefer flexspace than flexitime. According to various other studies men might also experience poor work-life balance when making use of flexible work arrangements since they run a higher risk of working long hours and experience increased work pressure (Hofäcker & König 2013; Lott, 2015; Lunau et al., 2014; Russell et al., 2009). Not having flexitime available also allow employees to better plan their leisure time (Mas & Pallias, 2017). A further reason why employees may refrain from using FWAs may be an organisational culture that either hinders or facilitates the use of these arrangements (Bal et al., 2012). Such a strategy can be described as “decoupling” and entails the availability of FWAs as a formal policy, but due to the organisational culture, employees do not use these FWAs (Yang & Zheng, 2011, p. 299). For example, men might feel that they that they are being viewed as less efficient when using FWAs and that their engagements, motivation and commitment are being questioned (Bernhardt & Bünning, 2017). Thus, employees might view FWAs as threat to their work performance and career progression (Waumsley & Houston, 2009). Similarly, women also feel that they might suffer negative career consequences, such as lower chances for promotion, for using FWAs (Chen, 2015). Yang and Zheng (2011) found that when organisations adopt FWAs or flexibility options, but employees are unable to utilise such arrangements, their performance tends to decrease. When organisations commit to FWAs, they develop a psychological contract with employees and are ethically obliged to provide employees with the support to enable successful usage of these FWAs (Guest, 2004). Importantly, this psychological contract is also valid for the employer, since the employee pledges to work with the same productivity and even passion when making use of FWAs. Thus, this psychological contract is an implied sense of obligation between the employee and the employer (Guest, 2004). However, when employees are aware of FWAs but are unable to use these FWAs then they can tend to experience psychological breach, dissatisfaction and feel unfairly treated (Chen, 2015; Guest, 2004). For example, an organisation might have FWAs, but management do not always have a positive attitude towards FWAs (Lui & Wu, 2016). World at Works and Flexjobs (2015) interviewed managers from 293 organisations and found that 67 percent of these managers admitted that they allow flexible work arrangements based on own discretion, rather than following organisational policies. The UK Employment Regulation also found that employees believe some employees make unreasonable requests in order to use FWAs (Jordan, et al., 2014). Contrary to the

latter, Azim et al. (2011) found that employees who have FWAs, and can use them, believe that the organisation fulfilled their obligation. Thus, the lack of available, or actual use, of FWAs may lead to a perceived psychological breach of contract (Morrison & Robinson, 1997). The above-mentioned shows that gender can play a significant role in flexible work arrangements and consistency between the availability of FWAs and its actual implementation are important to employees.

Furthermore, Downes and Koekemoer (2011) identify various factors that may also contribute to the restricted use of FWAs such as flexitime. These factors entail work pressures, workload, managerial or leadership support, client needs and expectations, the inherent requirements of the job or the scope of the work, personal commitments/workstyles, and supportive infrastructure such as childcare (Downes & Koekemoer, 2011). Rawashdeh, et al. (2016) conducted research on 95 Jordanian airline employees. Their aim was to determine whether FWAs affect job satisfaction and work-life balance; the findings showed a positive and significant impact. Conversely, a quasi-experimental study on FWAs by Hosboyar, et al. (2018) involving 110 employees from a utility company, found that FWAs, such as telecommuting and a results-only work environment did not indicate a direct positive effect on job satisfaction. Similarly, Chen (2015), using data from the 2011 Workplace Employment Relations Study, also found that FWAs did not predict job satisfaction.

From a different angle, McNall, et al. (2010) found that FWAs such as flexitime and compressed workweeks, have an indirect effect on job satisfaction and turnover intention, through work-to-family enrichment. Various other studies yielded findings that FWAs relate to both job satisfaction and turnover intention (Baltes, et al., 1999; Allen 2001; Batt & Valcour, 2003). Notably, FWAs also relate to employees' attachment to an organisation (McNall, et al., 2010). Organisations that provide FWAs not only signal that they care for their employees. The strategy also promotes psychological commitment and a lower tendency to quit (Rhoades & Eisenberger, 2002). This finding may suggest that FWAs can influence turnover intention since employees perceive the organisation as caring.

In particular, Muse (2011) researched the implementation of FWAs to a global workforce. The findings showed that turnover intention of employees without FWAs were twice higher than those who had access to the FWAs they needed. Similarly, a meta-analytical study by Onken-Menke, et al. (2018) found that FWAs such as flexible work schedules and sabbaticals decrease turnover intentions.

## **Work-family enrichment**

The work-family enrichment model was developed initially by Greenhaus and Powell (2006). Their aim was the improved understanding of the enrichment process that links work to family and vice versa. The ensuing model was based on two theories, namely that of role accumulation by Sieber (1974) and of resource generation by Marks (1977). The role accumulation theory suggests that multiple work and family roles combined, enable experiences that are mutually beneficial. The resource generation theory of Marks (1977) argues that one role may generate positive effects (e.g. increased energy) in another role. Greenhaus and Powell (2006, p. 72) describes work-family enrichment as “the extent to which experiences in one role improve the quality of life in the other role”.

Findings showed that work-family enrichment occurs in the following two directions: work-to-family (WFE) and family-to-work (FWE), which means that work-family enrichment is bidirectional. Work-to-family enrichment occurs when employees’ experiences at work leads to improvement in the quality of their family life. From the opposite direction, family-to-work enrichment occurs when employees’ experiences within their family life leads to improved quality of their work life (Carlson et al, 2006; Greenhaus & Powell, 2006). The quality of life consists of two components, namely, high performance and positive affect (Greenhaus & Powell, 2006). Thus, resources generated in role A, will foster generate performance and positive affect in role B. Resource generation can thus be seen as a central part of the enrichment process (Friedman & Greenhaus, 2000; Greenhaus & Parasuraman, 1999).

Based on the discussion above, the work-family enrichment theory argues that five types of resources can be generated in a role. These resources are: *skills and perspectives*, *psychological and physical resources*, *social capital resources*, *flexibility* and finally, *material resources*. *Skills and perspectives* refer to the way in which individuals perceive and deal with situations at hand (Ruderman, et al., 2002); *psychological and physical resources* include positive self-evaluations such as self-efficacy, self-esteem, personal hardiness, positive emotions and physical health; *social capital resources* are gathered from interpersonal relationships in the work and family domains and are considered as instrumental to achieving goals (Greenhaus & Powell, 2006); *flexibility* is described as having the discretion to determine the place and time of work, thereby meeting role requirements. Finally, *material resources* are viewed as the gifts and or money received from work and/or family domains (Greenhaus & Powell, 2006).

The process of enrichment occurs when resources (as mentioned above) generated within one role, can enable improved individual performance within another role directly (instrumental path) or indirectly (the affective path). The instrumental path is illustrated by research which suggests that employees believe their family lives have taught them new skills (e.g. co-worker interaction, multitasking) to be applied within their work context (Crouter, 1984; Kirchmeyer, 1992; Ruderman, et al., 2002). On the other hand, the affective path has been illustrated by an analysis of Rothbard (2001), which indicates that being more attentive in one domain can be associated indirectly with enhanced engagement within another domain.

Carlson, et al. (2006) were the first researchers to develop a measuring instrument to determine the extent of work-family enrichment. This instrument was based on the work-family enrichment model of Greenhaus and Powell (2006). The measurement developed by Carlson et al. (2006) proposed six dimensions of work-family enrichment. These consist of three dimensions in the direction of work-to-family (i.e. *development*, *affect* and *capital*) and three dimensions in the direction of family-to-work (i.e. *development*, *affect* and *efficiency*). Although the measuring scale developed by Carlson et al. (2006) are resourceful, it still failed to address the full spectrum of the work-family enrichment resources as conceptualised by the model of Greenhaus and Powell (2006).

In 2013, De Klerk, Nel, Hill and Koekemoer developed the MACE Work-Family Enrichment Instrument which addresses most resources identified by the original work-family enrichment model of Greenhaus and Powell (2006). The resources incorporated in this instrument are the following:

- *Perspectives*: the attainment of skills, perspectives and values by involvement in the work role (referred to as WFP) or the family role (referred to as FWP).
- *Affect*: gaining self-concept, positive affect, increased energy levels and mental sharpness by being involved in the work (referred to as WFA) or family (referred to as FWA).
- *Time management*: the ability to determine the timing and pace needed to address a role by involvement in work (referred to as WFT) or family (referred to as FWT).
- *Socio-capital*: acquiring the ability to maintain relationships as well as emotional and/or social support by involvement in work (referred to as WFS) or family (referred to as FWS).

As mentioned previously, for the purpose of this study, only the work-to-family direction was investigated. Therefore, following work-to-family dimensions were used: work-to-family perspectives, work-to-family affect, work-to-family time-management and work-to-family socio-capital. The reason is recent studies indicating that work-to-family enrichment (WFE) is related

more strongly to work-related variables such as job satisfaction and turnover intention – compared to family-to-work enrichment (FWE) (Wayne, et al., 2004; Wayne et al., 2006). Furthermore, it has been found that WFE can be an intervening mechanism between flexible work arrangements (FWAs) and outcomes such as job satisfaction and turnover intention (McNall, et al., 2010).

## **Outcomes of work-family enrichment**

### **Job satisfaction**

Job satisfaction can be described as employees' affective relations towards their job role and is an essential function of the perceived relationship between what employees expect from their job and the reality of their job (Chazon, 2009; George & Zakkariya, 2015). Furthermore, such satisfaction points to the pleasure employees experience when performing their work (Saeed, Waseem, Sikander, & Rizwan, 2014). Job satisfaction can therefore be described as employees' own evaluation of their job role, which is influenced significantly by factors such as work location, control over the work environment, incentives and management systems (Arnett, et al., 2002).

In the same vein, Spector (1996; 1997) describes job satisfaction as the degree to which employees like or dislike their job. Spector (1997) particularly refers to job satisfaction as a collection of feelings towards a job. The scholar (1997) also argues that job satisfaction is a multifaceted approach consisting of various aspects such as “appreciation, communication, co-workers, fringe benefits, job conditions, nature of work itself, organization itself, organizational policies and procedures, pay, personal growth, promotion opportunities, recognition, security, supervision” (Spector, 1997, p. 3). Furthermore, Spector (1985) created the Job Satisfaction Survey to evaluate the job satisfaction levels of those working in human services positions. (This instrument was utilised for the present study.) Sukriket (2015) found that job satisfaction has a relationship with low retention, absenteeism and late-coming at work.

Based on the findings above, it is necessary to incorporate the needs of employees into the organisational strategy to reduce their job dissatisfaction and increase satisfaction (Uduji, 2013). One way to implement such a strategy, is to utilise flexible work arrangements (FWAs) (Uduji, 2013). Cotti, et al. (2014) found that job satisfaction levels correlate with FWAs. Thus, implementing FWAs can be seen as a way to empower employees, which will lead to job satisfaction (Thomas & Tymon, 1994). This outcome is also consistent with Vroom's expectancy theory, which states that job satisfaction seeks to establish a relationship between work-life and personal-life. According to this theory, the factors of balance, expectancy and instrumentality are vital for job satisfaction, motivation and work performance. Should it happen that these factors are

low, work performance will most likely decrease due to loss of motivation. Should these factors be high, employees will reach higher levels of job satisfaction and motivation. Vroom (1964) adds that organisations can also improve their overall performance, should they meet the employees' needs on the mentioned levels.

Additionally, studies have found a significant relationship between work-family enrichment and job satisfaction. A study by Russo and Buonocore (2012) involving 179 public hospital nurses found a positive, direct relationship between work-family enrichment and job satisfaction. Similar results have been reported by other researchers such as Masuda, et al. (2012) as well as Carlson, et al. (2009). In the same vein, a longitudinal study by Lu (2011) among Taiwanese employees, and Jaga and Bagram's among 336 South African retail employees, found that the relationship between work-family enrichment and job satisfaction are significantly positive ( $\beta = .547, \rho < .001$ ).

A States as Employers-of-Choice Survey conducted in South Africa also found that employees with FWAs reportedly experience higher levels of job satisfaction, engagement, and loyalty towards their employers (Brown, et al., 2006). However, the literature review shows clearly there is a paucity on studies investigating FWAs and job satisfaction within the South African context.

### **Turnover intention**

Tett and Meyer (1993) defines turnover intention as the conscious and deliberate wilfulness of employees to leave the organisation for which they are working. According to Saeed, et al. (2014), turnover intention can be voluntarily, where employees leave the organisation willingly, or involuntarily (against their will). Although involuntarily turnover may be advantageous for the organisation, voluntarily turnover were shown to have a detrimental effect (McShane & Williams, 1993). Turnover intention is also considered as the best predictor of actual turnover, which increases in concert with the increased intention (Cho & Lewis, 2012).

Studies by Abbott, et al. (1998) found that the implementing of FWAs tends to raise employees' awareness and helps reduce turnover. Cook (2009) adds that by implementing FWAs the organisation shows employees their contribution towards the organisation are respected or valued. Moen, et al. (2011) implemented an initiative of a Results Only Work Environment (ROWE) at a corporate company comprising 775 participants. The ROWE initiative offered greater work-time control and flexibility. The scholars found that participants of the ROWE initiative did show lower turnover intention, compared to employees who did not participate (Moen et al., 2011).

Furthermore, various studies by McNall, et al. (2009; 2010) indicate that FWAs help employees experience increased work-to-family enrichment, which is associated with lower turnover intention.

Contrary to most of the studies mentioned above, Timms, et al. (2015), investigating flexible work arrangements, work engagement, turnover intentions and psychological health, found a minimal relationship with both turnover intention and psychological strain. This means that organisations providing their employees with FWAs, may convey incongruent messages, thus increasing employees' burdens (Timms, et al., 2015). The scholars also found that the actual use of FWAs predicts turnover intention and its non-use actually predicts work-engagement, implying that the use of FWAs do not necessarily improve issues concerning the work-life interface.

### **The mediating role of work-to-family enrichment**

The mediating role of work-to-family enrichment has been used commonly in research to examine the positive side of the work-family interface. Work-to-family enrichment was first reported in a study by McNall, et al. (2009). The sample of the study recruited employed adults from an internet database called StudyResponse. Email invitations were distributed to 1 700 database members who indicated that they were 18 years and older. The sample consisted of 220 employed adults, 96 men, 107 women and 17 unreported, providing a response rate of approximately 21.4% (McNall, et al., 2009). In this study, McNall, et al. (2009) examine the relationship between two types of FWAs (including flexitime and compressed workweeks) and work-to-family enrichment (WFE) as well as the relationship between WFE and organisational outcomes such as job satisfaction and turnover intention. It was found that work-to-family enrichment played a mediating role between FWAs, with outcomes including job satisfaction and turnover intention among working adults, even after controlled by variables such as gender, age, marital status, education, number of children and working hours.

Baral and Bhargava (2010) examine the role of work-family enrichment in the relationship between an organisation's interventions on behalf of work-life balance (e.g. job characteristics, work-life benefits, supervisory support and the work-family culture) and job outcomes. They found that job characteristics are indeed related to the various job outcomes; supervisory support and the organisation's work-family culture is related positively to outcomes such including job satisfaction and affective commitment (Baral & Bhargava, 2013). Furthermore, the results indicated that work-family enrichment mediates the relationship between job characteristics (e.g. job autonomy, variety of tasks and feedback), supervisor support and job outcomes (e.g. job satisfaction, affective commitment and organisational citizenship behaviour) (Baral & Bhargava, 2013).

Fung, et al. (2015), investigating 280 Malaysian teachers, examined whether work-family enrichment mediates the relationship between workplace social support (i.e. supervisor and co-worker support) and job satisfaction. This study indicated that work-family enrichment mediates the relationship between supervisor support, co-worker support and job satisfaction as an outcome. The results also showed that workplace social support enhances work-family enrichment and causes skills, knowledge, values and even confidence gained at work. These aspects were found to benefit the family, and the enrichment had job satisfaction as outcome (Fung et al., 2015).

Within the South African context, Jaga and Bagraim (2011), on work-family enrichment and work-family satisfaction outcomes, found that work-to-family enrichment shows a significant effect in both job satisfaction and career satisfaction. Furthermore, Jaga, et al. (2013), who studied work-family enrichment and psychological health, found that work-to-family explains a significant effect regarding depression and emotional exhaustion (Jaga et al., 2013). A study focusing on female workers, by Marais, et al. (2014), found a positive relationship between the antecedents, including work and home resources, and outcomes of work-family enrichment such as work and family engagement. According to Marais et al. (2014), work-family enrichment mediates the relationship between work resources and work engagement. Furthermore, Marais, et al. (2014) also found that family-work enrichment mediates the relationship between home resources and family engagement.

Despite extensive studies on work-family enrichment within the South African context, limited studies investigated the mediating role of work-to-family enrichment in the financial sector (De Klerk et al., 2013; Marais, et al., 2014). Therefore, the present study focused on work-to-family enrichment within the South African context, particularly, the South African financial services industry.

The mediation model is based on the conservation of resources theory, also known as COR theory and the signalling theory (Hobfoll, 1989; Spence 1973). From a different angle, the construct of work-family enrichment is based on the social exchange theory (Blau, 1964). Fundamentally, the COR theory suggests that employees are inclined to protect resources which reduces stress, enhances personal characteristics, render social support, as well as strengthen conditions and energies (Fung et al., 2015). In accordance, the signalling theory can be applied in the sense that FWAs provided by organisations are often interpreted not only as positive treatment from organisations, but also as resources the latter seek to protect. It can be argued that FWAs are resources offered by organisations, which signals care for their employees (Chen, et al., 2018). The present study utilised the COR and the signalling theory to gain further insight into the relationship

between FWAs and outcomes such as job satisfaction and turnover intention, which contributes to the enrichment process.

As explained previously: According to the work-family enrichment model of Greenhaus and Powell (2006), resources found in one domain can lead to improved performance in another role. Such improvement can be explained through the social exchange theory, which emphasises that employees perceive FWAs as favourable treatment from their organisation, to which they feel the need to reciprocate with positive organisational outcomes (McNall et al., 2009). Thus, it can be argued that employees would want to protect FWAs as resources, seeing that they perceive these arrangements as positive treatment from their organisation. As a result, employees enjoy higher job satisfaction and show lower turnover intention (Chen, et al., 2018; Rhoades & Eisenberger, 2002; Wayne et al., 2006). Adding to the enrichment process, the social exchange theory provides insight into the relationship between enrichment and work-related outcomes such as job satisfaction and turnover intention.

### **The moderating role of gender**

Gender refers to masculinity and femininity, which are the qualities and characteristics a particular society assigns to each sex (Blackstone, 2003). Gender also entails the social attributes and opportunities linked not only with sex, but also the relationship between men and women. Such relationships are constructed by society and internalised through the socialisation process (United Nations, 2011). In work-family literature, gender is described as one of the most salient demographic characteristics (Eby, et al., 2005). This means that numerous studies aimed to determine the role that gender plays in the following constructs: FWAs, work-life balance, work-home interaction, work-home interference, work-home enrichment, psychological health, job satisfaction, and turnover intention, to name a few (De Klerk & Mostert, 2010; Downes & Koekemoer, 2011; Duxbury & Higgins, 1991; Kim & Gong, 2017; Timms et al., 2015). In societies with more traditional gender roles, women are viewed as the caregivers and men as the economic providers. In particular, according to literature on gender-role socialisation, men are primarily given a bread winner role, whereas women are primarily assigned the roles of motherhood or home maker (Ezzedeen & Ritchey, 2009; Rothbard, 2001).

Within the South African context, the workplace typically was characterised by inequality, unfair treatment and unfair discrimination, especially against women (Sinden, 2017). However, since the democratic elections in 1994, the government implemented various anti-discriminatory laws in a quest for a non-racial, non-sexist and democratic society (Sinden, 2017). In accordance with the

South African Constitution of 1996, the government continued to strive for equality and equal employment for especially women. This focus is evident in policies and frameworks that were implemented such as: the Employment Equity Act of 1998, the Broad Based Black Economic Empowerment Act of 2003 and its amendments, the National Policy Framework for Women's Empowerment and Gender Equality of 2000.

Since the above-mentioned legislative changes, more women have been entering the labour market, showing a trend towards equal employment opportunities (McLellan & Uys, 2009; Van den Berg & Van Zyl, 2008). Furthermore, Statistics South Africa (2018) indicated that women accounted for 43.8% of total employment within the second quarter of 2018. Nevertheless, women often are still defined in relation to motherhood and are expected to take on a caring role (South African Human Rights Commission, 2017). Wide-spread attention has been paid to evaluating the resources in the work and home domains. However, hardly any attention has been given to whether the effects might be gender specific (Baral & Bhargava, 2011). Therefore, the present study selected gender as moderator of the direct relationship between FWAs and work-family enrichment.

When attempting to balance work and family, findings show that women tend to prioritise and focus on family responsibilities, independent of their work (Aditya & Sen, 1993; Aryee, et al., 2005). Conversely, men tend to prioritise work over family responsibilities (Milkie & Pelotola, 1999). Men are inclined to attach more importance to their work with a focus on autonomy, self-reliance and independence (Russ & McNeilly, 1995; Olson & Shultz, 1994). From their side, women are inclined to be more expressive, caring for others and cultivate important relationships (Baral & Bhargava, 2011). Gender differences can be defined as the way people view, attribute, acquire and use their resources in their respective work and family domains, which in turn may significantly influence the level of work-family enrichment that is experienced (Clark, 2001). McNall, et al. (2010) argue that women may be more sensitive towards FWAs, seeing that they carry more responsibilities within the family domain and thus perceive a higher demand for balance between work and family. In a nutshell, FWAs will help women integrate their work and family responsibilities to achieve higher job satisfaction and lower turnover intention.

According to Wayne, et al. (2007), men and women tend to utilise the same resource-providing work characteristics, such as FWA, differently. Gender difference in resource-providing characteristics depend on the relative salience of each role. Seeing that individuals fulfil different roles; it is inevitable that certain roles will have more subjective importance than other roles. This tendency is known as 'role-salience' (Oosthuizen, et al., 2011; Thoits, 1995). To understand 'role-

saliency' it is important first to examine the role identity theory. The mentioned theory argues that individuals occupy different roles that are linked to particular identities (Wiley, 1991). Certain roles may be more important than others, causing the individual to choose forms of behaviour that confirm stronger commitment towards the more salient identities (Thoits, 1995; Wiley, 1991). Therefore, individuals' commitment towards a certain role identity will affect the role's saliency, making it likely that the individual will act in a way that confirms that particular identity (Koekemoer, et al., 2010). Thus, it can be assumed that the work role may be more salient to men, and the family role to women (Cinamon & Rich, 2002).

To recap: It is evident that several studies were undertaken on the relationship between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention. However, to date, there is no significant evidence on these relationships from within a South African context, particularly a financial environment.

Based on the discussion above, the following research hypotheses were formulated:

### **Proposed hypotheses**

For the present study, the following hypotheses were proposed and investigated:

**H1:** There is a significant relationship between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention within the financial services industry, particularly:

**H1a:** There is a significant positive relationship between flexible work arrangements (i.e. flexitime and compressed workweeks) and work-to-family enrichment among employees working in the financial services industry.

**H1b:** There is a significant positive relationship between flexible work arrangements (such as flexitime and compressed workweeks) and job satisfaction among employees working in the financial services industry.

**H1c:** There is a significant negative relationship between flexible work arrangements (such as flexitime and compressed workweeks) and turnover intention among employees working in the financial services industry.

**H1d:** There is a significant positive relationship between work-to-family enrichment and job satisfaction among employees working in the financial services industry.

**H1e:** There is a significant negative relationship between work-to-family enrichment and turnover intention among employees working in the financial services industry.

**H2:** Work-to-family enrichment mediates the relationships between flexible work arrangements and job satisfaction as well as turnover intention as outcomes among employees within the financial services industry.

**H3:** Gender acts as a moderator between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry.

## **Research design**

The research design consists of the approach and method that was employed; these are discussed below.

### Research approach

A quantitative research approach was followed in the present study. Such an approach can be described as a type of conclusive research that involves large representative samples (Struwig & Stead, 2010). Importantly, quantitative research also utilises structured procedures for data collection (Struwig & Stead, 2010). Following a quantitative approach eliminates the possibility that researchers may be biased, seeing that they are not directly in contact with the respondents, Data are collected through telephone, internet or even pencil-and-paper methods (Daniel, 2016). Moreover, a quantitative research approach applies scientific methods for data collection and analysis, usually allowing generalisation of results (Daniel, 2016). Furthermore, a cross-sectional design was used for this study. Such a design allowed the researcher to involve several groups of participants to complete the questionnaire at a single point in time (De Vos, et al., 2011).

### Research method

The method for the research comprises the research participants, measuring instruments, research procedure and ethical considerations, and lastly the statistical analysis.

### **Research participants**

A combination of quota and judgemental sampling was used for the present study. Firstly, quota sampling is a method that researchers apply when the group is heterogeneous, which implies that every element of the population does not necessarily match the characteristics based on predefined criteria (Alvi, 2016). In the present study, the criterion for applying quota sampling was gender, unpacked as male, female and other. The method used was non-proportionate quota sampling,

seeing that the quota did not reflect the proportion of the sub-group presented within the population. Nevertheless, a minimum percentage was specified of each gender that should be included in the study (Alvi, 2016).

Secondly, a judgemental sampling was combined with the non-proportionate quota sampling method. Judgemental sampling helped focusing on respondents who held an opinion close to that of the researcher (Etikan & Bala, 2017). All participants were required to show a proficient understanding of the English language, be fulltime employed and between the ages of 18 to 65 years. Data were collected from employees in the financial services industry, which included banking, insurance, financial planning and auditing companies across South Africa.

The questionnaire was sent out to 425 respondents. A total of 404 respondents participated in the study. Thus, there was a response rate of 95.1%. Of the total, the majority were females, accounting for of 243 respondents, and 161 were males. The average age of respondents who participated was 36.95 years old. In terms of education, the majority of the respondents had a matric qualification (40.9%), followed by a university Degree (14.8%), post-graduate degree (12%), Technical College diploma (8.5%), Technicon diploma (6.1%), Grade 11 (1.9%), Grade 10 (1.2%) and lower than Grade 10 (0.9%).

### **Measuring instruments**

The measuring instruments utilised in the empirical study are expounded briefly below.

#### *Biographical questionnaire*

A biographical questionnaire was used to gather demographic information on participants' gender, age and highest qualification. These characteristics were used to provide an informative description of the study sample.

#### *Items of flexible work arrangements*

In a study by McNall, et al. (2009) the key focus was on examining the access to benefits such as FWA rather than its mere usage. The reason is these scholars were interested more in FWAs as symbol of or perceived organisational concern for work-family life. In their study, the current availability of FWAs was measured. Two items were used to measure flexitime: "Does your company offer flexibility regarding when you start or end your workday?"; and compressed workweeks: "Does your company allow you to work four longer days per week instead of 5 regular days?". The number one (1) was assigned to participants who responded "yes", and the number

zero (0) to those who responded “no” to the mentioned questions. The answers to these two questions were categorised into a single variable to determine whether participants had FWAs at their disposal or not. The variables ranged from (0) “no flexible work arrangements available”; (1) “one flexible work arrangement available”; and (2) “two flexitime options available” (McNall, et al., 2009). This allowed the researcher to determine whether participants had none, one or two FWAs available.

#### *MACE Work-family Enrichment Instrument*

The 18-item MACE Work-family Enrichment Instrument, developed by De Klerk, Hill and Koekemoer (2013) was used to measure the mentioned enrichment. This instrument measures enrichment in two directions (bi-directionally): work-to-family and family-to-work. For the purpose of the study, only work-to-family enrichment (WFE) was measured. The MACE instrument consists of four dimensions, which include: work-to-family perspectives as six items (e.g. “My family life is improved by the skills I have developed at work”); work-family affect as three items (e.g. “My family life is improved by being energised at work”); work-family socio-capital as three items (e.g. “My family life is improved by having good relationships at work”); and finally, work-family time management as six items (e.g. “My family life is improved by managing my time at work”). The participants indicated their level of agreement on a four-point Likert-type scale ranging from 1 (*disagree*); 2 (*neither agree nor disagree*); 3 (*agree*); and lastly, 4 (*strongly agree*). The following reliable Cronbach’s alpha coefficients were found by De Klerk et al. (2013): *work-family perspectives* = 0.91, *work-family affect* = 0.84, *work-family socio-capital* = 0.80, *work-family time management* = 0.90.

#### *Job Satisfaction scale*

Job satisfaction was measured by using the Job Satisfaction Survey (Spector, Cooper, Poelmans, Allen, O’Driscoll, & Sanchez, 2004). The Job Satisfaction Survey comprises 35 items, which cover nine facets, namely: pay, promotion, supervision, fringe benefits, contingent rewards, operating conditions, co-workers, nature of the work and communication (Spector 1997). For the present study, only the facet *nature of work* was utilised and included items such as “I like doing the things I do at work”. This facet consists of four items of which one had to be reversed, since it was a negative statement. The Job Satisfaction Survey uses a Likert-type score, ranging from 1 (*disagree very much*); 2 (*disagree moderately*); 3 (*disagree slightly*); 4 (*agree slightly*); 5 (*agree moderately*); and 6 (*agree very much*). Cronbach’s alfa coefficients of 0.86 and 0.98, found in previous research, indicated the goodness of overall reliability (Gholami et al., 2012; Iliopoulou & While, 2010).

### *Turnover Intention scale*

Turnover intention was measured through the scale TIS-6, developed by Roodt (2004). The TIS-6 was used to assess the turnover intention of employees. The TIS-6 consists of six items, for example: “How often do you look forward to another day at work?” or “How often are your personal values at work compromised?”. The items from the TIS-6 are rated on a five-step bipolar scale, which uses a semantic differential technique, ranging from: *never – always; to no extent – to a very large extent; highly unlikely – highly likely*. These six items allow the researcher to distinguish clearly those employees who will leave from those who will remain, which confirms the criterion-predictive validity of the scale. The TIS-6 also reported a Cronbach’s alpha coefficient of 0.80 (Bothma & Roodt, 2013), which implies it is reliable.

### **Research procedure and ethical considerations**

After permission was granted from the Scientific and Ethical Committee of the particular higher education institution, the research commenced (Ethical approval number: NWU-00425-18-S4). The researcher conducted an internet search to identify financial institutions in South Africa. These institutions were contacted via telephone and email. The financial institutions who responded to telephonic calls and emails indicating that they are willing to participate, were included in the study. The human resources managers and other relevant managers of financial institutions were contacted to explain the nature of the study and enquire whether the organisation will be willing to assist with data gathering. After approval a formal letter, explaining the nature of the study, was sent to the relevant person, in most cases a gatekeeper as HR practitioner or Head of HR Department. Meetings were held to explain the details and aim of the study.

Once approval was obtained, the human resources department or relevant managers distributed a letter through email to employees, recruiting those willing to participate in the study, after which the link to the questionnaire was provided to the relevant participants. The only role of the human resource department or relevant line manager/s was sending out the link to employees who indicated they wished to partake in the study. The researcher was included in all emails and in the case where a participant had questions, the participant contacted the researcher directly or vice versa. The human resource department or relevant line manager/s could by no means control or observe their employees completing the questionnaire.

Furthermore, the line managers had no access to the answers of their employees, since all answers were immediately stored on an online server to which only the researcher had access. This server also gave no indication of the email addresses used to complete the questionnaire. Thus, answers

could by no means be linked to a specific respondent. Irrespective of how the link was distributed to the respondent (through the researcher or gatekeeper) the researcher ensured ethical guidelines were adhered to for the whole study, emphasising informed consent, confidentiality, and avoidance of harm as well as protecting basic human rights (De Vos et al., 2011).

The researcher personally, as well the questionnaire website electronically, explained the nature of the study fully, including the voluntarily participation, anonymity, the right of withdrawal and informed consent. Participants were provided four weeks to complete the online questionnaire. They were reminded through an email notice when the submission was two weeks pending, Informed consent and voluntarily participation were ensured by communicating the nature of the study and right of withdrawal to all employees. This was done through the link, or personally by the researcher and/or gatekeeper.

The above-mentioned phases of the study were conducted in an ethical manner since informed consent was obtained prior to completion of the questionnaire, and anonymity was maintained during the processing and reporting of the questionnaire. Importantly, no harm was done to any participant since no incidences occurred or were reported. The data were exported from the website into an Excel sheet to examine for possible errors. Only the researcher has access to the website, which is password protected. The Excel sheet exported from the website is also password protected and stored in a secured file. Thereafter, statistical analysis followed.

### **Statistical analysis**

The Statistical Package for the Social Sciences (SPSS) and AMOS were used for statistical analysis (Field, 2013; Ong & Puteh, 2017). Descriptive statistics described the sample in terms of means and standard deviation (Field, 2013). Internal consistency was examined by calculating the Cronbach's alfa coefficients. The suggested guidelines for such coefficients are considered reliable and acceptable when  $\alpha \geq 0.70$  (Nunnally & Bernstein, 1994).

Spearman's product-moment correlations were applied to determine the strength and relationship between the independent variables such as flexible work arrangements, and dependent variables such as job satisfaction and turnover intention. These correlations were applied since the obtained data were distributed normally. Statistical significance was set at a value of 95% confidence interval level ( $p < 0.05$ ) (IBM SPSS Statistics 25, 2018).

A relationship between variables can vary between -1 and 1, whereas 0 would indicate no

relationship between variables. According to Pallant (2010), a negative relationship implies that when one variable increases, the other variable will decrease; a positive relationship will cause both variables to increase. The strength and direction were interpreted as suggested by Cohen (1988): small ( $r = .10$  to  $.29$  or  $r = -.10$  to  $r = -.29$ ), medium ( $r = .30$  to  $.49$  or  $r = -.30$  to  $-.49$ ), and large ( $r = .50$  to  $r = 1.0$  or  $r = -.50$  to  $r = -1.0$ ).

Furthermore, structural equation modelling (SEM) was used in AMOS. This was done to analyse the mediating effect of work-to-family enrichment (WFE) on the relationship between flexible work arrangements and work outcomes (such as job satisfaction and turnover intention). SEM has a dual purpose of using various models to predict the relationships among the observed variables, whilst providing a quantitative test of the theoretical model as hypothesised by the researcher (Schumacker & Lomax, 2010). The primary goal of using SEM to test theories is establishing a statistically theoretical model that has both practical and substantive meaning. A researcher can use three criteria to determine the statistical significance and substantive meaning of the theoretical model.

The first criterion entails “non-statistical significance of the chi-square test and the root-mean-square error of approximation (RMSEA) values” (Schumacker & Lomax, 2010, p.74). These values are global fit measures. Indication of similarity between the sample covariance matrix and the reproduced model implies that the covariance matrix is observed in terms of the chi-square ( $\chi^2$ ). A chi-square value of 0 indicates a perfect fit, or no difference between the values implied by the sample covariance matrix and the reproduced implied covariance matrix (Schumacker & Lomax, 2010). Thus, a chi-square value close to 0, indicates no difference between the sample covariance matrix and the reproduced implied covariance matrix. An RMSEA value of equal to or less than 0.05 are considered acceptable. Secondly, the  $t$  value of 1.96 at a 0.05 level of significance is considered another criterion. According to Schumacker and Lomax (2010), the chi-square ( $\chi^2$ ), RMSEA,  $t$  value and other indices allows the researcher to determine the global fit of the proposed model. The third criterion focuses on the magnitude and direction of the parameter estimates, and whether a positive or negative coefficient makes any sense.

It is important to examine other model fit indices. The standardised root-mean-square error of approximation (RMSEA) has an acceptable level of 0.05 to 0.08, where a value less than 0.05 indicates a good model fit. However, considering the function of the chi-square in the model fit of latent variables within a model, other indices emerged by which to compare alternative models. One of these indices are the Tucker-Lewis Index (TLI), which are used to compare an alternative or the proposed model against a null (0) model. For the TLI, a value of 0 indicates no fit and a value of 1 a

good fit. In the same regard, values close to 0.90 or 0.95 reflect a good model fit. Furthermore, comparative fit index (CFI) was also applied during the statistical analysis. According to Hu and Butler (1999), a good fit is indicated by a CFI value of equal to or greater than 0.95.

Ideally, gender should moderate the model through three paths: 1) flexible work arrangements to work-to-family enrichment; 2) work-to-family enrichment to job satisfaction and turnover intention; and 3) flexible work arrangements to job satisfaction and turnover intention. These paths are typical of a moderated mediated model (Edwards & Lambert, 2007). Multiple regression analysis ascertained whether fluctuation in dependent variables were predicted by the independent variable and  $R^2$  determined the amount of variance accounted for in the relationship between these variables (Salkind, 2010). Gender was used as a dummy variable to sort the data of the study into mutually exclusive categories (i.e. male/female) (Gujarati & Damodar, 2003). A moderation effect would occur if it is found that gender statistically significantly predicts the dependent variables such as work-to-family enrichment, job satisfaction and turnover intention (Field, 2013). For the purpose of the study, it was accepted that female = 0 and male = 1. Thus, the dummy variable takes on a value of 0 or 1 to indicate possible categorical effect, which might cause a shift within the outcome (Gujarati & Porter, 2003). Multiple regression analysis was done to determine the moderating effect of gender. The regression analysis helped determine whether gender impacts the relationships between the independent variable (flexible work arrangements x gender) and the dependent variables (work-to-family-enrichment, job satisfaction and turnover intention) (Pallant, 2010).

## Results

In this section, the results of responses to the quantitative study are provided and discussed.

### Descriptive statistics and Cronbach's alphas

The descriptive statistics and Cronbach's alpha coefficients are displayed in Table 1 below.

**TABLE 1:** Descriptive statistics and Cronbach's alpha coefficients of constructs

Constructs	Mean	SD	$\alpha$
Work-family perspective	2.91	0.74	0.95
Work-family affect	2.61	0.87	0.91
Work-family time management	2.90	0.73	0.95
Work-family socio capital	3.11	0.73	0.91
Job satisfaction	4.53	1.27	0.87
Turnover intention	2.55	0.95	0.79

The work-family constructs in Table 1 was measured by a four-point Likert-type scale ranging from (1) “Disagree”; (2) “Neither agree nor disagree”; (3) “Agree”; and (4) “Strongly agree”. From the results in Table 1 above, it is evident that participants mostly experienced work-family socio capital ( $M = 3.11, SD = 0.73$ ); followed by work-family perspective ( $M = 2.91, SD = 0.74$ ); work-family time management ( $M = 2.90, SD = 0.73$ ); and work-family affect ( $M = 2.61, SD = 0.87$ ). Furthermore, the findings showed that participants agreed to a moderate extent that they experience job satisfaction ( $M = 4.58, SD = 1.27$ ). Participants indicated that they experience turnover intention to a certain extent ( $M = 2.55, SD = 0.95$ ). The above-mentioned constructs were also found to be reliable, scoring Cronbach’s alfa coefficients above 0.70 (Nunnally & Bernstein, 1994). The following Cronbach alfa coefficients were registered for the constructs: work-family perspective,  $\alpha = 0.95$ ; work-family affect,  $\alpha = 0.91$ ; work-family time management,  $\alpha = 0.95$ ; work-family socio capital,  $\alpha = 0.91$ ; job satisfaction,  $\alpha = 0.87$ ; and turnover intention,  $\alpha = 0.79$ .

## Correlations

The first objective of the study was to determine whether there is a relationship between flexible work arrangements, dimensions of work-to-family enrichment as well as job satisfaction and turnover intention. The dimensions of work-to-family enrichment were *work-family perspectives*, *work-family affect*, *work-family time management*, and *work-family socio-capital*.

The correlation coefficients between the mentioned constructs or dimensions are displayed in Table 2 below.

**TABLE 2:** Correlation matrix between flexible work arrangements (FWAs) and work-to-family enrichment (WFE), job satisfaction and turnover intention

	1	2	3	4	5	6	7
<b>1. Flexible work arrangements</b>	1						
<b>2. Work-family perspectives</b>	0.37* <sup>a</sup>	1					
<b>3. Work-family affect</b>	0.31* <sup>a</sup>	0.75* <sup>b</sup>	1				
<b>4. Work-family time management</b>	0.30* <sup>a</sup>	0.79* <sup>b</sup>	0.79* <sup>b</sup>	1			
<b>5. Work-family socio capital</b>	0.30* <sup>a</sup>	0.76* <sup>b</sup>	0.71* <sup>b</sup>	0.77* <sup>b</sup>	1		
<b>6. Job satisfaction</b>	0.15* <sup>a</sup>	0.55* <sup>b</sup>	0.55* <sup>b</sup>	0.59* <sup>b</sup>	0.50* <sup>b</sup>	1	
<b>7. Turnover intention</b>	-0.03	0.03	-0.17	0.04	0.05	-0.15	1

\*\* $p < 0.01$  for all values, \* $p < 0.05$  for all values; <sup>a</sup> Correlation  $\geq 0.30$  is practically significant (medium effect) <sup>b</sup> Correlation  $> 0.50$  is practically significant (large effect)

**Flexible work arrangement and work-to-family-enrichment dimensions:** It is evident from Table 2 that flexible work arrangements were found to be related positively statistically and practically

(with a medium effect) to work-to-family dimensions, including *work-family perspectives*, *work-family affect*, *work-family time management* and *work-family socio-capital*. Therefore, based on this finding, Hypothesis 1a is confirmed.

***Flexible work arrangements and job satisfaction (nature of work):*** Table 2 above indicates clearly that flexible work arrangements were found to be related positively statistically and practically (with a small effect) to *job satisfaction*. The latter finding confirmed Hypothesis 1b.

***Flexible work arrangements and turnover intention:*** From Table 2 above, it is clear that flexible work arrangements indicated no significant relationship with *turnover intention*. Therefore, Hypothesis 1c is not supported.

### ***Work-to-family enrichment dimensions and job satisfaction***

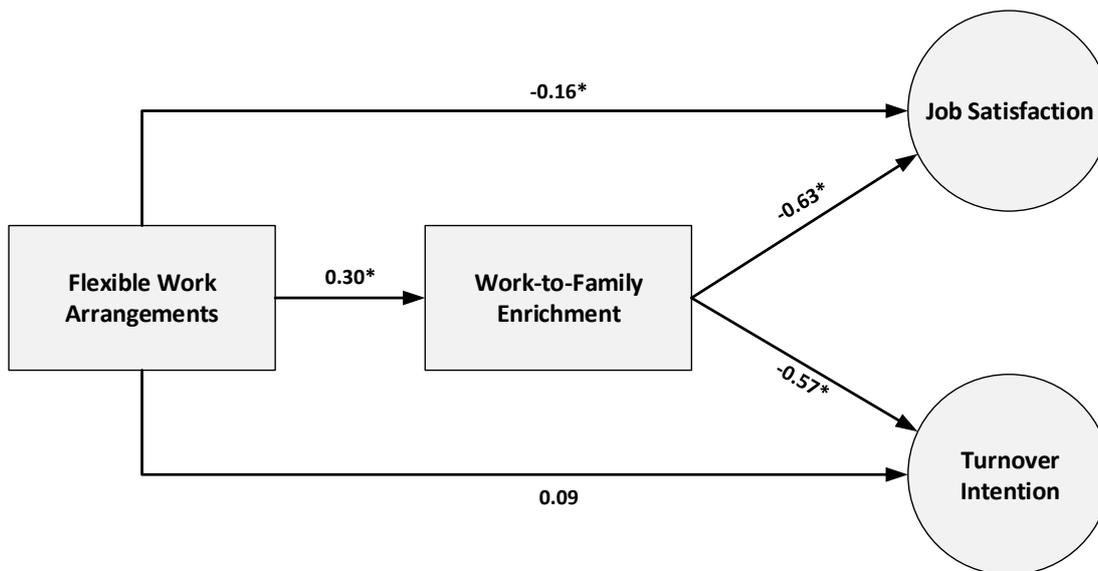
The relationship between *work-to-family enrichment dimensions* and *job satisfaction* was found to be related positively statistically and practically significant (with a large effect) for all work-to-family enrichment dimensions, including *work-family perspectives*, *work-family affect*, *work-family time management* and *work-family socio-capital*. The latter results thus supported Hypothesis 1d.

### ***Work-to-family enrichment dimensions and turnover intention***

Considering the relationship between *work-to-family enrichment dimensions* and *turnover intention*, no statistically significant relationship was found, thus Hypothesis 1c is not supported.

## **Mediational analysis**

For the purpose of the study, structural equation modelling (SEM) was used to test the mediating effect of *work-to-family enrichment* between *flexible work arrangements*, *job satisfaction* and *turnover intention*. Figure 1 below depicts the obtained results, indicating full mediation.



**Figure 1:** Work-to-Family enrichment mediation model

In terms of the work-to-family enrichment model as indicated in Figure 1 above, the CFI (0.93) and the TLI (0.90) were both above the rule of thumb of 0.90, which indicates good model fit (Byrne, 2010). The RMSEA value (0.06) was also below the guideline of 0.08, which confirmed a good model fit (Byrne, 2010). The results indicated a positive relationship between *flexible work arrangements* and *work-to-family enrichment* ( $\beta = 0.30, p < .001$ ); a positive relationship between *work-to-family enrichment* and *job satisfaction* ( $\beta = 0.63, p < .001$ ); and a negative relationship between *work-to-family enrichment* and *turnover intention* ( $\beta = -0.57, p < .001$ ). From the results, it was also clear that *work-to-family enrichment* mediates the relationship of *flexible work arrangements* and *job satisfaction* as well as *turnover intention*. A direct negative relationship was found between *flexible work arrangements* and *job satisfaction*, however, the practical significance of this relationship was extremely limited. Thus, it may be suggested that *work-to-family enrichment* fully mediates the relationship between *flexible work arrangements* and *job satisfaction* as well as *turnover intention*. Based on these findings, Hypothesis 2 is confirmed.

Table 3 below indicates the overall moderation interaction effect between *flexible work arrangements* (FWA) and *gender* on the dependent variables, namely *job satisfaction*, *turnover intention*, *work-family perspectives*, *work-family affect*, *work-family time management* and *work-family socio-capital*.

**TABLE 3:** Overall moderation of the interaction effect between flexible work arrangements (FWA) and gender on the dependent variables

Dependent variables	Unstandardised coefficients		Standardised coefficients	<i>t</i>	<i>p</i>
	B	SE	Beta		
<b>Job satisfaction</b>	-0.37	0.18	-0.21	-2.10	0.04*
<b>Turnover intention</b>	0.16	0.15	0.11	1.06	0.29
<b>Work-family perspectives</b>	-0.29	0.11	-0.26	-2.74	0.01*
<b>Work-family affect</b>	-0.09	0.13	-0.07	-0.73	0.47
<b>Work-family time management</b>	-0.02	0.11	-0.01	-0.14	0.89
<b>Work-family socio-capital</b>	-0.18	0.11	-0.16	-1.69	0.09

\* $p \leq 0.05$  = statistically significant

Table 3 above indicates a moderating interaction for perspectives of *job satisfaction* and *work-to-family enrichment* as dependent variables – more specifically *gender* was found a statistically significant moderator in the relationship between *flexible work arrangements* and *job satisfaction* ( $\beta = -0.21$ ;  $t = -2.10$ ;  $p \leq 0.05$ ). Furthermore, gender was found to be a statistically significant moderator in the relationship between *flexible work arrangements* and *work-family perspectives* ( $\beta = -0.26$ ;  $t = -2.74$ ;  $p \leq 0.05$ ). Based on these findings, Hypothesis 3 is partially confirmed.

Tables 4 and 5 below summarises the moderation effects for specifically job satisfaction and work-to-family perspectives.

**TABLE 4:** Multiple regression analysis with *job satisfaction* as dependent variable

Model		Unstandardised coefficients		Standardised coefficients	<i>t</i>	<i>p</i>	<b>R<sup>2</sup></b>
		B	SE	Beta			
<b>Female</b>	Flexible work arrangements	0.22	0.11	0.13	1.98	0.05*	0.02
<b>Male</b>	Flexible work arrangements	-0.15	0.13	-0.09	-1.13	0.26	0.01

\* $p \leq 0.05$  = statistically significant

Table 4 above indicates the regression analyses done with *job satisfaction* as dependent variable. The aim was to determine which gender (male or female) functions as moderator between *flexible*

*work arrangements* and *job satisfaction*. Entry of gender in the regression analysis produced a statistically significant model for specifically females ( $p = 0.05$ ), accounting for approximately 2% of the variance. In particular, seemingly higher levels of *flexible work arrangements* ( $\beta = 0.22$ ;  $t = 1.98$ ;  $p \leq 0.05$ ) is a significant predictor of *job satisfaction*, specifically for females.

**TABLE 5:** Multiple regression analysis with *work-to-family perspectives* as dependent variable

Model		Unstandardised coefficients		Standardised coefficients	<i>t</i>	<i>p</i>	R <sup>2</sup>
		B	SE	Beta			
<b>Female</b>	Flexible work arrangements	0.41	0.06	0.39	6.52	0.00*	0.15
<b>Male</b>	Flexible work arrangements	0.13	0.09	0.12	1.47	0.15	0.01

Table 5 above indicates the regression analyses done with *work-to-family perspectives* as dependent variable. The aim was to determine which specific gender (male or female) can be considered as moderator between *flexible work arrangements* and *work-to-family perspectives*. Entry of gender in the regression analysis produced a statistically significant model for specifically females ( $p = 0.00$ ), accounting for approximately 15% of the variance. In particular, it was found that higher levels of *flexible work arrangements* ( $\beta = 0.39$ ;  $t = 6.52$ ;  $p \leq 0.05$ ) is a significant predictor of *work-to-family perspectives*, specifically for females.

## Discussion

The objective of the present study was to investigate the relationship between flexible work arrangements (*flexitime and compressed workweeks*), work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry. The aim further was to assess the role gender (males and females) plays as moderator, and work-to-family enrichment as a mediator, on this relationship. The following section discusses the outline of the results, infers practical implications, identifies limitations and makes recommendations for the study field.

### Outline of the results

Wayne, et al. (2006) argue that organisations must understand the importance of enrichment, therefore more research should be conducted to elucidate how work-family enrichment is related to work-outcomes. Within the South African context, research on the mediating role of work-to-family enrichment are limited (De Klerk et al., 2013; Jaga et al., 2013; Baral & Bhargava, 2009), especially within the financial services industry. Therefore, the general objective of this study was to: 1) assess

the relationship between flexible work arrangements (*flexitime and compressed workweeks*), work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry; and 2) assess the role gender (males and females) plays as a moderator and work-to-family enrichment plays as a mediator on this relationship.

### **Objective 1**

The first objective of the present study was to determine the relationship between flexible work arrangements (such as flexitime and compressed workweeks), work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry. The results clearly indicated a positive relationship with a medium effect on all work-to-family enrichment dimensions, namely *work-family perspectives, work-family affect, work-family time management and work-family socio-capital*. This finding suggests that when flexible work arrangements (FWAs) are available to employees, they learn new skills, values and perspectives in the work domain, which can be transferred to the family domain.

The results indicated further that FWAs may influence an employees' attitude towards their job, resulting in positive feelings/thoughts, and mental sharpness. The reason is that employees may perceive FWAs as positive treatment from their organisation. Thus, since employees perceive to be more in control of how and where they work, they will manage their time more effectively, enabling them to decide which role responsibility needs to, or should be prioritised. If FWAs are available to employees, it may help them maintain and build positive supportive relationships within the work and family domain. These skills and positive emotions generated within the work domain, could likely be carried over to the family role. As a result, employees may transfer the positive feelings back to the original domain – in this case, the work environment, which in turn may increase levels of work-to-family enrichment (Carlson, et al., 2011).

The process described above, can be explained by referring to the social exchange theory. According to this theory, employees perceive FWAs as favourable treatment from their organisations, thus feeling the need to reciprocate with positive organisational outcomes, such as job satisfaction (McNall, et al., 2009). Therefore, FWAs, such as flexitime and compressed workweeks, allow the employees an extent of control and autonomy over when and where they decide to do their work, even outside the standard working day (Lambert, et al., 2008; McNall, et al., 2009).

The results above thus confirm Hypothesis 1a: **There is a significant positive relationship between flexible work arrangements (such as flexitime and compressed workweeks) and work-to-family enrichment among employees working in the financial services industry.**

The results of the relationship between flexible work arrangements (such as flexitime and compressed workweek) and job satisfaction indicated a positive relationship with a small effect. Prior studies have found that FWAs are related to various outcomes such as job satisfaction, satisfaction regarding working schedules, productivity and performance (Baltes, et al., 1999). Managers consider job satisfaction as an essential work aspect, as research has indicated that employees who are content within their work, tend to engage in firm-beneficial behaviour that improves the firm's performance (Zhou, et al., 2008). By the same token, the results of the present study are consistent with those from other research. For example, McNall, et al. (2010), found an indirect relationship between FWAs (i.e. flexitime and compressed workweeks) and job satisfaction. Empirical investigations on FWAs have indicated that job satisfaction functions as an outcome variable (Timms, et al, 2014). Chen, et al. (2018), investigating the relationship between FWAs, work-to-family enrichment, organisational outcomes and gender, found that FWAs indicate a positive relationship with job satisfaction.

The findings above are in line with the social exchange theory, arguing that employees who perceive favourable behaviour from their organisations, such as FWAs, are likely to reciprocate with increased job satisfaction (Chen, et al., 2018; Rhoades & Eisenberger, 2002). Furthermore, employees who find themselves in effective and flexible workplaces tend to engaged more with their work and also experience increased job satisfaction (Bond, Flaxman, & Bunce, 2008). The latter findings can also be explained and supported by Sieber's (1974) theory of role accumulation, implying that resources such as FWAs allow employees to participate in both work and family roles which allow them to experience work and family as mutually beneficial and participation in both increase job satisfaction. Similarly, the flexibility enactment theory is also supported by these findings, since flexible work arrangements allow employees to have more control over where and when they work, allowing for the integration of work and family roles, whilst minimising distractions work has on family and vice versa (Desrochers & Sargent, 2004; Golden, 2009; Kossek, et al., 2005).

Thus, the results above confirm Hypothesis 1b: **There is a significant positive relationship between flexible work arrangements (such as flexitime and compressed workweeks) and job satisfaction.**

The results of the relationship between flexible work arrangements (such as flexitime and compressed workweek) and turnover intention indicated no statistically significant relationship. According to Dancaster (2006), limited companies within South Africa have implemented flexible work arrangements. It can thus be argued that since employees are not exposed to or unable to utilise flexible work arrangements, their turnover intentions are associated to other aspects of their work. A possible reason can be that employees within the financial industry may attach more value to supervisory support, which have been found to impact turnover intention directly (Allen, et al., 2004; Butler & Waldroop, 2001; Choi, et al., 2012). According to Karl, et al. (2008), the supervisor's knowledge, and ability to guide, shape and transform their attitudes towards their employees, have a significantly impact on employees' decision to quit or remain with the organisation.

Further factors may also impact turnover intention and eventually, actual turnover. These factors include the reward system, content of salaries or bonuses, or opportunity for career development within the financial institution (Kariuki, 2015). The employee's perception of FWAs also plays an essential role. In this regard, Downes and Koekemoer (2011) found that although employees have the option to decide when or where they work, they do not necessarily consider these options as comprising as a flexible work arrangement. Thus, employees who have not signed a formal document to formalise or affirm the use of flexible work arrangements, tend to utilise flexitime. They consider such rearranged working hours and a compressed workweek as an overflow of the workload, thus helping them adhere to deadlines (Downes & Koekemoer, 2011).

Similar to the present study's findings, Timms et al. (2010) investigated the relationship between flexible work arrangements (FWAs), work engagement, turnover intentions and psychological health. Their findings showed that, contrary to expectations, FWAs indicate a minimal relationship with turnover intentions and psychological strain. It may be that employees perceive policies, such as FWAs, which allow them to work autonomous, as empowering. Such a perception may in turn, lead to satisfaction, decreased stress levels and decreased turnover intentions (Behson, 2005). In this regard, Allen (2001) found that flexible benefits offered by organisations are related negatively to turnover intention. Furthermore, results by Batt and Valcour (2003) indicated that lower turnover intentions are predicted by employees' access to FWAs (i.e. flexible scheduling practices). Thus, the opportunity granted to employees, and their ability to manage their work and family responsibilities, lead to a decrease in turnover intentions (Beham & Drobic, 2010).

Thus, it is clear that the results above did not confirm Hypothesis 1c: **There is a significant negative relationship between flexible work arrangements (such as flexitime and compressed workweeks) and turnover intention.**

The results on the relationship between work-to-family enrichment and job satisfaction indicated a positive relationship with a large effect. In this regard, Carlson, et al. (2010), found that work-to-family enrichment is related more strongly to job satisfaction. Furthermore, McNall, et al. (2010), found a positive relationship for work-to-family enrichment with job satisfaction. Within the South African context, various studies have found a positive relationship between work-to-family enrichment and job satisfaction (i.e. De Klerk, et al., 2015; Jaga & Bagraim, 2011). For example, Jaga and Bagraim (2011) found that job satisfaction and career satisfaction are outcomes of work-to-family enrichment. Similarly, De Klerk, et al. (2015), investigated the relationship between work resources, work-to-family enrichment, engagement and job satisfaction. Their findings showed that employees who experience work-to-family enrichment will be more likely to experience job satisfaction and work engagement as well. These findings support the flexibility enactment theory of Kossek, et al. (2005), as flexible work arrangements assisted in facilitating the integration of work and family responsibilities and might have contributed to less conflict between the two domains, leading to increased job satisfaction.

Therefore, the results above confirm Hypothesis 1d: **There is a significant positive relationship between work-to-family enrichment and job satisfaction.**

The results of the relationship between work-to-family enrichment and turnover intention indicated no significant relationship. This finding is consistent with the results of a meta-analysis by McNall, et al. (2010) who also found no significant relationship between work-to-family enrichment and turnover intentions. According to McNall, et al. (2009) it might be that work-to-family enrichment relates to feelings and not necessarily to actual behaviour, such as leaving the organisation. This means that although work-to-family enrichment does not always mean that there is an improvement in one's job, it can be led to feelings of being satisfied (Russo & Buonocore, 2012; Wayne et al., 2006). Consequently, employees might tend to focus on the stronger attachment they experience towards their job or profession as their involvement is rewarded and family functioning improved (Russo & Buonocore, 2012; Wayne et al., 2006). It could also be that turnover intentions of employees are associated with other factors such as a lack of supervisor and organisational support, and organisational hindrance (such as the time expectation and negative career consequences) which may be bigger role players for employee turnover intention (Timms et al., 2015).

Therefore, this result did not confirm Hypothesis 1e: **There is a significant negative relationship between work-to-family enrichment and turnover intention.**

## **Objective 2**

The second objective of the present study was to determine whether work-to-family enrichment mediates the relationships between flexible work arrangements (FWAs) and job satisfaction as well as with turnover intention. The results indicated that work-to family enrichment fully mediated the relationship between flexible work arrangements, job satisfaction and turnover intention. This finding is in accordance with previous research conducted. For example, McNall, et al. (2010) found that work-to-family enrichment mediates the relationship between flexible work arrangements, job satisfaction and turnover. A further study by Chen, et al. (2018), also found that work-to-family enrichment mediates the relationship between flexible work arrangements and organisational outcomes, which include job satisfaction and turnover intention.

The findings above can be explained by the signalling theory, which argues that flexible work arrangements offered by organisations shows employees that the organisation cares about their wellbeing and treats them as part of the group, thus increasing the employees' perception of inclusion (Casper & Harris, 2008; Ryan & Kossek, 2008). Such flexible work arrangements afford employees the opportunity to integrate their work and family responsibilities, allowing them to choose when and where they work with more confidence and time saved (Bond & Wise, 2003; Lee et al., 2002; Spence, 1793). When employees experience the mentioned flexible work arrangements, they will tend to reciprocate with positive organisational outcomes such as increased job satisfaction and decreased turnover intention. Furthermore, this response can be explained by the social exchange theory, namely that employees will reciprocate positively when perceiving that they are being treated positively by their organisation (Rhoades & Eisenberger, 2002). Additionally, these results can also be supported by the expansionist approach Marks (1977) has towards work-family enrichment, since it seems that employees tend to experience flexible work arrangements as a resource within the work domain that generates positive effects within the family domain, for example being able to effectively manage family-time.

Therefore, the result above confirmed Hypothesis 2: **Work-to-family enrichment mediates the relationships between flexible work arrangements and job satisfaction as well as turnover intention as outcomes among employees within the financial services industry.**

### **Objective 3**

The third objective of the study was to determine whether gender functions as a moderator between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention. The findings showed overall moderating interactions of gender between flexible work arrangements and job satisfaction as well as work-family perspectives. In particular, the results indicated a moderating effect for specifically females between flexible work arrangements and job satisfaction. Furthermore, a moderating effect for gender was also found for specifically females between flexible work arrangements and work-to-family perspectives.

Prior research has found that men and women may react differently to flexible work arrangements within organisations (Bender, et al., 2005; Scandura & Lankau, 1997). In this regard, Scandura and Lankau (1997) also found that gender may influence the attitudinal and reactional behaviours men and women have towards the workplace, based on perception. However, the present study found that gender plays only a moderating role for women between work-to-family enrichment and job satisfaction. This can be explained by the social role expectancy theory, whereby women are expected to focus on responsibilities and issues concerning the family domain. Such a focus may cause women to give prevalence to a family role above a work role, when they function within the organisation. Consequently, women may perceive a higher-level demand to balance work and family-related responsibilities. In this regard, flexible work arrangements allow them to integrate the two domains, thus experiencing higher job satisfaction (Chen, et al., 2018; McNall, et al., 2010).

Mas and Pallais (2016) found that women tend to select flexible work arrangements more than men. Although women do not necessarily place higher value on these flexible work arrangements, they do tend to prefer working from home instead of irregular hours. Another reason may be gender stereotyping whereby it is societally expected or acceptable of males to use flexible work arrangements for career or job-related tasks such as performance enhancement, which leads to rewards; females instead use these flexible work arrangements for family responsibilities (Hilbrecht, et al., 2008; Lott & Chung, 2016; McNall, et al., 2010). Within the South African context, the mentioned stereotyping may still be prevalent. According to Van Aarde and Mostert (2008), males are still considered to take on a breadwinner role and females might experience a higher demand to balance their work and family responsibilities and role expectations. Such role responsibilities may be part of the reason women tend to experience more job satisfaction and stronger work-to-family perspectives when they are enabled to integrate work and family responsibilities through flexible work arrangements. From the above it could be argued that the flexibility enactment theory, signalling theory and social exchange theory apply more to women

than men, given the results of the moderating effect of gender in this study (Marks, 1977, Kossek, et al., 2005; Sieber, 1974). Having flexible work arrangements can lower conflict between work and family as it allows for women to integrate the work and family domains (flexibility enactment theory), women then tend to perceive these arrangements as a signal that companies care about them and their families (signalling theory) and therefore they might be more inclined to reciprocate with organisational-beneficial behaviours such as increased job satisfaction and less turnover intentions (social exchange theory) (Marks, 1977, Kossek, et al., 2005; Sieber, 1974).

Therefore, the results above partially confirm Hypothesis 3: **Gender acts as a moderator between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry.**

### Practical implications

The present study provides insight on ways flexible work arrangements can influence job satisfaction and turnover intention. Furthermore, this study sheds light on how work-to-family enrichment mediates the relationship between flexible work arrangements, job satisfaction and turnover intention of employees working within the financial services industry. For example, organisation can implement flexible work arrangements to enhance work-to-family enrichment, which in turn will lead to higher levels of job satisfaction.

Flexible working hours, or flexitime, can be implemented by financial institutions by allowing employees to vary their starting and finishing working times. When flexitime is implemented, the department should discuss the team's work schedule in detail with the manager to ensure that flexitime does not negatively impact the delivery capacity of the team. Thus, a proper schedule needs to be compiled in order to avoid any scheduling conflicts which may leave the team or institution understaffed (Workplace Gender Equality Agency, 2017). Flexitime also allows for voluntarily staggered work hours whereby the manager will allow for groups of employees to work on a fixed schedule with staggered start and end times. Voluntarily staggered working hours will allow for employees within the financial institution to agree to, or sign up, for available schedule alternatives as set out by management. For example, the financial institution may decide to have be open from 06H00 till 17H00, whereby one group will work from 06H00 till 15H00 and the second group from 08H00 till 07H00 (Ryerson University, 2016).

Financial institutions can also consider flexplace, or remote working by allowing employees to work outside of the office and provide them with the necessary IT structure to work from home,

client sites, while traveling or when in transits (Deloitte Access Economics, 2013). According to a study conducted by Deloitte Access Economics (2013) up to 83% of employees who have access to flexible IT policies which allows them to work remotely reported to feel satisfied at work, compared to 63% of employees who did not have access to the same flexible IT policies (Deloitte Access Economics, 2013).

Another, rather unusual flexible work arrangement that financial institutions can consider is purchased leave, whereby employees can take unpaid leave after their actual annual leave is finished. Financial institutions can give employees the option to either deduct the lumpsum of the unpaid leave or average it out over the period of one year, meaning that the employee accepts a reduced salary in turn (Workplace Gender Equality Agency, 2017).

In addition, it is important that organisations consider which types of flexible work arrangements will meet the needs of their employees the best. Aspects to consider in this regard may be whether the flexible work arrangements will fit the specific jobs within the organisation, the organisational culture, or the nature of the industry in which they are operating. This can be done by considering and discussing the eligibility of the position and the employee within the position, reviewing the job and operational requirements, and seeking advice from the Human Resources department to consider alternative option to ensure that all strategies, possible options and collective agreements are considered (Ryerson University, 2016). Before implementing the flexible work arrangement, the financial institution should consider a trail period which gives the financial institution and the employee the opportunity to test flexible work arrangement before implementation (Workplace Gender Equality Agency, 2017). During the trial period the financial institution specify the flexibility option that will be tested, when and for how long it will be tested, as well as the methods that will be used to monitor success. Before implementing the flexible work arrangement(s) identified, the financial institutions and employees should agree on performance measures and monitor performance outcomes when they decide to implement flexible work arrangements. It is important that the financial institution agree on what is expected and how the success will be measured in order to ensure employee accountability (Robert Walters Whitepaper, n.d). Lastly, all agreements made between the financial institution and the employee should be documented in order to ensure that both parties understand how the flexible work arrangement(s) will operate, the expectations, performance measures, and desired outcomes and (Robert Walters Whitepaper, n.d; Ryerson University, 2016; Workplace Gender Equality Agency, 2017).

Finally, organisations will also need to ensure they have the resources, management buy-in and support, should they plan, strategise and implement flexible work arrangements (Chen, et al., 2018; McNall, et al., 2010).

### Limitations and recommendations

The present study yielded valuable information on work-to-family enrichment as mediator and contributed to research available on the MACE Work-family Enrichment Instrument. However, certain limitations must be considered.

Firstly, the study investigated only the availability of flexible work arrangements, and not its actual use. In this regard, however, Allen, et al. (2013) found a stronger relationship between the availability of flexible work arrangements and the work-family interface, than the actual use of such arrangements – therefore, the focus on utilisation was not included in the present study.

*Recommendation:* More empirical studies should be conducted to investigate the relationship between the availability and actual use of flexible work arrangements, work-family enrichment and outcomes. Studies should also ascertain whether the availability or actual use of flexible work arrangements may impact employees' attitude towards and behaviour in the work environment (Chen et al., 2018). Future studies can focus on the relationship between flexible work arrangements, work-to-family enrichment and employee performance, since various studies have found that flexible work arrangements tend to increase employee performance (Chen, 2015; Mahmood, 2019).

Secondly, the study focused only on two types of flexible work arrangements, namely flexitime and compressed workweeks.

*Recommendation:* Future research can include other types of flexible work arrangement, to expand current knowledge and literature available on this construct. Other proposed FWAs would include telecommunicating, home-based telecommunicating, utilising satellite offices, mobile/virtual working, job sharing, part-time work, annualised hours, fixed term contracts, or even temporary/casual work (Caudron, 1997; Flynn, 1997; Grobler & De Bruyn, 2011; Rastogi, et al., 2016).

Thirdly, the study could not establish a significant relationship between work-to-family enrichment and turnover intention. As mentioned previously, the reason may be that enrichment rather

facilitates employees' thoughts or feelings and not their behaviour. In addition, there is a lack of research to support the above-mentioned relationship.

*Recommendation:* More research should be conducted specifically on the relationship between work-to-family enrichment and turnover intention (McNall et al., 2010). Many researchers have found that organisational commitment is a significant predictor of turnover intention (Galletta, et al., 2011; van Dyk & Coetzee, 2012; Yücel, 2012). Future studies can focus on affective organisational commitment as a mediator between work-to-family enrichment and turnover intention (Wayne et al., 2013; Rhoades & Eisenberger, 2002). Various studies found that when employees receive favourable treatment from their organisations, they tend to reciprocate with positive feelings, increased performance and organisational commitment (Marques, et al., 2015; McNall, et al., 2010; Wayne, et al., 2013). Similarly, a study conducted by Akram et al. (2014) found that work-family enrichment positively predicted affective commitment and job satisfaction, whilst negatively predicting turnover intention. Thus, when employees perceived work-to-family enrichment due to positive treatment, such as flexible work arrangements, they are inclined to carry out job activities that positively relate to affective commitment towards their organisation (Marques, et al., 2015). Another recommendation for future research might be to investigate the mediating role of professional commitment between work-to-family enrichment and turnover intention. Professional commitment is described as a psychological link the employee has with their occupations. When employees perceive work-to-family enrichment, they perceive their profession as enriching which strengthen the psychological bond between the employee and their profession, causing them to feel like leaving their profession as being a considerable sacrifice (Mitchell, et al., 2001; Reindl, 2011). Similarly, Russo and Buonocore (2012) found that employees who experience work-to-family enrichment experience a stronger attachment towards their professions.

Fourthly, the present research used a cross-sectional design, which implies that the data were gathered at a single point in time (De Vos, et al., 2011). A cross-sectional design does not allow the researcher to draw causal interferences between the constructs.

*Recommendation:* A longitudinal research design should be considered to allow investigation of causal relationships for an extended period, which may deliver richer (more detailed) information.

Fifthly, the study investigated only the financial industry as research context. Although focusing on a single industry can provide insightful results specific to that context, the findings cannot be applied to or generalised to other industries. Consequently, even though this model can be applied

to other industries, this does not mean that it will yield the same results as found within the financial services industry.

*Recommendation:* Future research should consider applying the model to other industries for richer results, which can be generalised across industries.

Finally, this study employed self-report questionnaires to reach the objectives, however, this method may lead to methodological bias. According to Olwage (2012) self-report questionnaires may lead to unfairness since the respondents rely on their own perception of the construct that are being measured, for example of what a flexible work arrangement entails. Such bias makes it more difficult to distinguish the actual constructs the study intended to measure. As a result, the validity of the self-report questionnaire can be doubted, seeing that the particular perception and understanding of the constructs may lead to a shared error of variance, causing false or insignificant results (Chan, 2009; Olwage, 2012; Oosthuizen, 2005).

*Recommendation:* Future research should consider using other forms of research methods, such as qualitative interviews in which the understanding of the construct is directly from the participant. This would lead to less unfairness, bias due to self-interpretation, and less shared error of variance.

## Conclusions

To conclude, the results indicated a relationship between flexible work arrangements, work-to-family enrichment, and job satisfaction. Furthermore, it was found that work-to-family enrichment fully mediates the relationship between flexible work arrangements (e.g. flexitime and compressed workweeks), job satisfaction and turnover intention. The results also indicated moderating effects of gender between flexible work arrangement and work-to-family perspectives as well as job satisfaction, specifically for females.

The present research study therefore contributes to the positive side of the work-family interface by investigating how flexible work arrangements promotes work-to-family enrichment and organisational outcomes such as job satisfaction and turnover intention, within the financial services industry in a South African context. These findings can add to literature on flexible work arrangements, work-to-family enrichment, the newly developed MACE Work Family Enrichment Instrument, job satisfaction and turnover intention, in this field and can be applied to financial settings of developing countries with similar work requirements and arrangements.

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## CHAPTER 3

### CONCLUSIONS, LIMITATIONS AND RECOMMENDATIONS

This chapter summarise the conclusions for the general and specific objectives of the research article by explaining the findings of the present study. Thereafter, limitations are identified, and recommendations made for future research and practice on the constructs flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention.

#### 3.1 Conclusions

The general objective for the study was firstly to determine whether a significant relationship can be indicated between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention within the financial services industry. The aim secondly was to determine whether work-to-family enrichment mediates the relationships between flexible work arrangements and job satisfaction as well as turnover intention as outcomes. Finally, the aim was also to ascertain whether gender functions as moderator between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees within the financial services industry.

The conclusions drawn from the results of the specific objectives formulated for this research are expounded below.

***Specific objective 1: Determine how flexible work arrangements, work-to-family enrichment, job satisfaction, turnover intention, gender and its relationship is conceptualised according to the literature***

To attain this objective, an extensive literature review investigated the constructs. According to Lambert, et al. (2008), flexible work arrangements (FWAs) refer to the benefits provided by organisations to their employees, giving them the autonomy to decide on where and when they want to work. In a sense, FWAs can be categorised firstly as flexitime and compressed work weeks, which means employees decide when they begin and end-off their working day; and secondly as flexplace, where employees can operate away from the workplace (McNall, et al., 2010; Munsch, et al., 2014).

Work-family enrichment can be defined as “the extent to which experiences in one role improve quality of life in another role” (Greenhaus & Powell, 2006, p.72). Based on this definition, it can be

assumed that the positive experiences individuals have within one domain, such as the work environment, can lead to increased performance within another domain, for example the family sphere. More specifically, work-to-family enrichment, including resources such as skills/perspectives, affect, socio-capital, time-management and material resources improves individual performance within the family domain (Carlson, et al., 2006).

The organisational outcomes investigated in this study was job satisfaction and turnover intention. Job satisfaction is described as the extent to which employees like or dislike their work and workplace (Spector, 1996; Locke, 1969). Job satisfaction is also described as an evaluative process where employees weigh out their current environment with the opportunities offered within the job market. Ultimately, how employees evaluate such satisfaction, influence their decision to remain with the organisation, or leave (Hamermesh, 2001; Van Schalkwyk & Rothmann, 2010; Sumneer & Niederman, 2003). Furthermore, turnover intention is described as “the conscious and deliberate wilfulness to leave the organisation” (Tett & Meyer, p.262). Turnover intention thus entails the process where employees’ mental decision impacts their attitude towards their job and ultimately lead to behaviour – to remain or leave (Sager, et al., 1998). Therefore, based on the theory of planned behaviour, turnover intention seems to be an excellent predictor of actual turnover (Azjen, 2001).

Finally, workplace experiences, attitudes and behaviours may differ in terms of gender (Nugent, 2013; Scandura & Lankau 1997). According to the social role theory, certain roles may be more salient for men or women. It is argued that family-roles are more prevalent for women and work-roles emerge stronger for men. These outcomes are based on gender-role stereotypes, which also influence reactions, job satisfaction and turnover intention among men and women (Chen, et al., 2018; Rastogi, et al., 2016; Scandura & Lankau, 1997). According to research, women may be less inclined to leave an organisation if they receive flexible work arrangements which help them balance the family and work domains.

***Specific objective 2: Establish the relationships between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among employees from the financial services industry within the South African context.***

A correlation analysis was done to determine whether there is a significant positive relationship between flexible work arrangements (i.e. flexitime and compressed workweeks) and work-to-family enrichment, within the financial services industry. The results indicated a positive and significant

relationship between flexible work arrangements and all of the work-to-family dimensions. Such a finding indicates that skills, views and values learnt in the work environment can be transferred to the family and be applied in both domains (Voydanhoff, 2004). Furthermore, the positive relationship may imply that skills learnt at work, such as sensitivity, understanding relationships, negotiations, judging, convincing and patience, can be applied to relationships within the family domain (Balmford & Gardner, 2006).

Flexible work arrangements also provide employees with a sense of accomplishment and autonomy. Such arrangements let employees feel cared for by the organisation, which is consistent with work-to-family affect (Casper & Harris, 2008; Lathi, 2017). In this regard, flexible work arrangements allow employees to, for example, run important errands during the day. Such arrangements thus, create a significant opportunity for employees to combine their work-life with their family-life, which is consistent with the work-to-family time managements dimension, which is part of work-to-family enrichment.

Finally, this study indicated a relationship between flexible work arrangements and work-to-family socio-capital. This shows that the extent of employees' participation in one role leads to the attaining, or even refining, of the relationships they enjoy. Such relationships offer them emotional or social support and improve their quality of life within the other domain, for example, supervisory support enjoyed through flexible work arrangements (De Klerk, et al., 2013; Timms, et al., 2015).

To summarise, flexible work arrangements provide employees the opportunity to take control over when and where they work, the projects they take on, and the chance to make decisions on such work tasks. As a result, employees may learn new skills and use their time more efficiently, which may lead to feelings of contentment.

The present study disclosed a significant positive relationship between flexible work arrangements and job satisfaction with a very small practical significance. This finding is in line with other studies that also found a positive relationship between flexible work arrangements and job satisfaction (McNall, et al., 2010; Chen, et al., 2018). Job satisfaction is also considered as an interactive process of evaluation between employees and the environment in which they work (Van Schalkwyk & Rothmann, 2010). Such interaction may indicate that employees from the financial services industry experience positive feelings when evaluating the achievements and values of their job, thereby being keen about their occupation (Locke, 1969; Spector, 1996).

In addition, employees may also be experiencing intrinsic or extrinsic job satisfaction. Intrinsic job satisfaction implies employees identify with their position and the values of the organisation as a whole. As a result, they may experience certain levels of achievement, personal growth and self-actualisation (Faubion, et al., 2001; Kacel et al., 2005; Martin & Roodt, 2008; Randolph, 2005). On the other hand, job satisfaction means that employees may value the rewards, such as recognition or a raise in salary or compensation they receive from significant others such as the supervisor or manager. Such rewards may also include aspects such as the working conditions, compensation, learning and development opportunities and reward structure – bonuses or compensation for working overtime (Faubion, et al., 2001; Kacel et al., 2005; Martin & Roodt, 2008; Randolph, 2005). The positive feelings employees derive from either intrinsic or extrinsic job satisfaction can be transferred to the family domain (McNall, et al., 2010).

The results of the present study did not indicate a statistically significant relationship between flexible work arrangements and turnover intention. Since the implementation of such arrangements within South African organisations are limited, employees may not be exposed to it (Dancaster, 2006). The findings showed that organisations do offer flexible work arrangements. However, if employees have not signed a formal letter specifying such arrangements, they may not realise that the rearrangement of working hours or the overflow of workload indeed entails flexitime and compressed work weeks (Downes & Koekemoer, 2011). The results above may also be an indication that employees' turnover intention are linked rather to other work variables such as the mentioned supervisory support, the organisation's reward system, or opportunities for career development within the company (Allen, et al., 2004; Butler, 2001; Choi et al., 2012; Kariuki, 2015; Karl, et al., 2008).

The present study found a statistically significant relationship between work-to-family enrichment and job satisfaction. This result is in line with findings from various other studies examining the relationship between work-to-family enrichment and job satisfaction (Carlson, et al., 2010; De Klerk, et al., 2015; Jaga & Bagraim, 2011; McNall et al., 2010). It can thus be inferred that people, who experience a greater level of work-family enrichment, are more likely to experience job satisfaction (Aryee, et al, 2005; Balmforth & Gardner, 2006). In other words, resources, such as flexible work arrangements can result in higher job performance and lower levels of perceived stress, which in turn has a positive influence on the family-life and well-being of employees (Chen, et al., 2018; Greenhaus & Powell, 2006). Consequently, employees may perceive these resources, such as flexible work arrangements or related policies provided by the organisation, as positive treatment. Thus, they may feel the need to reciprocate with positive attitudes and behaviour such as

showing job satisfaction (Balmford & Gardener, 2006; Chen, et al., 2018; Rhoades & Eisenberger, 2002; Wayne, et al., 2006).

The results of the present study, however, did not indicate a statistically significant relationship between work-to-family enrichment and turnover intention. This is in line with Gordon et al. (2007), whose study also could not find any significant relationship with turnover intention. This may indicate that employees' actions at work, or how they experience their job, do not necessarily provide sufficient reasons for wanting to leave the job (Gordon, et al., 2007).

***Specific objective 3: Ascertain whether work-to-family enrichment mediate the relationship between flexible work arrangements and organisational outcomes (e.g. job satisfaction and turnover intention) among employee from the financial services industry within the South African context***

The present study found that work-to-family enrichment fully mediates the relationship between flexible work arrangements (such as flexitime and compressed workweeks) and job satisfaction as well as turnover intention. The mediation effect indicates that employees must enjoy work-to-family enrichment in order to experience higher levels of job satisfaction and lower levels of turnover intention (Zhao, et al., 2010). Such an outcome implies that employees perceive the flexible work arrangements offered by organisations as favourable treatment they receive from the company. These arrangements allow employees to integrate their work and family domains more effectively. Furthermore, such resources make employees feel that they are being cared for and treated as part of the organisation (Casper & Harris, 2008; Ryan & Kossek, 2008). Having these flexible work arrangements thus allow employees to prioritise responsibilities particular to a certain domain (work or home). Other studies have also found mediating effects of work-to-family enrichment between flexible work arrangements, job satisfaction and turnover intention (Chen, et al., 2018; McNall, et al., 2010).

***Specific objective 4: Ascertain whether gender moderates the relationships between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention among financial services industry employees within the South African context***

The results from the study indicated that gender partially moderates the relationship between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention. Furthermore, the findings showed that gender plays a moderating role between flexible work

arrangements and job satisfaction, especially for females. The results also indicated a moderating effect between flexible work arrangement and work-to-family perspectives, also especially for females. This may indicate that women feel more satisfied with their jobs when they perceive the flexible work arrangements, offered by their organisation, helps them integrate and balance their work and family roles (Chen, et al., 2016). Thus, it can be argued that women may be more sensitive towards these flexible work arrangements since they are mainly responsible for family-related responsibilities. As a result, they perceive a higher demand for balancing roles between the two domains. This perception of woman employees confirms the social role expectation theory, which states that women are expected to focus on issues concerning the family domain (Chen, et al., 2018; Scandura & Lankau, 1997). Moreover, women may also be more inclined to apply the skills, views and abilities learnt within the workplace, in their family context, and vice versa (De Klerk, et al., 2013).

(The final specific objective, to make recommendations for future research and practice, will subsequently be discussed under 3.3)

### 3.2 Limitations

Despite the significant results from the present study, certain limitations emerged while conducting this study.

Firstly, a cross-sectional design was used, which may impose limitations to the study since the data were gathered at a single point in time (De Vos, et al., 2011). Therefore, the researcher was unable to draw causal inferences about the relationships between flexible work arrangements, work-to-family enrichment, job satisfaction and turnover intention. More rich data could have been gathered from other research designs, such as a longitudinal design, which would allow for data gathered on such causal relationships among constructs.

Secondly, the study made use of self-reported questionnaires. Although this method may be more cost-effective to obtain meaningful information, it can lead to problems of common variance (Olwage, 2012). This means that the respondents rely on their subjective understanding of the constructs that are measured, resulting in unwanted unfairness. Such unfairness may undermine the validity of the self-report questionnaire since it may lead to shared error of variance, delivering insignificant results (Chan, 2009; Olwage, 2012; Oosthuizen, 2005).

Thirdly, the research did not focus on the actual use of flexible work arrangements; only on its availability. As a result, the study does not provide insight as to how often employees make use of flexible work arrangement policies.

Fourthly, the study did not investigate other types of flexible work arrangements, ranging from telecommunicating, annualised hours, alternative work space, to fixed term contracts to name a few (Caudron, 1997; Flynn, 1997; Grobler & De Bruyn, 2011; Rastogi, et al., 2016).

Finally, the results of the present study cannot be generalised to the whole of the South African working population, seeing that the research covered only the financial services industry. This means that the results of this study will not necessarily be the same as those obtained from investigations of other industries. Thus, this study cannot yield high-level concepts and theories irrespective of context or setting (Glaser, 2002; Misco, 2007).

### 3.3 Recommendations

The final objective was to make recommendations for the organisations and future research, as discussed below.

#### **3.3.1 Recommendations for the financial services organisations**

Notwithstanding the above-mentioned limitations of this study, the present findings have important implications for organisations. It was found that flexible work arrangements do have a positive significant relationship with work-to-family enrichment. Furthermore, work-to-family enrichment mediates the relationship between flexible work arrangements and important organisational outcomes. Based on these results, it is important that organisations fully understand the impact that flexible work arrangements have on employees and organisational outcomes.

When the influence of flexible work arrangements on work-to-family enrichment is understood better, this would encourage organisations to formulate applicable policies in their company documents to regulate such work resources (Carless & Wintle, 2007). In certain instances, the actual availability and use of flexible work arrangements have only a slight resemblance to the formal written policies, seeing that these arrangements are implemented informally (Behson 2005; Kirby & Krone 2002). This means that only when employed, individuals gain an insider understanding of the actual difference between the written policies and the unwritten practices,

which are already rooted within the organisation's norms and pre-existing culture the arrangements will have a positive effect (Denison, 1996). It is therefore crucial that organisations, or their HR Departments, review current flexible work arrangement and relevant policies. Thereby, the HR practitioners can ensure the messages on flexible work arrangements are conveyed to employees in accordance and consistent with the informal and formal policies or systems from the organisation (Timms, et al., 2015).

Organisations should examine their own organisational culture to ensure they do not hamper the use of flexible work arrangements. This may occur when management expects employees to put in extra time for completing tasks or establish organisational norms that convey the message that flexible work arrangements may not be conducive to career progress (Dikkers, et al., 2004). Organisations should instead strive to foster a supportive culture of making flexible work arrangements available. A supportive organisational culture commonly values the non-working aspects of employees' lives. Such a culture makes management willing to accommodate the various needs of their employees to ensure they are psychologically present for actual work-related tasks (Timms et al., 2015).

The findings also showed that flexible work arrangements lead to increased levels of job satisfaction, especially for women. This may indicate that organisations should shift the focus away from traditional gender stereotypes, thereby improving the gender equality within the organisation. This implies ensuring both men and women have equal opportunities to utilise flexible work arrangements within the organisation.

In conclusion, organisations should facilitate the outcomes of work-to-family enrichment and organisational outcomes by reviewing informal and formal policies for flexible work arrangements and support the *actual use* of these resources. It is imperative that organisations identify the flexible work arrangements that will benefit both the organisation and its employees the best while considering the position requirements, organising and managing of these resources. Furthermore, management must identify the barriers (behavioural and attitudinal) and promote supportive management systems and processes, as stipulated in the formal policies (SABPP, 2018; Timms, et al., 2015).

### 3.3.2 Recommendations for future research

Specific recommendation can be made for future research in this field. Researchers can include more, or other, flexible work arrangements than those selected to investigate in this study, namely only flexitime and compressed workweeks. Other flexible work arrangements can be included such as telecommunicating (also home-based), satellite offices, work-sharing, part-time, contract, temporary or even casual work, annualised hours or even mobile working in the virtual sphere (Caudron, 1997; Flynn, 1997; Grobler & De Bruyn, 2011; Rastogi et al., 2016).

As was mentioned, flexible work arrangements within one organisation or industry may differ from those in another organisational setting. For example, Mungania, et al. (2016), investigated within the banking industry, flexitime and compressed workweeks, but added new arrangements. These included reduced schedules, flexible holidays, absence autonomy, extra vacation days, limited scheduling of meetings and telework. It was found that the educational sector utilises minimal flexible work arrangements, for example, staggered/compressed hours, working from home, and ad-hoc or personal leave. This sector usually also applies part-time or job sharing as flexible work arrangements (Department of Education, 2019; Sharp, Smith, Worth, & Van den Brande, 2019). In the manufacturing industry, reduced time and time off are the most prevalent flexible work arrangements (Bond & Galinsky, 2011).

Furthermore, it is advisable that future studies use a longitudinal research design. According to Ployhart and Vandenberg (2010), such a design will allow researchers to study change over an extended period. A longitudinal study will also make it possible to investigate causal (cause-and-effect) relationships among the independent and dependent variables. The reason is that the extended timespan allows researchers to draw causal inferences between the constructs. In this way, researchers will be able to test the authentication and accuracy of relationships over a period, although it is based on the same questionnaire (Montgomery, et al., 2003; Oosthuizen, 2011; Ployhart & Vandenberg, 2010).

Future studies can investigate the MACE Work-Family Enrichment Instrument across industries, where the present study focused only on the financial services industry. Research that incorporates various types of industries will make it easier to generalise the results to the whole of South Africa in this regard. Thus, it is recommended that the same MACE scale be applied to the general context of South Africa, with the sample representing various industries. Such an approach will increase the chances that the results will reveal high-level concepts and theories, which can be applied widely to

diverse contexts or settings within South Africa, allowing for results to be generalised (De Vos et al., 2010; Glaser, 2002; Misco,2007).

Finally, future research can further investigate the following relationships: between flexible work arrangements and turnover intention; between work-to-family enrichment and turnover intention. As was indicated previously, the present study was unable to establish significant relationships between these variables. In the same vein, the moderating role in this model can be investigated since such a role was only found for females between both flexible work arrangements and job satisfaction; and between flexible work arrangements and work-to-family perspectives, which is a dimension of work-to-family enrichment.

In conclusion: Flexible work arrangement allow employees to do their work with more autonomy, enhancing work-to-family enrichment and adds to beneficial organisational outcomes (e.g. increased job satisfaction and decreased turnover intention).

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