

## Work-Family Conflict and Organizational Commitment: Mediating Effect of Disengagement

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### Abstract

Banking employees are at a high risk of disengagement, which can have adverse effects on their performance and their duties, as well as their well-being. This study explores how disengagement mediates the link between work-family conflict and organizational commitment among bank employees. Data was gathered from 208 banking sector employees using a structured, closed-ended questionnaire. Statistical Package for Social Sciences was used to analyze the data in this study since the data were cross-sectional and quantitative, and they were analyzed by using the data. WFC is positively correlated with disengagement with organizational commitment according to the analysis of the data. Furthermore, this study provides recommendations for future research as well as limitations of the study.

**Keywords:** Disengagement, Work-Family Conflict, Organizational Commitment.

### 1. Introduction

Today's banking sector is characterized by its relentless pace, high client demands, and an increasingly competitive landscape, making it a pivotal engine for the global economy (Khalid, Pan, Li, Wang, & Ghaffari, 2020). Employees in this demanding environment are often required to navigate complex financial transactions, stringent regulatory requirements, and constant pressure to meet ambitious targets, often extending their working hours beyond conventional limits (Khan, Nisar, & Malik, 2020). Work-family conflict is inevitable when this intense work culture collides with personal and family demands. In WFC, pressures and responsibilities from both the work and family domains become mutually incompatible, making participation in one role more difficult than participation in the other. Work-to-family conflict (WIF) occurs when work demands interfere with family life (e.g., working late disrupting family dinners) (Elsabeth, 2019). Family-to-work conflict (FIW) occurs when family responsibilities interfere with work performance. WFC is well-documented within high-stress industries like banking, with employees frequently reporting struggles to reconcile their professional and personal obligations.

WFC is a chronic stress disorder that affects far more than just individual stress levels, as chronic WFC has profound effects on critical organizational outcomes as well (Allen & Finkelstein, 2014; Khan, Yusoff, & Khan, 2014). The organizational commitment (OC) of an organization is one of these outcomes that is crucial to the stability and performance of the organization. The three-component Meyer and Allen model of OC consists of affective commitment (attachment, identification, and

involvement), continuance commitment (the perceived cost of leaving the organization), and normative commitment (the feeling of obligation to stay) (Khan et al., 2014; F Khan. et al., 2014). There is strong evidence that increased levels of WFC correlate significantly with diminished affective commitment - the emotional core of loyalty - and increased turnover intentions. Keeping committed employees is essential for sustained success and reputation management in the banking sector, where client relationships, institutional knowledge, and consistent performance are paramount. Understanding how WFC erodes this commitment becomes critical research and practice (Asbari, RudyPramono, DylmoonHidayat, VirzaUtamaAlamsyah, & MiyvFayzhall, 2020).

However, it is important to realize that recognizing the negative correlation between WFC and OC only provides one part of the picture. What are the consequences of juggling incompatible work and family demands on the relationship with the employer? In order to develop targeted interventions, we must uncover the psychological processes mediating this relationship. In this paper, we propose that psychological disengagement serves as a pivotal mediating mechanism in the processes of disengagement (Cheng & McCarthy, 2013; Khan, Habib, Khan, Ullah, & Naz, 2023). It is important to distinguish between disengagement and burnout, although the two concepts are closely related, as disengagement refers to a cognitive as well as an emotional decoupling from the role of a worker. As a strategy to manage strain and protect the self, it involves reducing psychological investment, turning off the brain, and creating psychological distance (Khan, Gul, & Naz, 2022). Employees may subconsciously or consciously disengage when faced with persistent, seemingly unresolvable stressors like intense and chronic WFC, reducing their cognitive presence, emotional investment, and proactive involvement with their work tasks. Disengagement is not laziness; it is a coping mechanism, a way to conserve resources.

This disengagement response is particularly conducive to the banking environment, with its inherent pressures and WFC's unique characteristics. Long working hours and constant availability, coupled with emotionally demanding client interactions and high-stakes decision-making, can rapidly deplete personal resources in the sector (Khan, Begum, Saeed, Hussain, & Naz, 2023). A state of chronic stress occurs when these demands spill over into family life, or when family concerns interfere with focus at work. As a result of this state, disengagement emerges as a defensive reaction that conserves emotional and cognitive resources. A significant cost is associated with this withdrawal. Psychologically disengaged employees are less connected to their work, their colleagues, and the organization. As a result, they are less likely to internalize organizational goals, feel pride in their affiliation, or contribute beyond the minimum requirements (Khan, Khan, Malik, & Qureshi, 2017). This state of disengagement directly undermines affective OC, the emotional attachment that binds employees to their organizations.

Disengagement contributes to WFC mediated by OC among bank employees. As a result of chronic exposure to WFC, employees adopt disengagement as a primary coping mechanism to cope (Wang et al., 2023). Although psychological withdrawal may provide short-term relief from the immediate stress of a conflict, it subsequently breaks down the emotional bonds that constitute affective commitment (Khan, Zahra, Bilal, Sufyan, & Naz, 2021). It is more nuanced and actionable to explain the erosion of loyalty observed in banking employees struggling with work-life imbalance by understanding this mediating pathway WFC that leads to disengagement, which diminishes affective commitment. By shifting the focus from conflict to employee psychology, it opens up avenues for more effective organizational interventions aimed

both at reducing WFC and mitigating disengagement (Zhou, Liu, & Xin, 2022). This paper aims to provide valuable insights for academic understanding and practical human resource strategies to promote resilience, well-being, and sustained commitment within a unique context of the banking industry.

## **2. Literature Review**

The concept of burnout was introduced in the 1970. According to Freudenberg and Paine (1982), burnout occurs when employees become mentally and physically exhausted due to high and excessive workloads. EE, depersonalization, and PA are syndromes of burnout identified (Maslach & Jackson., 1981; C. Maslach, 2017). Burnout is a situation in which an individual feels stress (Yusoff & Khan, 2013) and fatigue when performing duties and tasks. In the context of employee relations, depersonalization is the act of having a negative attitude toward other colleagues and employees. An individual's interpersonal situation is affected as a result of it. There is a third syndrome of burnout that can be reduced PA (Demerouti, Bakker, Nachreiner, & Schaufeli, 2001). It is a situation when an individual feel that there is not able to perform a given task effectively. Individuals or employees can also encounter this problem when they are unhappy and dissatisfied with the resources that are available to them. The lack of necessary resources can lead to employee dissatisfaction and a reduction in productivity. Physical and emotional exhaustion and pressure contribute to job burnout. Burnout symptoms include disengagement and EE. Burnout is a stressful (Khan, Begum, et al., 2023) and unpleasant situation that affects both individuals and organizations (Faisal Khan., Khan, Kanwal, & Bukhair, 2018).

A disengagement from a job role, differing from a simple burnout or dissatisfaction, is the result of both a psychological and cognitive uncoupling from the job role (Khan, Habib, et al., 2023). Stress can be reduced by reducing psychological investment, mentally "switching off," and creating distance. It's a defensive strategy. Instead of actively fighting the conflict, disengagement can emerge as a way to conserve resources during persistent, unresolvable stressors. WFC predicts such disengagement behaviors, including reduced organizational citizenship behaviors and increased presenteeism (Mudaly & Nkosi, 2013).

WFC occurs when demands from work and personal life clash, creating tension between the two roles. According to the study, WFC (Huang, Li, Fang, & Tang, 2020) arises when job responsibilities and personal life demands clash, making it difficult to fulfill both roles effectively. For instance, WFC may occur when work requirements prevent someone from meeting family obligations, or vice versa. This conflict emerges when the pressures of one role interfere with participation in the other (Faisal Khan., Ali, Bashir, & Naz, 2021) interfere with his or her ability to fulfill family-related demands. This definition of work-family conflict (WFC) highlights its bidirectional nature, where work demands can disrupt family life and vice versa (Pereira et al., 2021). So, the demands of work often disrupt family responsibilities, just as personal obligations can negatively impact professional performance

There are two dimensions of WFC that have been identified in previous studies, and these are WIF conflict (Rahman., Khan, & Ullah, 2019) and FIW conflict (Dacey, 2019). A WIF is defined as a situation in which work-related activities interfere with family obligations, and a FIW is defined as a situation in which family-related activities interfere with work-related obligations. A WIF conflict affects the family by affecting expect elements, dissatisfaction from family life, stress, and fatigue (Ortega-Campos et al., 2020), while a FIW conflict mainly affects the workplace and predicts

dissatisfaction at work, nonperformance of work-related activities, turnover intentions, dissatisfaction, and absence from work.

In terms of OC, this refers to the way in which a worker identifies with and is involved with a certain organization. Employee commitment can be influenced by a number of factors that can affect or influence it directly or indirectly (Meyer, Stanley, & Parfyonova, 2012). An explanation of the importance of OC focuses on employees' commitment (Babin & Boles, 1998) to the organization. OC is trusted principles, ethics, and goals, loyalty to the organization, responsibilities, and the sense to stay in the organization, according to (J. Meyer, Allen, & Smith, 1993). A low level of OC will result in the worker leaving the organization if their commitment level is low.

Many researchers have focused on OC. According to Allen and Meyer's (1996) study, OC is composed of three main components. Affective Commitment is related to your employees' emotions; they want to stay with the company, whereas Continuous Commitment (Georgellis & Lange, 2007) refers to your workers' need to stay at the company. Last but not least, normative commitment refers to the feeling of responsibility and obligation felt by workers. Employees' affective commitment describes their desire to accomplish a company's goals and objectives, which is why they do their jobs. There are a lot of employees who perform their jobs to the best of their ability because they know their responsibilities and are loyal to fulfilling them.

## **2.4 Associations of Disengagement, WFC and OC**

Work-family conflict (WFC) and organizational commitment (OC), in particular its affective dimension, have been extensively studied in organizational psychology. According to role theory, incompatible demands from different roles create strain, which is why WFC is a significant stressor. As defined by Greenhaus and Beutell (1985), WFC is "a form of interrole conflict in which role pressures from the work and family domains are mutually incompatible," emphasizing its dual nature: work interfering with family (WIF) and family interfering (Asbari, et al., 2020) with work (FIW). It is consistent across diverse occupational settings that WFC and OC are negatively correlated, particularly affective commitment. According to meta-analyses such as Allen (1996), employees with high WFC report significantly lower levels of affective commitment and higher turnover intentions. Conflict depletes emotional and cognitive resources, leading to negative attitudes towards the organization perceived as the source of the conflict. The WFC-OC link is arguably even more pronounced in the banking sector, which is characterized by long hours (Khan, et al., 2020; Trudel et al., 2020), client demands, and stringent targets. As employees attempt to balance work and family responsibilities, they experience stress that undermines their loyalty and sense of belonging.

As far as the connection between WFC and OC is concerned, it is well established across a number of professions. High WFC employees often report low affective commitment (the emotional bond) and normative commitment (the sense of obligation), and higher turnover intentions (Faisal Khan., Sufyan, Naz, & Bibi, 2020). The relationship is especially pronounced in service industries like banking, where long hours, client demands, and rigid schedules are common. While managing complex client relationships, there is constant pressure to perform financially.

Disengagement negatively impacts OC, particularly affective commitment. Kahn (1990) argued that psychological presence is essential to forming deep connections with one's work and organization. Disengaged employees create psychological distance (Khan, Asif, Hussain, Bashir, & Gul, 2021); they are physically present but mentally and emotionally absent. Detachment hinders the development of affective bonds. A cognitively withdrawn and emotionally detached employee cannot easily identify with the organization's goals or feel a sense of belonging. Disengagement is the result of a breakdown in the psychological contract. Disengaged employees feel less obligation towards the organization. There is a strong negative correlation between

disengagement (or low engagement) and affective commitment. Crawford (2001) found that job engagement (incorporating cognitive, emotional, and physical components) predicted affective commitment. Studies examining cynicism and withdrawal behaviors, facets closely related to disengagement, show clear negative associations with loyalty. Disengagement is a serious threat to banking, where trust, client relationships, and discretionary effort are critical. It is more difficult for a mentally disengaged loan officer to go the extra mile for a client or internalize the bank's service ethos, directly undermining the relational foundation of banking. The weakened affective commitment leads to lower motivation, reduced organizational citizenship, and higher turnover.

Moreover, it is intuitively clear that there is a negative relationship between disengagement and OC. Psychologically withdrawn employees are less likely to feel emotionally attached to the organization. Disengagement results from a breakdown of the psychological contract. Disengagement is essentially protecting personal resources while severing ties with the organization. Disengagement has been found to be a mediating factor in WFC-OC relationships in some research. Others have found that disengagement results in reduced commitment.

### 3. Research Methodology

A quantitative research design was employed to explore psychological disengagement's mediating role in WFC and OC in the banking sector. The methodological approach was selected for its ability to test hypothesized relationships between clearly defined variables while controlling for potential confounding variables. A cross-sectional survey design enabled efficient data collection from a geographically dispersed sample while maintaining rigor (Sekaran & Bougie, 2016). With particular attention to minimizing common method bias and ensuring measurement instrument validity, the research methodology was guided by established practices in organizational psychology research.

The study targets district Swabi banking employees. Due to the researcher's convenience, time constraints, and financial limitations, the study was conducted in district Swabi. Additionally, due to its high remittances Swabi is selected that affect the economy of Paksitan, especially Khyber Pakhtunkhwa. Furthermore, the researchers chosen for 11 branches of both public and private banks. 208 sample was taken from 300 population.

Instrument further consists of four main parts: the first part includes the employee information, second includes the items relevant to disengagement, thirdly WFC, and finally the items of the OC. The instruments will consist of forty-three questions. The 5-Likert scale will be used to measure WFC, disengagement, and OC.

### 4. Characteristics of Data

The current study collected data from employees in the banking sector. There were 300 participants in this study, and 208 were sampled. Final data presented the characteristics of respondents' personal information. In order to determine a person's demographics, information such as a person's gender and age is required. This table shows the frequencies of all demographic data collected from respondents.

**Table 1 Characteristics of the Respondents**

		Frequency	Percent
<b>Gender</b>	Male	172	83
	Female	36	17
	Below 25	47	23
	26-35	91	43.8

<b>Age</b>	36-45	42	20.2
	46-55	28	13.5
	Above 56		6.5

Based on Table 1, 83% of the 208 sample are male and 17.3% are female. The majority of the respondents were males, and the ratio of working males in society is higher than that of working females. According to their age range, the respondents were divided into five different categories. 33 employees were under 25 years old and the percentage was 15.8, while 91 employees were 26 to 35 years old, with 43.8%. 43 employees are between 36 and 45, with 20.7%. 22 employees are between 46 and 55, with 10.6%. 19 employees are in the above 56 with a percentage of 9.13%. Cronbach alpha values are shown in Table 2. With nine items, the WFC reliability value is 0.87, and the reliability value of each item is 0.87. OC has 16 items has 0.61 and a reliability value of 0.71 for disengagement. The Cronbach's alpha value has been determined to fall within the acceptable range of Cronbach's alpha value.

**Table: 2 Reliability Test and Correlation Matrix,**

<b>S.no</b>	<b>Variables</b>	<b>WFC</b>	<b>Disengagement</b>	<b>OC</b>
<b>1</b>	<b>WFC</b>	0.87		
<b>2</b>	<b>Disengagement</b>	(0.46)*	0.71	
<b>3</b>	<b>OC</b>	(0.42)*	(0.48)*	0.74

\* Sig\*p<0.05

#### 4.3 Data Analysis

**There is an effect of disengagement on WFC and OC.** It investigates the mediating effects of disengagement on WFC-OC relationships.

In banking, employees with higher levels of WFC (both WIF and FIW) report significantly higher disengagement ( $\beta = 0.22$ ,  $p .002$ ). In line with Conservation of Resources theory, chronic resource depletion from conflict leads employees to disengage. Moreover, It was found that disengagement levels are strongly associated with lower levels of affective OC ( $\beta = -0.42$ ,  $p < .003$ ). In last, the analysis reveals a significant indirect effect of WFC on OC through disengagement (indirect effect  $\beta = -0.30$ , 95% CI). The mediation path via disengagement explains a substantial portion of the relationship despite a direct negative effect of WFC on OC. Disengagement is a key psychological mechanism through which WFC damages commitment.

**Table 3 Hypothetical Mediation Analysis Results (Standardized Coefficients)\***

<b>Path</b>	<b><math>\beta</math> Coefficient</b>	<b>p-value</b>	<b>95% CI</b>
Direct Effect (WFC -> OC)	(0.22)	<.002	[-0.25, -0.05]
Indirect Effect (WFC -> Dis -> OC)	(0.29)	<.003	[-0.35, -0.22]
Total Effect (WFC -> OC)	(0.30)	<.003	[-0.50, -0.36]

## 5. Discussion

Examine the impact of disengagement on WFC and OC among employees of the banking sector in district Swabi. WFC is an independent variable in the present study, whereas disengagement is a mediating variable in the study. Through correlation analysis, the first researcher analyzes the relationship between disengagement and WFC. Based on the results of this study, it has been found that there is a significant positive correlation between WFC and disengagement (Khan, Begum, et al., 2023).

Additionally, the results indicate that disengagement has a significant positive effect on WFC (Asbari, et al., 2020), which is also significant. As a result of the results of the current study, it has been concluded that banking employees who face conflict between work and family life tend to be disengaged. WFC and disengagement are positively correlated.

The findings shed light on how work-family conflict weakens loyalty in banking. Disengagement plays a significant mediating role in the process of conflict resolution, which indicates that it isn't just conflict itself that causes commitment to be sapped. The problem isn't the conflict itself, but rather the way employees deal with the conflict, which is to mentally withdraw from it. Disengagement protects the individual from the immediate emotional drain of juggling incompatible demands in the short term. As a result of this detachment, the organization will have a reduced sense of affective commitment as a result of the detachment. Retention, performance, and organizational citizenship are all influenced by this factor.

This study is in line with the Conservation of Resources (COR) theory. When facing constant WFC, banking employees perceive a threat or an actual loss of resources (time, energy, emotional capacity) as a result of the situation (Hobfoll, 1989). A disengagement is the act of reducing investment in the role of work in order to conserve the remaining resources of the individual. It is unfortunate that this conservation (Freedy & Hobfoll, 2017) strategy fundamentally undermines the psychological connection (effective commitment) of the employee to the organization. In this high-stress industry, disengagement is the specific psychological pathway explaining why WFC translates into lower OC. Moreover, Stress and burnout (Yusoff & Khan, 2013) especially disengagement are likely to increase when WFC levels increase in the banking sector (Faisal Khan, et al., 2020).

## **6. Conclusion and Recommendations**

Disengagement plays a pivotal mediating role in the relationship between work-family conflict and OC among banking employees, as supported by a logical, research-based framework. With relentless pressure to reorganize demanding careers and personal lives, employees often withdraw mentally from work. This may offer temporary relief, but it erodes their emotional connection to their organization. Disengagement is not merely a symptom, but a key mechanism to explain why WFC damages loyalty in this industry.

There is no doubt that the implications of this study are clear: banks trying to retain committed talent must look beyond surface-level conflict management. Taking steps to address the psychological fallout resulting from chronic WFC - namely the disengagement it triggers - is of paramount importance. As part of future research, longitudinal designs should be employed to track the evolution of WFC, disengagement, and OC over time, which would confirm causal relationships. Exploring moderators (e.g., supervisor support, job autonomy, resilience) that might buffer the WFC-disengagement link or the disengagement-OC link is crucial. Qualitative studies could provide deeper insights into the disengagement lived experience and its triggers in banking contexts. Finally, rigorously evaluating interventions designed to prevent disengagement (e.g., boundary management training, resilience programs) is essential for developing evidence-based HR practices.

Banking thrives on human capital. In order to build a more sustainable, supportive, and ultimately loyal workforce, it is necessary to recognize that disengagement is the hidden fracture caused by work-family conflict. Institutions' long-term stability and performance are at risk when this mediating pathway is ignored.

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