

**Research Article**

Moderating role of work-family conflict in psychological intimidation and psychological well-being: A cross-sectional study of bank employees

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ABSTRACT

This research purported to investigate relationship between psychological intimidation, work-family conflict and psychological well-being in bankers. A cross sectional research design was used to execute this study. It was hypothesized that an association would exist between psychological intimidation, work-family conflict and psychological well-being. It was further hypothesized that psychological intimidation and work family conflict would predict psychological well-being, and that work-family conflict would act as a moderator with psychological intimidation for psychological well-being. The sample consisted of bankers (n=300) from public and private banks of Lahore using non-probability purposive sampling technique. In addition to demographic information sheet, Negative Acts Questionnaire-Revised (NAQ-R) (Einarsen et al., 2009), Inter-Role Conflict Scale (Kopelman, Greenhaus & Connolly, 1983) and General Wellbeing Scale (Dupuy, 1978) were used in the study. The Cronbach alpha of above scales was estimated to check the reliability. The data were analyzed using Pearson Product Moment correlation and hierarchal multiple regression analysis using SPSS version 21. Results revealed that Psychological Intimidation and Work-Family Conflict had a negative correlation with Psychological Well-Being along with working hours per week. Psychological intimidation, Work-family conflict and working hours per week were found to be negative predictors of Psychological Well-Being in bankers. Moreover, it was found that Work-Family Conflict acts as a moderator with Psychological Intimidation for Psychological Well-Being. Additionally, results were discussed in terms of their implications and theoretical significance. This study will be helpful in the field of organizational psychology, findings might be used effectively in order to guide organizational interventions and theoretical developments in banking sector.

Keywords: *Psychological Intimidation; Work-Family Conflict; Psychological Well-Being*

1. INTRODUCTION

Quite frequently, the work environment is certainly not a socially safe spot to be in. For employees, a particularly genuine and serious risk is being exposed to any form of harassment by superiors or associates (Bowling & Beehr, 2006; Raver & Nishii, 2010), which is also known and studied as various slightly different but relevant concepts such as workplace bullying, workplace aggression, incivility, mistreatment at work, psychological intimidation, social undermining, mobbing, emotional abuse, abusive supervision and victimization (Einarsen et al., 2011; Hershcovis, 2011; Olson-Buchanan & Boswell, 2008).

Psychological intimidation is manifested as employee's unfriendly behavior at workplace. To an increasing extent, this is now being identified as a major issue inside the workplace. Former surveys have revealed the widespread presence of this issue and its relationship with poor psychological wellness and the effect on worker's family life. There is a need for understanding this construct as it lowers wellbeing of employees. Presently, psychosocial researches on psychological intimidation and other bullying behaviors are being carried out in various countries, primarily in Europe. It is characterized as an outrageous social stressor in working environments. In opposition to most Western societies, where most of the stress related studies have been led, Pakistan positions high on both collectivism and power distance (Furnham, 2012). At any workplace, an individual has to confront multiple stressors, which includes work overload, office bullying, role ambiguity, violence threats, and so forth. It is commonly perceived that work life of an individual should be seen with regards to family and individual's concerns (Bailyn & Schein, 1976; Korman & Korman, 1980; Schein, 1978). For more than four decades, analyzing work and family issues has been a continuous concern for researchers across various disciplines (Rajadhyaksha & Smita, 2004). Despite the fact that much empirical and experimental research has been conducted on work-family linkage, researchers still feature considerable research gaps in this zone. In today's mechanical life, where an individual needs to play numerous roles throughout his life, the strain that prevails at workplace makes the individual incompetent to consent to fulfill the duties of other role (family/home). This disparity among work and family roles become a cause of work family conflict for the individual. These displeasing and uncomfortable emotional reactions of an individual become a cause of negative psychological and physiological responses. Psychological well-being is one of the consequences that is considered fundamentally significant for human beings. Psychological well-being is defined as an individual's mood, state of mind, emotions, and his or her general point of view about life. It is one positive characteristic which is present in each person in differing magnitudes and it is quite essential to assess psychological well-being among employees of both private and public sectors because of its productive role in both areas. It is a predominant feature for efficacious performance in every undertaking division, as it regulates the internal sentiments to influence the extrinsic activities. Low psychological wellbeing is obvious to influence all the areas of our life including our work life and academics etc. (Bashir & Zilli, 2015). Every form of bullying has a detrimental effect on both individuals and organizations. Costs to the organization are high when lost productivity, turnover, distraction of witnesses and emotional and physical health costs of targets are measured. This number increases exponentially when other factors (such as work-family conflict) are added. Costs that are harder to calculate but are negatively impacted include poor psychological well-being of employees, reduced work quality, errors, absenteeism, or poor reputation and customer relationships that result from the loss in work focus and commitment (Gumbus & Lyons, 2011). This statement is even more important for those organizations composed mainly of employees like bank professionals who perform complex tasks in close contact with customers (Montes & Rodríguez, 2013).

1.1. PSYCHOLOGICAL INTIMIDATION

Psychological intimidation is a prevalent problem in many countries. Aggression at workplaces takes form of psychological intimidation or what we commonly say, workplace bullying, which is an intentional and repetitive form of interpersonal behavior that adversely affects the wellbeing of the targeted person (Gupta, 2013). Psychological Intimidation or workplace bullying is the continuous manifestation of interpersonal aggressiveness and maltreatment from coworkers, seniors/bosses or subordinates in the working environment. It involves the use of authority to undermine or intimidate another person, often leaving the victim feeling powerless, under stress, incompetent, or ashamed (Yahaya et al., 2012; Imran et al., 2010). This is a contemporary issue in present-day working life, causing catastrophic consequences to both, organizations and individuals themselves (Einarsen et al., 2003; Rayner & Keashly, 2005). Moreover, this form of psychological abuse is carried out persistently over time and has a negative impact on the target's performance and wellbeing (Georgakopoulos et al., 2011). Hence, an ample amount of effort has been put into the documentation of this important issue by finding out its recurrence and endangered groups within various organizations and occupational groups (Zapf et al., 2003), and various researches have been published which address the matter of pervasiveness of bullying within different countries and different occupational groups (Mikkelsen & Einarsen, 2001).

Organizational structure and organizational culture are not neutral, as they become the means to crystallize specific interests. From this political perspective, the organization is likely to use its power to achieve the objectives and, in certain cases and through the implementation of different measures, it may "abuse" in its practices when someone offers resistance to its claims or questions the predominant interests. In the context of profit maximization, workplace bullying would be, from a Marxist perspective, normal in day-to-day management, which forces us to pay special attention to the sources, meanings and dynamics originated by power inequality in the workplace (Ironside & Seifert, 2003). Although the problem of bullying has always existed, it was not studied empirically until the 1970s, with researchers initially focusing on schools, workplaces, paramilitary organizations, and prisons (Tahir & Konstantinos, 2006). Heinz Leymann first described this phenomenon in 1984. This form of communication aims at harassing, offending, socially excluding someone or negatively affecting someone's work duties. His initial interest in school bullying subsequently expanded to include bullying at work (what he termed 'mobbing'), when he recognized similar dynamics in adult patients. Workplace bullying can appear in many forms and characteristics such as verbal or physical attacks, social isolation and exclusion in the workplace, ridicule and humiliation in front of work colleagues, verbal threats and gestures, assignment of demeaning work tasks, workplace gossip among workers behind targets back, receiving —silent treatment, belittling the opinion of others, staring, dirty looks, or other forms of negative eye contact (Koonin & Green, 2005). A central feature to the definition of bullying is an imbalance of power of the two parties involved; the victim and the bully. This discrepancy limits the victim's ability for self-defense and revenge (Dåderman & Ragnestål-Impola, 2019). The importance of such research is even more pronounced in settings where workplace bullying is expected to be elevated as

a function of cultural values stressing a differential distribution of power, a dimension termed power distance in Hofstede's cultural dimension theory (Hofstede, 1980).

Psychological intimidation at workplace or in other words “mobbing” is an extremely widespread issue. In spite of the fact that psychological intimidation is a modern terminology in law and psychology, this workplace phenomenon has been existing ever since the commencement of business life. Precisely, psychological intimidation or mobbing assault at workplace can be defined as “Intimidating, exclusionist, humiliating, neglecting, confidence shaking, immoderate remarks and/or conducts directed toward the targeted individual, continuously and systematically, by one or more than one coworker” (Demirag & Ciftci, 2017). It implies that a particular targeted individual ought to be exposed to unpleasant words and actions systematically and consciously. Mobbing turned out to be a more frequent phenomenon in contrast to different forms of violence that results in higher rates of detrimental consequences on employees and their work life (Koushazade & Asadzade, 2018).

An additional close synonym for the term mobbing is the word “bullying”. Bullying can be described as continuous physical and psychological maltreatment or abuse directed at a weaker individual by a comparatively stronger individual or a group (Giga et al., 2008). Commonly the term “bullying” refers to the intimidation at school and “mobbing” refers to the intimidation at working environment. It is seen that the concept “psychological intimidation” has been used in literature most frequently as mobbing (Salin & Hoel, 2011; Zapf et al., 2002) (in some European and Scandinavian countries, and North America) or bullying (Matthiesen & Einarsen, 2004; Einarsen et al., 2011; Vartia-Väänänen, 2003) (particularly in Britain). In addition, a number of different terms have been used to describe this phenomenon, including “harassment” (Björkqvist et al., 1994) “victimization” (Einarsen & Raknes, 1997), “emotional abuse” (Davenport et al, 2003; Einarsen et al, 2003; Lutgen-Sandvik, 2003). The word psychological intimidation for this phenomenon has not been used frequently. The term ‘mobbing at work’ has been used in some Scandinavian and German countries to refer to the concept of workplace bullying. However, they all seem to refer to the same phenomenon. There have been a number of studies researching this phenomenon in a variety of different sectors such as health (Stebbing et al, 2004; Einarsen et al., 2011, etc.), education (Haq et al., 2018; Shiwani, & Elenin, 2010), and the other sectors (Lutgen-Sandvik, 2003; Salin, 2005, Hoel et al., 2004).

Various researches have been conducted which addresses the detrimental effect of workplace bullying on well-being and health of workers in that environment (Mikkelsen & Einarsen, 2001, 2002; Matthiesen & Einarsen, 2004; Nielsen et al., 2014; Di Marco et al., 2016; Giorgi et al., 2016b). Moreover, it has adverse effects on organizations, giving rise to a number of counterproductive conducts (Ayoko et al., 2003; Djurkovic et al., 2008; Hoel et al., 2011). Aftermaths of workplace bullying, both at individual and organizational level, have a strong impact for employees themselves, organizations and overall society (Hoel et al., 2001; Giga et al., 2008). There are constitutional mandates for mobbing in around 60 countries in the world (International Labor Office, 2017). Mobbing at workplace leads to lower job satisfaction and higher psychological distress (Jaradat et al., 2016). Any member of the organization can be a perpetrator (e.g., supervisor, peer, or subordinate) and

psychologically intimidate their subordinates or colleagues. Workplace bullying describes a range of behaviors (Einarsen et al., 2003). For example, The Negative Acts Questionnaire-Revised (Einarsen et al., 2009), a measure of exposure to workplace bullying includes “three inter-related factors associated with person-related bullying, work-related bullying and physically intimidating bullying” (p. 38), including among others, such issues as: humiliation, insults, exclusion, ignoring one’s views, unrealistically high workloads or deadlines, and physical intimidation or abuse.

Many studies distinguish between person-related and work-related bullying. Work-related bullying can include assigning unachievable targets, impossible deadlines, unmanageable workloads, or meaningless tasks to an employee. It can also include giving an employee deliberately unclear instructions or threatening his or her security. Workplace bullying ultimately has a negative impact on company performance and profitability (Yahaya et al., 2012; Bashir & Hanif, 2011; Bano & Malik, 2013). Person-related bullying, which tends to have a negative effect on workers’ mental health (Yahaya et al., 2012), can include social exclusion, spreading rumors, ignoring someone’s opinions, teasing, and making inappropriate sexual advances (Bashir & Hanif, 2011; Bano & Malik, 2013). Bashir and Hanif (2011) found that the incidence of work-related bullying was higher than that of person-related bullying. There were no significant gender differences.

1.2. WORK-FAMILY CONFLICT

Maintaining the balance between job requirements and family duties has been a continuous concern in organizational governance ever since. Managing the balance between two domains of life i.e., work and family life is also very difficult in Pakistan. Gradually, this matter is becoming problematic, for individuals and organizations both (Posig & Kickul, 2003). The main stimulus for enhanced concentration upon the work and family conflicts was the alterations in demographic framework of the workforce. The concept of work and family conflict emerges from Goode’s (1960) role strain hypothesis and from role theory (Merton, 1957). Work-family conflict was defined by Greenhaus and Beutell in 1985 as “a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect”. These theories have been based on the interference that an individual cannot confront the expectations and demands from the multiple roles at a time. The causes of pressure might be majorly time related problem, but they also develop from stressors in both domains of life or because of incoherent behavioral demands from various life contexts. In psychological research, the interaction between work and family life is a subject of growing concern (Saraceno, 2006). During the Eighties the number of papers about work-to-family conflict started to increase significantly (Rothbard & Dumas, 2006) and, from 1985 till today, PsychInfo indicates 1800 citations related to the subject “Work-Family Relationship.” The contributions in the literature show a wide range of samples, different for type of occupation and geographic location (MacDermid, 2005). Research on this matter suggests that the tension between family and work roles can become a source of stress, responsible for diminishing psychological (Allen, Herst, Bruck, & Sutton, 2000) and physical wellbeing (Frone et al., 1997).

The work-family conflict facet was defined as a form of interrole conflict occurring as a result of general demands and strain created by the job interfering with one's ability to perform family related responsibilities (Netemeyer et al., 1996). Work-family conflict nowadays represents the central construct in studies about work-family balance, for it allows us to focus the attention on possible antecedents and possible outcomes of problematic feelings: the effort of balancing family and professional roles can be a cause of work dissatisfaction (Carlson & Kacmar, 2000; Kossek & Ozeki, 1998) and depression (Noor, 2002), but it is also one of the possible determinants of absenteeism and intention to change job (Allen et al., 2000; Boyar et al., 2003). Work-family conflict is probably the most frequently studied construct in the work-family field. There are six dimensions of conflict (time, strain, and behavior) and two directions of work-family conflict (work interference with family and family interference with work). Time-based conflict is evidenced when time pressures of one role prevents an employee from being able to allot time to meet the demands of another role (Greenhaus & Beutell, 1985; Kelloway et al., 1999). Strain based conflict occurs when pressure or strain from one role affects how a person performs in another role, and behavior-based conflict occurs when behavioral patterns required and exhibited in one role are incompatible with those required for another role (Greenhaus & Beutell, 1985). Work family conflict has causes, predictors, and risk factors that come from three general sources: the individual, the family role environment, and the work role environment. Work-related variables primarily predict work to family conflict as opposed to family to work conflict. Exposure to work stressors consistently predicts higher levels of work to family conflict (Barling et al., 2004). Specific work stressors related to higher levels of work-to-family conflict include work demands or overload, work-role conflict, work-role ambiguity, and job distress or dissatisfaction (Bernas & Major, 2000; Burke & Greenglass, 1999; Carlson & Kacmar, 2000; Fox & Dwyer, 1999; Frone et al., 1992; Frone et al., 1997; Fu & Shaffer, 2001; Grzywacz & Marks, 2000; Major et al., 2002; Stoeva et al., 2002). Similar to the predictors of work-family conflict, the relevant outcomes can be divided into those that primarily concern the individual, those that primarily concern the family, and those that primarily concern work. Most of the individual-level outcomes involve the mental and physical health and well-being of the person experiencing work-family conflict. These effects have been demonstrated for general mental health and well-being (Grzywacz, 2000), dissatisfaction with life (Adams et al., 1996; Aryee et al., 1999; Carlson & Kacmar, 2000; Perrewe et al., 1999), stress (Anderson et al., 2002 ; Kelloway et al., 1999), psychosomatic symptoms (Burke & Greenglass, 1999), depression (Frone et al., 1996; Frone et al., 1992; Frone et al., 1997; Grzywacz & Bass, 2003), general psychological distress(Frone et al., 1994; Grzywacz, 2000; O'Driscoll et al., 1992), medication use (Burke & Greenglass, 1999), cigarette use (Frone et al., 1994), drinking problems (Frone et al., 1994; Frone et al., 1996, Frone, Russell, et al., 1997; Grzywacz & Bass, 2003), substance dependence disorders, clinical mood disorders, and clinical anxiety disorders (Frone, 2000; Grzywacz & Bass, 2003). In addition, work-to-family conflict has been demonstrated to lead to emotional exhaustion (Burke & Greenglass, 1999). Current research focuses on the impact of work-family or inter role conflict on psychological well-being of bankers.

1.3. PSYCHOLOGICAL WELL-BEING

Well-being explains and carries an emotional state at some point in time; moreover, it is a complicated construct that differs in dissimilar background as well as from person to person. Psychological well-being alludes to how individuals assess their lives. It is basically person's internal feelings but it is affected by many external factors too. It involves recognition, and commitment with ongoing challenges in one's life (Keyes et al., 2002). Psychological well-being tells about the lives going fine. It is the blend of feeling great and working adequately. Sustainable well-being does not entail people to feel great constantly; the experience of unpleasant feelings (e.g., frustration, disappointment, sadness) is a typical part of life, and having the capacity to deal with these negative or difficult feelings is fundamental for long haul prosperity. Psychological well-being is, be that as it may, compromised when adverse feelings are overwhelming or enduring and affect a man's capacity to function in his or her routine life (Huppert, 2009). Psychological well-being consists of positive relationships with others, personal mastery, autonomy, a feeling of purpose and meaning in life, and personal growth and development (Ryff, 1989). Psychological well-being is attained by achieving a state of balance affected by both challenging and rewarding life events (Dodge et al., 2012).

In recent years, new models of psychological well-being have been designed and components have been outlined. However, the term psychological well-being has remained somewhat of an elusive concept (Guindon et al., 2004). Some investigators refer to psychological well-being as a lack of symptom distress, others a balance of positive and negative affect, satisfaction with life, or quality of life. Further, some investigators define psychological well-being as positive functioning only. Supplementary advantages of improved psychological well-being are better physical health (Keyes, 2005; Lundberg & Lindfors, 2002), better quality of sleep (Friedman et.al, 2005), as well as lesser susceptibility to psychological harm from troublesome incidents (Ryff & Singer, 2003). In short, better psychological well-being has been linked to severe defensive aspects with numerous kinds of psychological suffering as well as they increase an individual's capability to recover after hardships.

The field of psychological well-being has witnessed the formation of two relatively distinct, yet overlapping, perspectives and paradigms for empirical inquiry on what is meant by well-being. The first that reflects the view that well-being consists of pleasure or happiness has been labelled hedonism (Kahneman et al., 1999). The hedonic viewpoint focuses on subjective well-being, which is frequently equated with happiness and is formally defined as more positive effect, less negative effect, and greater life satisfaction (Diener & Lucas, 1999). In contrast, the second view lies in the actualization of human potentials. This view which reflects the fact that well-being consists of more than just happiness has been labeled eudemonism (Waterman, 1993), conveying the belief that well-being consists of fulfilling or realizing one's daemon or true nature. The eudemonic viewpoint focuses on psychological well-being, which is defined more broadly in terms of the fully functioning person and has been operationalized either as a set of six dimensions (Ryff, 1989), as

happiness plus meaningfulness (McGregor & Little, 1998), or as a set of wellness variables such as self-actualization and vitality (Ryan & Deci, 2000).

1.4. OBJECTIVES OF THE STUDY

Specifically, the main objectives of this research are:

1. To explore how psychological intimidation influence the psychological well-being of bankers.
2. To assess how work-family conflict influence the psychological well-being of bankers.
3. To determine psychological intimidation and work-family conflict as predictors of psychological wellbeing in bankers.
4. To explore how work-family conflict influences the relationship between psychological intimidation and psychological well-being of bankers.

The present research begins with an examination of the literature pertaining to psychological intimidation, work-family conflict and psychological well-being. Second, it highlights the conceptual framework which includes the explanation of the conceptual model, determinants and hypotheses. Third, it discusses the methodology adopted. Fourth, it highlights the inferential statistical analyses which include Pearson's correlation and hierarchical regression analysis. Finally, conclusions and implications of the study are provided, and a set of future research directions is examined.

2. LITERATURE REVIEW

The previous studies on psychological intimidation, work-family conflict and psychological well-being have been summarized in the following literature review.

A study was conducted by Vartia in 2001 to investigate the effects of workplace bullying and the psychological work environment on the well-being and subjective stress of the targets and observers of bullying. In a questionnaire study, stress and psychological ill-health were measured, and the causes of reported stress were analyzed for municipal employees (N= 949, 85% women, 15% men, mean age 41 years for the men and 40 years for the women). Both the targets of bullying and the observers reported more general stress and mental stress reactions than did respondents from the workplaces with no bullying. The targets also expressed feelings of low self-confidence more often than did those who had not been subjected to bullying. Being bullied, but also features of one's work, especially haste, excessively difficult tasks and poor goal clarity, predicted the stress reactions reported. Of the single forms of bullying, judging a person's work unjustly or in an offending manner, restricting a person's possibilities to express his or her opinions, and assaulting one's private life were the most clearly connected with all the stress reactions measured.

Carter et al., (2013) investigated the prevalence and impact of bullying in a sample of 2950 NHS staff across trusts and occupational groups. Bullying was measured with the NAQ-R and a self-labelling item (with a definition of bullying), and psychological wellbeing was measured using the General Health Questionnaire-12. Carter et al. (2013) found that individuals who were exposed to negative behaviors in the workplace (NAQ-R total score)

had higher levels of psychological distress. This included those who were targets of bullying and those who had witnessed the bullying of colleagues.

A study conducted by Niedl, (1996) investigated the relationship between mobbing at work and the well-being of the affected person, and to explore possible organizational effects of mobbing in connection with coping behavior. The article reports data from two studies carried out in Austria (368 health professionals) and Germany (10 in-patients) between 1993 and 1994. The results supported other findings that mobbing has a negative impact on the well-being of the affected person. Moreover, the results indicated that employees do not cope with mobbing by using simple flight or fight reactions (e.g., absenteeism, lower level of productivity).

Grant-Vallone and Donaldson, (2001) conducted research in Los Angeles to find out the significances of work family conflict on wellbeing of workers. 342 non-professional workers participated in the study. The assessment measures of the study were Social Desirability Scale, General Well-Being Schedule, and Work Family Conflict Scale. The results showed that work family conflict is the significant predictor of employee well-being and over social desirability bias.

Bano, (2013) examined the impact of workplace bullying on organization related outcomes among doctors. By using purposive sampling technique, data was obtained from 200 male and female doctors having age range from 23 to 45 years. The sample was obtained from 7 different public and private hospitals of Lahore city. NAQ-R scale by Einarsen et al. (2009), job related affective well-being scale by Van Katwyk et al., (2000), overall, Job satisfaction scale by Cook et al., (1981) and organizational-based self-esteem scale by Pierce et al. (1989) were separately used to measure workplace bullying and organization related outcomes. The findings indicated that workplace bullying is strong predictor of lower job affective well-being and job satisfaction.

To sum up the literature although there are researches present on bullying and harassment, the variables psychological intimidation (as a construct) and work-family conflict have not been studied together. Nor their impact on psychological well-being of bankers have been studied, especially in Pakistan. Most importantly, the moderating role of work-family conflict with psychological intimidation or any form of bullying/ harassment has not been studied so far. So, this research will be a beneficial addition in the field of organizational psychology, filling some of the gaps in previous literature. Thus, the goal of the research is to investigate relationship between psychological intimidation, work-family conflict and psychological well-being in bankers.

3. THE CONCEPTUAL FRAMEWORK: THE CONCEPTUAL MODEL AND HYPOTHESES

3.1. THE CONCEPTUAL MODEL

This section explores linkages between psychological intimidation and its dimensions, work-family conflict and psychological well-being of bankers. The primary purpose of the research was to assess the psychological well-being of bankers and how it is influenced by

intimidating behavior along with the impact of work-family conflict. The proposed model, as depicted in Figure 1, is based on three main constructs- (i) psychological intimidation, (ii) work-family conflict, (iii) psychological well-being. The psychological intimidation is the independent variable, work-family conflict is a moderator, and psychological well-being is dependent variable. The conceptual framework shown here highlights the linkages between these main constructs. The framework consists of three dimensions of psychological intimidation, i.e., work-related bullying, person related bullying and physically intimidating bullying.

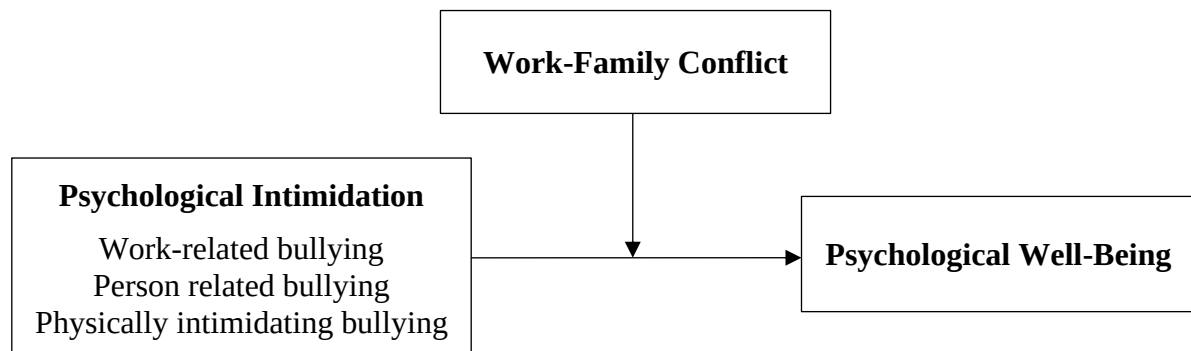


Fig. 1. The conceptual model showing the relationship between psychological intimidation and its dimensions, work-family conflict and psychological well-being of bankers.

3.2. HYPOTHESES

H1: There will likely be a negative relationship of psychological intimidation with psychological well-being of bankers.

H2: There will likely be a negative relationship of work-family conflict with psychological well-being of bankers.

H3: Psychological intimidation and work family conflict will likely be predicting psychological wellbeing of bankers.

H4: Work-family conflict will likely strengthen the relationship between psychological intimidation and psychological well-being.

4. RESEARCH METHODOLOGY

This section highlights the research design and research sample.

4.1. RESEARCH DESIGN

The study was aimed at assessing the relationship between psychological intimidation, work-family conflict and psychological well-being in bankers. This study focused on how psychological intimidation impacts the psychological well-being of bankers and how work-family conflict adds to this impact on psychological well-being. Correlational research design was used in the study. 300 questionnaires were administered. Negative Acts Questionnaire-Revised (NAQ-R) by Einarsen et al., (2009) was used to measure the psychological intimidation. NAQ-R consists of 22 items to assess how frequently in a six-

month time, participants had to face different negative acts that occur on regular basis, might be practiced as bullying. The NAQ-R items cover different types of negative behavior: whereas person-oriented bullying, including social isolation, is measured with 12 items, 7 items point to work-related bullying items, and physically intimidating bullying is measured with three items. NAQ-R has five-point optional response scale (1 for never, 2 for now and then, 3 for monthly, 4 for weekly and 5 for daily). NAQ-R found to have sufficient reliability of $\alpha .93$. Work family conflict was measured by inter-role conflict scale consisting of eight items. Response to each item is made on a five-point Likert scale, 1 indicating strongly disagree, 2-disagree, 3- neither agree nor disagree, 4-agree and 5 strongly agree. The reliability (coefficient alpha) of the inter role conflict scale is .89. General Wellbeing Scale (Dupuy, 1978) (GWBS) is a brief questionnaire which measures an individual's subjective sense of well-being and distress over the preceding month. It consists of 22 items that are rated on a 6-point scale indicating 0= In very low spirits, 1= In low spirits mostly, 2= I've been up and down in spirits mostly, 3= In good spirits mostly, 4= In very good spirits, 5= In excellent spirits, and four items that are rated on a 10-point scale ranging from not concerned at all to very concerned, very relaxed to very tensed, no energy at all to very energetic and very depressed to very cheerful. Total scale scores can be derived, with cut-offs defining scores as indicating severe distress, moderate distress, or positive well-being.

The participants were instructed to mark only one option against each item that best reflect their feelings or situation. It took around 15 minutes for the participants to complete the questionnaire. Regarding inclusion criteria both male and females were included. Bankers from both public and private banks were selected. Participant with job experience of at least 1 year, married for at least 1 year and with at least one child were included. Participants diagnosed with psychological or physical illness were excluded because their illness can affect the results. Moreover, divorced and retired participants were also excluded from the study.

4.2. RESEARCH SAMPLE

The sample was comprised of (N=300) including male (N=197) and female (N=103) bankers from both public and private sector. The study was a correlational, quantitative research utilizing primary data collection. Due to the limitation of the non-existent sampling frame for this type of research, the study adopted a purposive sampling technique. The sample unit of analysis in this study was individual and data were collected from bankers of different public and private banks of Lahore. Data of three hundred individuals were collected through structured questionnaire by using Likert scales and the associations were analyzed through statistical methods such as descriptive statistics were taken to estimate mean and standard deviation of demographics: age (in years), gender (male, female), education, marital status (married, unmarried), number of years of marriage, working status of spouse, family system (joint, nuclear), number of children, monthly income, number of dependents in household, overall work experience, work experience at the current job, current job designation, shift (morning, evening) and working hours per week. Pearson product moment correlation was used to find relationship between

psychological intimidation, work-family conflict and psychological well-being in bankers. Hierarchical regression analyses were used for prediction and moderation.

5. ANALYSES AND RESULTS

The findings of the present research are presented for psychological intimidation, work-family conflict and psychological well-being in bankers. For this purpose, quantitative data was collected through survey method. After data collection, data was analyzed through SPSS 21 to assess the results. The data was evaluated in four key steps. In the first step, descriptive statistics were taken to estimate mean and standard deviation of demographics (age (in years), gender (male, female), Marital status (Married, Unmarried), family system (joint, nuclear), nature of work, monthly income overall work experience, work experience in this factory, working hours, and over time. In the second step reliability analysis was conducted to assess the consistency for each scale separately and Cronbach's alpha for the scales were reported. In the third step, Pearson product moment correlation was employed to assess the relationship among the demographics, psychological intimidation, work family conflict and psychological well-being. In fourth step, hierarchical regression analysis was employed to assess the predictors of psychological well-being and to study the moderating role of work family conflict in the relationship of psychological intimidation and psychological well-being.

5.1. DESCRIPTIVE STATISTICS

Table 1. Descriptive statistics of demographic characteristics of study sample (N=300).

Variables	f	%
<i>Gender</i>		
Male	197	65.7
Female	103	34.3
<i>Education</i>		
Below 16 years	36	12
16 years	210	70
18 years	54	18
<i>Family System</i>		
Nuclear	173	57.7
Joint	127	42.3
<i>Work status of Spouse</i>		
Working	147	49
Non-working	153	51
<i>Sole earner</i>		
Yes	102	34
No	198	66
<i>Bank</i>		
Private	220	73.3
Public	80	26.7
<i>Job designation</i>		
Assistant Manager	53	17.7
Trade Officer	35	11.7
BDO	73	24.3
Analyst	27	9.0
Other	112	37.3

Variables	f	%
<i>No. of dependents</i>		
1-3	188	62.7
4-6	108	36.0
More than 6	4	1.3
<i>No. of children</i>		
One	201	67.0
Two	77	25.7
Three	22	7.3
	M	SD
Age (years)	31.22	6.16
No. of years of marriage	4.84	4.98
Personal income (in Rs.)	58560.00	34226.37
Family income	145808.08	110402.37
Total job experience (years)	7.54	7.59
Experience at the current job	4.2	4.71
Working hours per week	48.49	8.28

Note: For Gender, 0=Male, 1=Female ; Education, 0=below 16, 1=16, 2=18 ;Family System, 0=Nuclear, 1=Joint ; Working status of spouse, 0=Working, 1=Non-Working; Sole Earner, 0=Yes, 1=No; Bank, 0= Private, 1=Public.

Results depicted the mean and standard deviation of age, number of years of marriage, personal and family income, work experience and working hours per week. 65.7% individuals were male, and 34.3% participant were females. 57.7% persons were from joint family system and 42.3% from nuclear family system. 49% had a working spouse and 51% had non-working spouse. 73.3% worked in private banks, whereas 26.7% worked in public banks.

5.2 RELIABILITY COEFFICIENTS OF THE SCALES USED IN THE STUDY.

Table 2. Results of Reliability Analysis of the Scales (N=300).

Variables	M	SD	α	Range
Psychological Intimidation	38.49	15.23	.92	22-86
Work related bullying	13.22	5.91	.83	7-30
Person related bullying	20.50	8.09	.85	12-45
Physically intimidating bullying	4.76	2.32	.73	3-11
Work Family Conflict	25.29	8.10	.67	8-40
Psychological Well-being	66.94	10.32	.64	49-97

Note. M= Mean; SD= Standard Deviation; k = No. of items; α = Cronbach's alpha

The results of reliability depicted internal consistency index (alpha coefficient) for all scales used in this study. The results showed that all scales of the present study are internally consistent as alpha coefficient of all scales are above .6. Moreover, the table shows the mean and standard deviation scores for all the scales and reveals that the participant's score lies in between the potential range of scores.

5.3. CORRELATION ANALYSIS

Table 3. Intercorrelations among Demographic and Study Variables (N= 300)

Variables	2	3	4	5	6	7	8	9
1. Gender	.41	-.09	-.04	.13*	-.07	.01	.03	-.09
2. Bank		.22**	-.12*	.05	-.03	.01	.17**	-.09
3. Working hours per week			-.05	.03	.00	-.02	.10	-.14*
4. Work related bullying				.81**	.68**	.54**	.25**	-.13*
5. Person related bullying					.80**	.32**	.09	-.01*
6. Physically intimidating bullying						.31**	.01	-.12*
7. Psychological intimidation							.35	-.55**
8. Work family conflict								-.27**
9. Psychological well-being								

Note: For Gender, 0=Male, 1=Female; Bank, 0=Private, 1= Public * $p < .05$, ** $p < .01$, *** $p < .001$

Results revealed that working hours per week are negatively correlated to the psychological well-being. Moreover, psychological intimidation had a negative correlation with psychological well-being of bankers, i.e., more the employees face psychological intimidation towards them, lower will be their psychological well-being. Work-related bullying, person related bullying and physically intimidating bullying, all were correlated negatively with psychological well-being of bankers. Work-family conflict was found negatively correlated to psychological well-being i.e., more the employees face work-family conflict, lower is their psychological well-being.

5.4. MODERATION ANALYSIS THROUGH HIERARCHICAL REGRESSION PREDICTING PSYCHOLOGICAL WELL-BEING AMONG BANKERS

Table 4. Results of moderation analysis through hierarchical regression predicting psychological well-being among bankers (N=300)

Predictors		Psychological wellbeing	
		ΔR^2	B
Step 1	Working hours per week	.02**	-.14**
Step 2	Work-family conflict	.05***	-.30***
Step 3		.37***	
	Work-related bullying		-.24**
	Person-related bullying		-.22*
	Physically intimidating bullying		-.17*
	Psychological intimidation		-.97***
Step 4		.05***	
	WRBxWFC		-.12
	PRBxWFC		-.79
	PIBxWFC		.31
	PlxWFC		-1.00***
Total R^2		.49***	

Note. WRB=Work Related Bullying; WFC= Work Family Conflict; PRB= Person Related Bullying; PIB=Physically Intimidating Bullying; PI= Psychological Intimidation; * $p < .05$, ** $p < .01$, *** $p < .001$.

Results revealed that after controlling demographic variable (i.e., working hours per week) in step 1, moderator i.e., work-family conflict in step 2, Independent variable in step 3 and interactions in step 4, overall model explained 49% of variances for psychological well-

being. For step 1 $F(1, 298) = 6.18, p < .01$, for step 2 $F(6, 293) = 38.18, p < .001$, for step 3 $F(5, 294) = 17.21, p < .001$ and for step 4 $F(10, 289) = 27.68, p < .001$. Where working hours per week was found a negative predictor of psychological well-being. Work-related bullying, person related bullying, physically intimidating bullying (individually) and psychological intimidation (sum) were found negative predictors of psychological well-being. Work-family conflict was found a negative predictor of psychological well-being. Results further revealed that work-family conflict acts as a moderator in between psychological intimidation and psychological well-being, whereas work-family conflict do not act as a moderator with work-related bullying, person related bullying and physically intimidating bullying individually.

6. DISCUSSION

The aim of the present investigation was to find out the association between psychological intimidation, work-family conflict and psychological well-being in bankers. The findings suggested that there was a significant negative relationship between psychological intimidation and psychological well-being, and a significant negative relationship between work family conflict and psychological well-being. Psychological intimidation and work-family conflict were found to be negative predictors of psychological well-being. Work-related bullying, person related bullying and physically intimidating bullying were also found to be the negative predictors of psychological well-being. Moreover, it was found that work-family conflict acts as a moderator between psychological intimidation and psychological well-being. A demographic, working hours per week had a significant negative correlation with psychological well-being of bankers.

First hypothesis was that that there will be a negative correlation between psychological intimidation and psychological well-being of employees. The results of the study supported the hypothesis as there was a negative relationship between the variables in the selected sample. These results were consistent with previous findings of Gupta, R. (2013), who examined the prevalence of workplace bullying in employees working in various govt. and private banks of Jammu and impact of workplace bullying on employee wellbeing (mental health and subjective wellbeing). Findings of the study reflected that workplace bullying exists in banking sector of Jammu. It was further revealed that workplace bullying (work-related bullying and personal bullying) not only share negative relationship with employee wellbeing but also lowers mental health and subjective wellbeing of employees leading to mental illness, emotional distress and life dissatisfaction among them. The results of research conducted by Arenas et al., (2015) suggested that workplace bullying negatively affects psychological well-being.

Furthermore, it was hypothesized that psychological intimidation (work-related bullying, person related bullying and physically intimidating bullying) will be the predictor of psychological well-being. Results showed that psychological intimidation negatively predict the psychological well-being. The results are consistent with previous findings. Verkuil et al., (2015) summarized the cross-sectional and longitudinal literature on the association between workplace bullying and mental health, they concluded that workplace bullying is a significant predictor for subsequent mental health problems, including

depressive-, anxiety-, and PTSD (Post Traumatic Stress Disorder) symptoms and other stress-related psychological complaints.

Another hypothesis of the study was that there will be a negative correlation between work-family conflict and psychological well-being. These results were also consistent with previous researches. As, the findings of the study conducted by Zhou et al., (2018) suggested that work-family conflicts affected the level of self-reported mental health. There is an accepted level of evidence indicating that work-family conflict has a major influence on the employee's psychological well-being, impacting on physical, behavioral as well as cognitive-affective aspect of their lives (Allen et al., 2000). The result was also consistent with previous research that found negative relationship between work-family conflict and mental health (Joseph et al., 2007; Poelmans, 2003).

The study also investigated whether work-family conflict is a predictor of psychological well-being or not. The results were consistent with hypothesized statement, i.e., work-family conflict negatively predicted psychological well-being. The results were also consistent with some previous findings of Vallone and Donaldson (2001) who studied the effects of work-family conflict on the well-being. Data were collected at two points in time, and a rigorous research design was employed. The results revealed that work-family conflict predicted employee well-being over and above social desirability bias. In addition, analyses were consistent when both self-reports and co-workers' reports were utilized. Finally, work-family conflict was found to be a longitudinal predictor of employee's well-being and negative predictor of psychological well-being. Amstad, et al., (2011) found that work-family conflict showed strong relationships to psychological strain and wellbeing.

Apart from that, it was also found that a demographic variable "working hours per week" is negatively correlated to psychological well-being of bankers. It was found to be a negative predictor of psychological well-being. The number of hours people are required to work has a pervasive influence on both physical and mental health of employees. A study conducted by Afonso et al., (2017) also suggests that longer working hours are associated with poorer mental health status and increasing levels of anxiety and depression symptoms. At the individual level, there are concerns that working long hours may have negative physiological consequences resulting in insomnia, fatigue, irritability and sickness. These consequences not only affect the individual's well-being but also that of their families and co-workers (Dembe et al., 2005; Van der Hulst, 2003). This study revealed that there was no relationship between the bullying experiences of banking employees in the study group and their gender. Some other studies (Bilgel et al., 2006; Kök, 2006; Mikkelsen & Einarsen, 2002) seem to support the findings of the present study. Similarly, in this study, there was no significant difference in prevalence rates of psychological intimidation between the public banking and private banking. These results are consistent with previous findings of Gök, (2011). This study is the first to attempt to test the moderating role of work-family conflict with psychological intimidation for psychological well-being. The results have shown that psychological well-being of employees in banking sector is worsened when they experience work-family conflict, along with psychological intimidation at workplace.

6.1. IMPLICATIONS

Some implications of present research are given below:

- Psychological intimidation is an occupational safety hazard pervasive in developed and developing countries. The study showed how it affects the psychological well-being of employees. Thus, wellness programs should place greater emphasis on mental health promotion to discourage workplace bullying.
- The study has helped in understanding that there is a need to pay attention to the interface of work and family roles which could result in conflict and the negative consequences arising from the conflict.
- This study would be beneficial in the field of organizational psychology and in all the organizational fields, helping to understand the concern of employees for work family conflict and psychological intimidation at workplace affecting the well-being, which would otherwise benefit the organization (along with employees) by increasing the productivity.
- On the basis of these findings, intervention studies and psychological training programs can be conducted to control the psychosocial hazards at workplace that impact the well-being of employees or in any other way. Early intervention could be the key dealing with these consequences. Instead of allowing the consequences to develop to the stage that they become overwhelming early intervention may assist victims of psychological intimidation and work-family conflict to function more effectively. Moreover, there is a need to improve the individual coping strategies and interventions to minimize the effects of mobbing on targets.
- The research opens the door to a more thorough understanding of the relationship between variables in a specific context. Further studies can be conducted on this topic, strengthening its reliability.
- Study results suggest several other specific areas for future research. Other potential areas for future research include identifying additional work-related antecedents of work-family conflict and causes of psychological intimidation. The impact of intervention programs on the psychological well-being of employees can be explored. The effect of supportive work environments and/or supportive home environments on work-family conflict has not been thoroughly explored. A relevant future venue for work on the relation between psychological intimidation and psychological well-being/mental health is to address the possibility whether the observed effects of psychological intimidation are independent of earlier exposure to stressful events or whether they actually have additive or even interactive effects.
- It is helpful in organizational settings. Understanding the importance of psychological well-being and the impact of psychological intimidation and work family conflict on employee, and his performance, organizations can introduce strategies to reduce psychological intimidation at workplace. Moreover, flexplace (flexible location of work) and flextime (flexible work timings) approach can be introduced to facilitate the minimization of work-family conflict. Family oriented benefits (such as child care program, maternity leave, etc.) can play an important role in motivating the employees who are suffering from heavy work overload,

demanding work schedule and intrusive family related obligations. Secondly, organizations should provide support, cooperation and counseling services to employees who face psychological intimidation. Hopefully, through the use of systematic research we will soon be able to develop extensive plans of action for effectively dealing with psychological intimidation and moderating role of work-family conflict and its consequences that will be flexible enough to deal with changing demographics of the work force. All in all, our findings stress that organizations should prioritize the prevention and management of psychological intimidation/bullying at work as it has detrimental effects on the mental health of employees.

6.2. LIMITATIONS

Several limitations have been noted in the present research:

- The present study was restricted to banking sector only because of the limited resources and time. So, the results cannot be generalized.
- Self-reported measures were used for data collection. Self-reported answers may be exaggerated; respondents may be too embarrassed to reveal private details; various biases may affect the results, like social desirability bias.
- Behavioral observations were not made.
- Sample size was limited.
- Banks of only a particular city were taken as a sample which limits the external validity of the study. These results cannot be generalized to employees in banks of other cities. There might be a difference in level of emotional intelligence and exposure of the employees working in Lahore and other remote areas.
- The present study does not allow for drawing conclusions about the causes of mobbing and other results of mobbing/psychological intimidation.

6.3. RECOMMENDATIONS

Following are recommendations of the present research:

- This study can be replicated using multiple samples cross culturally.
- Future studies can be done in various other sectors of Pakistani work-life for the purpose of comparisons and generalizability.
- Care must be taken to avoid biases. Moreover, along with objective measures, qualitative measures should also be used to assess psychological intimidation, work family conflict and psychological well-being of employees.
- There is a need for longitudinal research which could probe into the behavioral changes in employees over time.
- In further studies, sample size should be increased.
- More empirical researches need to be carried out in Pakistan to find out the causes and impact of psychological intimidation and other relevant constructs on employee's well-being, so that the productivity can be improved by taking adequate steps.

- A better understanding of the cultural factors that influence the acceptance of intimidating behaviors in the workplace appears fundamental as it could help Pakistan's organizations to develop policies and training programs to reduce psychological intimidation or bullying of employees.
- Future research should adopt longitudinal design in order to obtain more reliable estimates of the causal effects of psychological intimidation and other psychosocial hazards at workplace.
- Other antecedents of psychological well-being of employees can be studied.

Certainly, the present results are encouraging; however, the conduct of a large scale, well-controlled or a longitudinal study would provide a basis for greater confidence in inferences drawn from substantive research.

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