



Exploring the Influence of Marital Status on Bank Employees' Job Performance: Unveiling Gender's Moderating Role

Sohail Imran Khan^{1*} , Ronyaz Hayyas Mahmood² 

^{1,2} Department of Business Administration, College of Administration & Economics, Lebanese French University, Erbil, 44001, IRAQ

*Corresponding Author: Sohail Imran Khan

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ABSTRACT: Marital status is a significant dimension since it is connected with the job performance of banking sector employees and different maintenance factors. The present study is an attempt to highlight the impact of marital status on the performance of bank employees, with gender playing a mediating role. Four private banks were selected for this research to collect data from 160 employees. All these banks are from the Nagpur region of Maharashtra, India. For this study, both types of data (secondary and primary) were used. The data was gathered using a simple random sampling technique. A questionnaire was used as an instrument to accumulate data from the respondents. After a detailed literature study, two objectives and a hypothesis were framed. Statistical analyses were done to achieve the objectives, such as the normality test, reliability test, Mann-Whitney test, and regression analysis. It was concluded that married bank employees perform better than unmarried employees and, hence, have higher job performance. Additionally, it was found that males perform their work much better than females.

Keywords: Employees, Gender, Marital Status, and Performance



1. INTRODUCTION

Employees are the best resource of an association since they are essential to the continuous activity and achievement of that element [1]. Without employees, organizations cannot complete their daily tasks, manage customer services, provide service, and accomplish various goals related to effective operations. The essential inquiry that human assets scholars and scientists persistently investigate revolves around why employees are not performing and leaving their positions within the organization [2]. Employees are considered the significant component of each firm, and their prosperity and disappointment are mostly viewed in their performance [3]. It is a common belief that a satisfied worker or employees are more useful than unhappy individuals [4]. It is likewise accepted that satisfied employees are more dedicated to their work and perform well [5].

Employees' job performance in the banking sector is crucial as the bank staff must provide customer service. They must be well-trained to perform their duties well and satisfy customer needs. In the past, much research has been done on job performance. Time and again, many researchers have tried to find various factors affecting job performance. For instance, Nurul, Khatijah, and Siti [6] provided a noteworthy relationship between integrity and job performance among employees in Malaysia. Celina [7] examined factors such as age, gender, marital and family status, and work engagements and their relationship between longevity and job performance. She found that young employees have lower job performance than middle-aged employees [8].

Further, it was added that longevity was influenced by marital status and age. Kanchan and Mahak [9] examined the connection between internal communication and the performance of employees in the public sector with 40 respondents from Karnataka. They found a significant association between internal communication and JP. Secondly, organizations should explain their strategies, concentrating on constructing the internal communication system to further develop job

*Corresponding author: sohailkhan@lfu.edu.krd

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performance [10]. A survey in Pakistan was done on 204 male and 96 female bank employees. They surveyed how marital status influences job satisfaction, work-life balance, and organizational commitment. They concluded that there is a significant difference in the performance of married and unmarried employees at banks [11].

However, most studies are based on organizations and employees from developed nations. The quantity of research conducted in the context of developing countries is negligible. Secondly, only a few studies have been done previously on evaluating job performance based on the employee's marital status, especially in the banking sector. With this issue as the focal point, the present research was undertaken.

2. LITERATURE REVIEW

Distinct performance is of very high pertinence for the organization and individuals alike. They exhibit a high level of performance while performing tasks, which brings about satisfaction, self-efficacy, and dominance [12, 13]. Furthermore, high-performing people often receive promotions, recognition, and honor. Career opportunities for people who perform well are superior to those of performing employees [14]. Job performance is defined by Chappel (1990) as the act of doing your job. Job performance is a way to arrive at a goal or set of goals, roles, or organizations. Many studies, including job performance, have been published in the international literature, most likely because this development is portrayed as a critical dimension in organizational psychology [15].

At a large public university data was collected from 259 custodial employees. The researcher found that the widow marital status group has a more significant life span than the single and married groups and performs better [7]. Narul [16] collected a sample from 200 women in southwest Nigeria to find the relationship between marital satisfaction and job involvement. They found a significant impact between the two. [17, 27] analyzed marital status and performance and found in their study that married officers (male) get higher scores and advance at higher rates than unmarried male officials. They accomplished better than unmarried officials. They concluded that the performance of married males is better, mostly due to the increased productivity associated with marriage. [18] studied naval officers (technical and managerial types of jobs). They compared the performance of married and unmarried men and found that unmarried men perform better and are likely to be more promoted. Further, they added that married men receive significantly higher performance ratings.

Gender appears to play a huge part in job performance. [19, 20, 26] opined that an employee's gender will, in general, influence their work performance at the workplace. They argued that males are more sincere about their work than females. [21, 22] found that females regard their chances of job performance with stunning representatives better than associates (male colleagues), while males accept the opportunity to effect essential decisions and direct the performance of the job of others as more fundamental. [7, 23] found females to have lower attendance rates than males, and thus, their job performance will be affected accordingly. Further, it was added that young employees have lower job performance than middle-aged employees.

2.1 RESEARCH OBJECTIVES

- To examine the difference in job performance between unmarried and married employees.
- To investigate how gender moderates the relationship between married employees and job performance.

Based on the above objective, the researcher has framed the following hypothesis:

H0: Gender does not serve as a moderating factor in the relationship between marital status and job performance.

Based on the studied literature, the following conceptual framework was designed.

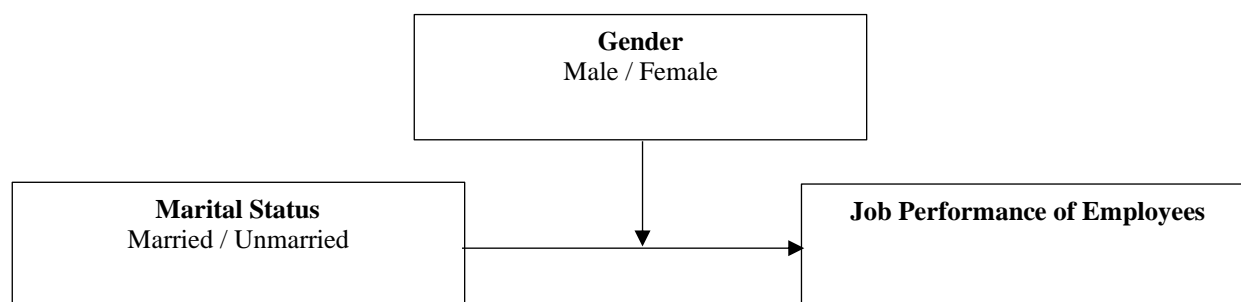


FIGURE 1. Conceptual Framewor

3. RESEARCH METHODS

In the conceptual framework shown above, three factors were examined. Marital status is an independent variable, gender is the moderating variable, and the employee's job performance is the dependent variable. As gender is a moderating variable, an independent variable will be assessed based on four variables: married male, married female, unmarried male, and unmarried female. For the present research, both secondary and primary data were used. Primary data was gathered from employees of the banking industry. Secondary data was gathered from websites, journals, books, and the Internet. For this study, employees of private banks were considered. Data was collected from Yes Bank, Axis Bank, ICICI Bank, and HDFC Bank employees in the Nagpur region of Maharashtra, India. A total of 160 employees were questioned. A simple random sampling technique was used to select these respondents. The collection of data was done in July 2024. The normality, reliability, and Mann-Whitney tests were done to achieve the objectives. SPSS (version 23) software was used to analyze the data. The survey used ten questions to measure marital status, and 15 questions were included to measure job performance. Questions on marital status like marital status: duration of the marriage, spouse's employment status, work-life balance, etc., and on the other hand questions for Job performance were like, Productivity and efficiency, teamwork, quality of work output, task completion rate, etc. All these questions were closed-ended, and the researcher used the 5-point Likert scale method.

4. RESULTS AND DISCUSSIONS

4.1 NORMALITY TEST

This test determines whether a normal distribution demonstrates a data set and how reasonable it is for anything but a random variable underlying the data set to be normally distributed.

Table 1. Variable Normality Test

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Marital Status	0.286	158	0.000	0.689	158	0.000
Job performance	0.299	158	0.000	0.581	158	0.000

Source: Output of SPSS Software

Table no. 1 above depicts the significance level of marital status and job satisfaction, Sig = 0.000, far below 0.05. This implies that the data collected is statistically abnormal and requires applying a non-parametric test (often known as a distribution-free test).

4.2 RELIABILITY TEST FOR DATA COLLECTED

Data reliability has been tested using Cronbach's alpha [24] to establish the data's internal consistency. The Cronbach's alpha coefficient should exceed 0.6 [25].

Table 2. Marital Status

Reliability Statistic of Marital Status	
Cronbach's Alpha	No. of items
0.975	10

Source: Output of SPSS Software

Table no. 2 above shows the internal consistency of the ten items selected for marital status. It is far above 0.6, which means there is strong consistency among all ten items.

Table 3. Job Performance

Reliability Statistic of Job Performance	
Cronbach's Alpha	No. of items
0.815	15

Source: Output of SPSS Software

Table no.3 is evidence of strong consistency among the 15 items for job performance among the employees. The Cronbach's alpha value was 0.815, which is more than 0.6 [24], giving evidence of a strong association among the 15 items.

4.3 ANALYSIS OF DEPENDENT AND INDEPENDENT VARIABLE

The first objective of the present investigation is to examine the difference in job performance between unmarried and married employees. Here, we assume that the job performance of married employees is better and higher than unmarried employees. The researcher tested the variable using the “Mann-Whitney” non-parametric test to achieve the first objective. The table no. 4 below shows the results.

Table 4. Mann-Whitney Test

Marital Status		N	Mean Rank	Sum of Ranks
Job Performance	Married	127	119.09	17543
	Unmarried	33	23.51	1097
		160		

Source: Output of SPSS Software

From the table above (Table no. 4), it is clear that, from the collected sample size of 160, 127 were married, and 33 were unmarried. It is clear from Table No. 4 above that the mean rank of married people (119.09) is much higher than that of unmarried people (23.51). Thus, it signifies that married employees perform better than unmarried employees. Hence, married employees' job performance is higher than unmarried employees.

Table 5. Mann-Whitney Test

	Job Performance
Mann-Whitney U	145.5
Wilcoxon W	1011.7
Z	-9.45
Asymp. Sig. (2-tailed)	0.000
Grouping Variable: Marital_Status ^a	

Source: Output of SPSS Software

Table no. 5 above shows the Sig (2-tailed) value as 0.000, far below 0.005. This table provides evidence of a significant difference between unmarried and married employees' job performance.

4.4 ANALYSIS OF MODERATING VARIABLE I.E., GENDER

This analysis is done to investigate how the moderating variable, i.e., gender, moderates the relationship between the marital status of the employees and job performance. This can be achieved by discovering the relationship between the dependent and independent variable through the Macro process test applied to the moderator variable, i.e., gender.

Table 6. Analysis of Moderating Variable

Model (01) “Analysis of Moderating Variable”			
X=Independent Variable (IV)	Y=Dependent Variable (DV)	Moderator (W)	Total Sample Size
Marital Status	Job Performance	Gender	160

Source: Output of SPSS Software

The moderating variable (gender) is the third variable, generally expressed by W, which signifies the relationship between x and y. The moderating variable affects the relationship between the independent and dependent variables.

Table no. 7 above shows the regression analysis. It was done to look at the theory that the moderating variable directs the connection between marital status and job performance. It is outlined in the income that int_1 is significant. R²-Change = 0.055, F=37.778, and the value of p<0.05. The results obtained make the moderation hypothesis stronger. Outcomes of the prohibited effect of X on Y related in the case of 0.000 imply that for female employees, there is no colossal connection between marital status and job performance, as Coeff = -0.051, Se = 0.191, t = -0.249, and p = 0.809 (p > 0.05). In addition to this, if there should emerge an event of males, which is demonstrated by 1.000, there is a significant relation between marital status and job performance, as Coeff = 1.0211, Se = 0.067, t = 18.012, and p = 0.000 (p<0.05). Thus, from the results obtained, we reject the hypothesis, accept the alternate hypothesis, and conclude that gender serves as a moderating factor in the relationship between marital status and job performance. The moderating variable (gender) is the third variable, generally expressed by W, which signifies the relationship between x and y. The moderating variable affects the relationship between the independent and dependent variables.

*Corresponding author: sohailkhan@lfu.edu.krd

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Table 7. Regression Analysis

Model 1 "Statistics"						
			Coeff	Se	t	p
Constant			3.175	0.561	5.387	0.000
Gender			-0.133	0.665	-6.231	0.000
Impact of Marital Status			-0.051	0.191	-0.249	0.809
int_1			1.243	0.201	6.145	0.000
Increase in R-square due to interaction(s)						
	R ² -Change	F		df1	df2	p
int_1	0.055	37.778		1	156	0.000
Conditional effect of X on Y at values of the moderator						
Moderator (Gender)	Effect	Se	t	p	LLCI	ULCI
0.000	-0.051	0.191	-0.249	0.809	-0.432	0.331
1.000	1.211	0.067	18.012	0.000	1.071	1.341
Model Summary						
R	R-square	MSE	F	df1	df2	p
0.849	0.789	0.271	148.042	3	156	0.000

Source: Output of SPSS Software

CONCLUSION

Employees' job performance is critical, especially for private bank employees. Bank employees have to provide good services to customers. Therefore, their performance is very crucial. This study was conducted to understand the job performance of bank employees. The present investigation was carried out to examine the difference in job performance between unmarried and married employees and how gender moderates the relationship between those employees who are married and job performance. It was found that the job performance of married employees is better and higher than unmarried employees. It was also found that, as compared to females, males execute their work better. In particular, married men perform better than unmarried men.

LIMITATION

This research utilizes structured survey responses to investigate the correlation between marital status and job performance. Nonetheless, direct employee feedback concerning job experiences was not gathered, which could have yielded further qualitative insights. Subsequent studies may integrate employee viewpoints to enhance the comprehension of gender's moderating influence in this relationship.

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