

1 The Impact of Work-Family Conflict and Pay on Employee Job
2 Satisfaction With the Moderating Affect of Perceived Supervisor
3 Support in Pakistan Banking Sector

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7

8 **Abstract**

9 - The purpose of this research is to determine that the impact of work family conflict (WFC)
10 and pay over employee?s job satisfaction (JS) in banking sector with the moderating role of
11 Perceived supervisor support between Work Family conflict (WFC) and job satisfaction (JS).
12 For this purpose data was collected from the employees of 15 commercial banks in Rawalpindi,
13 Islamabad, Faisalabad and Muzaffarabad. Result indicates that work family conflict(WFC)
14 are significantly negatively correlated with job satisfaction and pay is strongly positive
15 correlated with job satisfaction but surprising perceived supervisor supported is not playing
16 the moderating role between WFC and JS. The finding of paper is helpful for Banking
17 Industry in order to design the HR policy which will reduce the WFC and increased
18 employee?s job satisfaction and also for future researcher in respective topics.

19

20 **Index terms**— Work Family Conflict, Perceived Supervisor Support, Pay, Job satisfaction, Banking Industry

21 **1 INTRODUCTION**

22 he term work family conflict has received great attention of the researchers for many decades and the conflict
23 based on responsibilities between work and family and its outcomes on employees are the most important arising
24 issue. Work-family conflict has been defined as "A form of inter-role conflict in which role pressures from the
25 work and family domains are mutually incompatible in some respect" ??Greenhaus & Beutell, 1985) Competition
26 is just a mouse click away and the banking employees are trying to not only delivering high quality of services
27 but also maintain the ground of prospect customer. Scholar and Literature identify different determinant that
28 contribute towards employees job satisfaction. One of most important determinant of job satisfaction is salaries
29 and other incentive Finding of research show that remunerations such as Salary, fringe benefits, allowance and
30 financial reward are powerful determinant of job satisfaction of workers, ??Abdulla, Djebarni & Mellahi, 2011).
31 The extrinsic reward such as pay and job promotion are significant determinant for job satisfaction of employees
32 ??Westover & Taylor,2010).

33 It has been suggest that social learning theory can be applied when the employees see their supervisor
34 and top management working successfully under stressful condition or work over time or job transfer. Such
35 action and performance when are observed by the employee so they get confidence and in return try to solve or
36 improve the work-family conflict related problems. ??Hsu, 2001). It is mentioned that positive job facets such as
37 remuneration, promotion possibilities and relationship with supervisor support can increase job satisfaction and
38 employees performance ??Gallardo, Can?izares, Guzma?n & Jesus, 2010)..For Britishers it was found to be a
39 significantly positive reaction between work overload and work family conflict, and positive relation between work
40 family conflict and sharing household chores than Taiwanese ?? Lu, Gilmour, Kao & Huang, 2005). Researcher
41 found that work family conflict and family work conflict has significant impact on job satisfaction law enforcement
42 officers and finds that high level of work family conflict is negative relative to job satisfaction ??Howard, Donofrio

3 LITERATURE REVIEW A) WORK FAMILY CONFLICT

43 & Boles, 2004).. These results give rise to importance of personality factors in judging the experience of work
44 family conflict ??Andreassi & Thompson, 2006). ??Halbesleben, 2009)"suggests that more demanding shifts,
45 those that lead to less time spent off the job in continuous blocks, are associated with higher work-family conflict.
46 It is negatively associated with work-family conflict. Finally, higher work-family conflict is associated with
47 emotional exhaustion" It was found that strong bonding was found job satisfaction, work family conflict and
48 work attitude. Employee low level of job satisfaction leads to high level of Work family conflict and vice versa.
49 ?? Cohen & Liani, 2009).

50 Our research is focused on finding out the ways to reduce work-family conflict. Because work family conflict is
51 responsible for higher employee turnover intention, ??Noor & Maad,2008) which ultimately have negative effect
52 on Organization performance. Research shows that work family conflict can also put an impact on employee
53 life satisfaction ??Namayandeh, 2011) ??Ahmad, 1996). ??Beauregard, 2006) Argued that as the employee
54 experienced much of the conflict between work and family their stress increases and their productivity also
55 decreases. It is mentioned that, those employees are likely have lower level of work family conflict who got internal
56 locus of control.In order to satisfied employees, pay communication is very important. Pay communication to early
57 inform the employees about the pay. The Research show that perceived pay communication are not only work for
58 pay satisfaction but increased positive perception regarding organization Justice. Justices show those workers are
59 satisfied with pay and benefits (Day,2011). . It is found in banking sector in Nigeria that male are more satisfied
60 with increased in salary as compare to female because male are getting more salary promotion and benefits as
61 compare to female and more satisfaction in job. ??Okpara, 2006). It is mentioned that the performance related
62 pay has a positive effect on job satisfaction of high paid employees and performance related pay has negative
63 effect on low paid worker ??Pouliakas & Theodossiou, 2005).It is suggested that top management must realize
64 the significance of work life balance and its negative effect on job satisfaction. Therefore to cater this problem
65 there is a need to develop supportive strategies, polices and management behavior in order to minimize the
66 conflict between work and family ??Nadeem & Abbas, 2009). Today, the Banking sector of Pakistan is playing
67 pivotal role in the growth of country's economy. As of June 2010, the banking sector comprised 36 commercial
68 banks (including 25 local private banks, 4 public sector commercial banks and 7 foreign banks) and 4 specialized
69 banks with a total number of 9,087 branches throughout the country. A large no of employees are working in
70 these banks and plays critical role for development and growth of banking sector. But employees are experience
71 different type of work family conflict because of long working hours, poor interpersonal skills and support of
72 supervisor, work overload, inflexibility in work operation, salaries and promotion strictly based on performance,
73 strict banking policy regarding vocations, office timing etc. Few studies are conducted to examining this issue in
74 Pakistani contexts.

75 Therefore the purpose of our research is to examining this problem in details and its results might be helpful
76 for operational managers or top level management of different banks to cope with the problem of work family
77 conflict.

78 2 II.

79 3 LITERATURE REVIEW a) Work Family Conflict

80 Work family conflict is significant increased in banking sectors due to long working hours. Long working hours is
81 a traditional norm in banking sector. Furthermore working couples with children are experience more imbalance
82 in work and family life and desire to reduce the working hours in banking industry ??Malik & Khlid,2008). The
83 supplement of social problem management techniques in addition to household wedding significantly reduced
84 work-family conflict. In comparison, employee centered training on scientific problem management alone usually
85 increase family critical situations ??Wilson,Debruyne, Chen & Fernandes, 2007). When the employee consistently
86 facing work family conflict he is exposed to emotional exhaust and that factors ultimately drag the employee to
87 turn over intention and job performance is also affected . ?? Yavas, Karatepe & Babakus, 2008). The experience of
88 negative work-to-home disturbance is linked with less employees' capability to deal with both realms and cheaper
89 fulfillment with work-family stability. ??Beham & Drobnić, 2010). Cognitively capacity also put negative effect
90 on work family conflict. Negative relationship between work family conflict and job satisfaction are reduced when
91 one have high level of tolerance for uncertainty ??Janasz & Behson, 2007).work family conflict and satisfaction
92 are directly connected with turnover, work family conflict and pay satisfaction are used to forecast turn over .
93 ??Rayan & Sagas, 2009)It is encouraged that changes in operate styles towards a versatile program would be
94 valuable for both companies and employees and result in reducing work family conflict. ?? Lo,2003. Married
95 women with kids, in particular, are not being able to pay enough attention to their loved ones and kids and known
96 cleaning and child care as major difficulties to their creative performance ??Santos & Cardoso,2008).women faces
97 lot of difficulties during business or job she faces the resistance not from the society but from their family because
98 she is supposed to take care of children and look after his studies . ??Lu,2011).The conflict occur when the
99 women works differ from culture to culture the concept of women working is entirely different in eastern rather
100 than to western the eastern resist when women works and due to this the ratio of women working in east is less
101 rather to west?. ??Kim & Ling,2001).It has been exhibited that job stress is a arbitrator between WFC and
102 turnover Intentions ??Chelariu & Stump, 2011). Success reveal that work-family clash increased psychological
103 physical weakness and decreased job fulfillment. Intrinsic motivation was found to put out a significant negative

104 impact on emotional exhaustion. ??Karatepe & Tekinkus 2006). In Australia the maximum number of career
105 sensitive decision makers remains single because they cannot fulfill the demands of their life partner mean because
106 of work family conflict. ?? Kasper,Schmidt & Mayer,2005). It is mentioned that there is a lot of room for the
107 construction organization

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110 to address the problems of work family balance for the employee safeguard either or males or females, from bad
111 family results linked with long working hours and strain based job design ??Lingard & Francis, 2007). Study
112 reveals that the role conflict and role overload has significant negative impact over job satisfaction of mangers
113 private sectors commercial banks in Pakistan. ??Malik, Waheed & Malik, 2010).

114 Perceived supervisor support can perform the action of a moderator in between the two variables of work
115 family conflict and job satisfaction ??Hsu, 2001). Work schedules satisfaction and work schedules control of
116 employee are effectively control by supervisory support. These factors are directly related with work family
117 conflict. ??Beutell, 2010).Achievements unveiled that supervisory guidance is more proficiently linked with
118 mental work results. (Yavas & Babakus 2010). Beutell (2010) recommend that remedies like greater program
119 mobility for all staff may not be efficacious in decreasing work-family clash. Employee control over time-table,
120 personnel fulfillment with time-table, and supervisor assistance need to be regarded as well. This implies that
121 success at the work place gives an essential piece in providing an overall success with life and with the help
122 of Partner assistance and manager assistance have a another variable that mediates the partnership between
123 work-family clash and objective to depart the enterprise and that the arbitration structure is stronger in the use
124 of greater public supervisory support. ??Thanacoody & Casimir,2009). The study evidence that the supervisor
125 support has less impact on employee's job satisfaction where companies focus on large no of team work. But
126 importance of supervisory support cannot be ignored. Supervisory support still has put positive impact over
127 job satisfaction of employees. ??Griffin, Patterson & West, 2001).Stress is harmful for employees' behavior
128 towards job and that will contribute negatively towards satisfaction of customer which will lead to failure of an
129 organization. Studies reveal opposite relation between job stress such as unfriendly and unsupported behavior of
130 supervisor and co-worker, poor working conditions, inadequate salary, poor promotion, and lack of recognition
131 etc. and employees job satisfaction ?? Malik ,Safwan,& Sindhu,2011). It is been notify that female employees
132 having family responsibility are more satisfied with job as well as more committed to work in those organization
133 which offer more flexible work hours as compare to those who did not. Supportive family responsive polices
134 such as flexible work hours can reduced work -family conflict and increased female unfriendly and unsupported
135 work environment; poor quality of leadership and high level of work family conflict can significantly reduce job
136 satisfaction and liable the intention to leave the organization.

137 H 1: Work Family conflict is negatively correlated with job satisfaction.

138 H 2: Perceived Supervisor Support Play moderating role between work family conflict and job satisfaction.

139 **5 b) Job Satisfaction**

140 A culture study of entrepreneur over job satisfaction found that job satisfaction of employees is highly affected by
141 entrepreneurs' socio-cultural orientations and collectivism. Worker expect from their employers such as supportive
142 attitude and paternalistic tendencies. Collectivism means to develop a structure which supports values of
143 social life such as group relationship, group norm, and harmony at work place and among workers. ?? Yetim &
144 Yetim,2006), Found three important determinants of job satisfaction (a) objectivity and rationality; (b) liberal;
145 and (c) total work experience. Rationality means employees want to be treated fairly and with justices. This
146 study also shows that more liberal manager have down the level of job satisfaction and vice versa. And total
147 work experience means that increase in tenure of employees can increase their level of job satisfaction ??Sharma
148 & ??hasker, 1991 Droussiotis and ??ustin (2007) analyze significant factors that explaining job satisfaction is
149 selffulfillment, independence and job environment. Selffulfillment is critical factor because it involved organization
150 must provides mangers with good pay and benefits, highly skilled subordinates, opportunities for personal growth
151 and advancement in the company, and that company policies/procedures allow for selffulfillment. It is noted that
152 although HR practices has a positive impact for increasing the job satisfaction of employees but with appropriate
153 pay policy. The HR practices may have a negative effect over job satisfaction and job performance if inequality
154 is found in raising pay at work place. ??Petrescu & Simmons,2008). The finding one of study shows that two
155 contextual factors (Job content and training) do have played a significant role in influencing job satisfaction. The
156 research link his finding with theory that these two factors belongs to group of variables identify by Herzberg as
157 satisfiers or motivators and these factors can increase job satisfaction of employees. ??Joshi & Sharma, 1997).

158 **6 March**

159 The impact of Work-Family Conflict and Pay on Employee job satisfaction with the moderating affect of Perceived
160 Supervisor Support in Pakistan Banking Sector ??im(2002)argued that participative management has a positive
161 impact over job satisfaction but incorporation of effective supervisory communications can greatly increased the

8 FINDINGS AND CONCLUSIONS A) CORRELATION ANALYSES

162 level of job satisfaction of employees. Research depict that work to family interference and family to work and
163 stress interference has significant negatively relationship with job satisfaction. However work load has not negative
164 effect on job satisfaction but job autonomy has strong positive correlation with job satisfaction. ??Nadeem&
165 Abbas,2009). Study reveals that the workforce has a week interpersonal skill that would have a significant effect
166 on job satisfaction but training opportunities salaries and benefits and support from co-worker and seniors are
167 significantly enhancing the job satisfaction. ??Gu & Sui, 2008). Study reveals the difference exist in culture on
168 the basis of individualism and collectivism between Malaysian and Australian This study also shows that more
169 liberal manager have down the level of job satisfaction and vice versa. And total work experience means that
170 increase in tenure of employees can increase their level of job satisfaction. Furthermore it observes that major
171 causes of job dissatisfaction are poor salary, lake of promotion, poor job status, job insecurity and absence of
172 recognition. Research depict that work-Family has considerable correlation with job, pay, supervision, promotion,
173 work and co-worker but consistently includes in the antecedents of job satisfaction. Beside it has significant effect
174 over job satisfaction. ??Howard et al, 2003). Marital quality has significant influence over job satisfaction. It
175 evidence that material satisfaction contributed positively toward job satisfaction but marital discords contributed
176 negatively toward job satisfaction. ??Rogers & May,2003).

177 7 c) Pay with job satisfaction

178 Fringe benefits have significant positive correlation with job satisfaction. ?? Artz,2010). It elaborates that
179 salary, nature of the job and work conditions, promotion opportunities, growth and achievement are significantly
180 correlated with employee's job satisfaction ?? Rad &Yarmohammadian,2006). Sample study depict that about
181 20 to 40 percents respondents are not satisfy due to low pay rate, management policy, poor promotion scheme,
182 and working hours but majority dissatisfied due to imbalance between work and family life and want to leave
183 the current organization. ??Sang, son & Dainty,2009).One of the Study suggests that job authority and job
184 accountability can increase the work motivation officer level job but may not lead to increase the work motivation
185 of people doing clerical jobs. But clerical staff is significantly motivated by job feedback and expectation of rewards
186 and sanctions. ?? Akhilesh & Mathew,1991). The employee's compensation has a positive and significant impact
187 on job satisfaction. ??Nawb &Bhatti,2011). Okpara (??004) recognized five facets of job satisfaction: pay,
188 promotion, supervision, work itself and coworkers. One of study which is conducted on medical representative
189 (MRs) in Pakistan found that MRs are more satisfy and motivated by their job with factors such as monetary
190 benefits, friendly environment, favorable sales target incentives and they are also highly satisfy with non-monetary
191 benefits their need for recognition, need for affiliation and need for achievement. ??Ahmed,Akhtar,Ibrahim
192 & Mutaza,) .Another study indicates that most of doctors who are employed at hospital of Bahawalpur are
193 dissatisfied with their job due to lake of proper service structures and low salaries. ??Ghazali, Shah, Zaidi &
194 Tahir,2007). Study that has been conducted on public university teachers show that satisfaction with work-
195 itself, salary satisfaction, coworkers and Opportunities for promotion and quality supervision had strong positive
196 correlation with job satisfaction. ??Malik Nawab,Naeem &Danish, 2010).One research on non-academic staff
197 at Punjab University Pakistan concludes that intrinsic motivational factors such as recognition; work itself,
198 opportunity for advancement, professional growth, and responsibility have significant effect on job satisfaction
199 but extrinsic factors Job security, Presence of core values, salary and benefits, Good relation with ,co-workers
200 and Effective supervisor are not significant relationship toward job satisfaction ??Ahmed et al.,2010). A Study in
201 Uganda over job satisfaction revealed that variable for job satisfaction are behavior of co-worker and supervision
202 whereas remuneration, governance, promotion and physical facilities are potential sources of dissatisfaction for
203 employees. ??Ssesanga & Garrett,2005). It shows that different facets will effect on job satisfaction but reward
204 and recognition has significant positive impact over job satisfaction. Recognition means designing friendly
205 operating procedures, involve in decision making process, appreciation and support in work will have effect
206 on job satisfaction. On other hand reward includes compensation, salary increments, allowances, bonuses, fringe
207 benefits and other compensations on regular and specific periods will increase employees' motivation and job
208 satisfaction. ??Danish & Usman., 2010).Research explain that pay, promotion, working condition and support
209 for research is positively correlated with job satisfaction. ??Santhapparaj & Alam,2005).It has been found that
210 significant positive relationship between job satisfaction and job performance but have negative correlation of job
211 stress and propensity to quit over job satisfaction. Furthermore it observes that major causes of job dissatisfaction
212 are poor salary, lake of promotion, poor job status, job insecurity and absence of recognition. ??Hossian, 2000).
213 Data was collected work family conflict by using questionnaire, adopted from (Kopelman, ??reenhaus and
214 Cannolly, 1983).For pay five questions from questionare developed by ??Heneman and Schwab ,1985) and for
215 job satisfaction five questions are obtained from questionare developed by ?? Cammann, fichman, jenkins and
216 Klesh,1983).

217 A five point likert scale was used with 1 representing strongly agree and 5 representing strongly disagree. The
218 questionnaires were personally distributed to respondents working in Commercial Banks.

219 8 FINDINGS AND CONCLUSIONS a) Correlation Analyses

220 Correlation Analysis was used to confirm existence of relationship between the independent variables i.e. Work
221 Family Conflict and Pay and the dependent variable i.e. Job satisfaction.

222 Conflict (WFC) and Job satisfaction (JS). Because no significant relationship is found in correlation analysis
223 therefore we reject our second supposition, H2 (Perceived Supervisor Support Play moderating role between work
224 family conflict and job satisfaction).

225 Correlation analysis also suggests that there is a strong positive relationship between pay over job satisfaction
226 (JS). So Our Third Hypothesis H3 (pay has positive correlation with job satisfaction) is also accepted. H2 is
227 rejected because there is no evidence find in our correctional analysis that there is any significant relationship
228 between is found between Perceived supervisor support and work family conflict, however there is significant
229 relationship is found between Perceived supervisor support and Job satisfaction. As correlation analysis is not
230 supporting the relationship between Perceived supervisor support and Work family conflict therefore we are not
231 running regression analysis on this relationship.

232 H 3: Pay has positive correlation with job satisfaction.

233 The regression analysis of above table regarding relationship between job satisfactions with pay. Indicates that
234 there is a strong positively relationship between pay with job satisfaction. Because the t value is (t=10.403).So
235 H3 is also accepted and results are consistent with our previous regression analysis.

236 V.

237 9 DISCUSSION

238 This study was based to determine whether work family conflict and pay can put an impact on employee's job
239 satisfaction in banking sectors of Pakistan.

240 As mentioned above we take two independent variables that is work family conflict and pay and perceived
241 supervisor support as moderatots between two variables that is Work family conflict and employees job
242 satiafcation.. The results indicate that hyphothesis (H1) has strongly negatively correlated with Employee job
243 satisfaction. The value of $r = -0.271^{**}$ at 99% level of significance. And regression analysis also show same
244 results ($t= -4.098$) at 100% level of significance. As we are conduction research on banking sector of Pakistan so
245 due to stiff working hours, target oriented job, promotion strictly based on achievements of targets, inflexibility
246 in working hours as there is a famous saying about the banks timings that there working hours is from 9 to non.
247 Under the light of above factors that we discussed the respondent to also highlight the strong acceptance to have
248 negative relation of work family conflict to employee job satisfaction.

249 Our H2 is rejected i.e Perceived Supervisor Support does not moderates the relationship between work family
250 conflict with job satisfaction. The main reason behind the rejection of this hypothesis as we notified that the
251 Bank employees perceived that there supervisors treat them in good manner which means that they are satisfy
252 with supervisor support but with supervisor support they can also report high work family conflict. Because
253 bank employees is working with strict policies regarding achievements of targets, bank timings, leave policy, daily
254 closing of accounts works these factors will be responsible for high work family conflict despite of good supervisor
255 support.

256 H3 explain the relationship between Pay with job satisfaction, the result of correlation and regression shows
257 that there is a strong positive relation. We have seen that not only in western culture but also in Pakistani context
258 pay has a major role on human satisfaction. So in Pakistan where there is poor economic condition and people
259 are living below poverty line, the inflation rate is very high with having high unemployment and on other hand
260 the prices of each and every commodity is increasing on the daily basis so under such conditions the money does
261 become the basic element of human needs in each and every part of this world. So we can conclude that pay can
262 put a positive influence on employee behavior, performance and ultimately life satisfaction.

263 10 VI.

264 11 IMPLICATIONS

265 Banking industry is suffering highly from employee turnover, So this paper might be helpful for banking
266 practioners and for HR departments in establishing such policies regarding how to reduce work family conflict
267 at work place because this work family conflict may not only reduce employee job satisfaction which results
268 in employee turnover and also reduce firm performance. Turnover of any employee may heavily damage the
269 organization because by recruit new employee not only waste of time but also the firm is going to invest
270 handsome amount for the training and development of that employee. So if the bank management design such a
271 supportive policy which include the measures how to reduce work family conflict such as introduction of flexible
272 banking working hours supportive vocation policy, appraisals and reporting etc may reduce the employee job
273 dissatisfaction. Furthermore this paper also determine for HR management of banking industry for introduction
274 of attractive pay and fringe benefits policy in order to successfully manipulate this issue.

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276 13 VII. LIMITATIONS & FUTURE RESEARCH DIRECTION

277 Due to time constrain we are only focusing on two independent variables (Work family conflict and Pay) over
278 job satisfaction. The value of R² is 46.6%. It means there are some other variable which also explain the job
279 satisfaction in comprehensive way. So for future research other important variable may also be incorporated in
280 order to comprehensively elaborate the employee's job satisfaction. But this research is also helpful for future
281 researcher who want to conduct research in banking sector. Other limitations are nonserious attitude respondent,
282 baisedness in sample selection, fear of providing information from respondent side etc. ^{1 2 3}

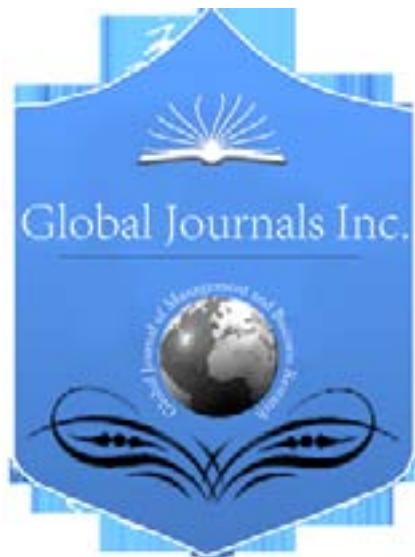


Figure 1:

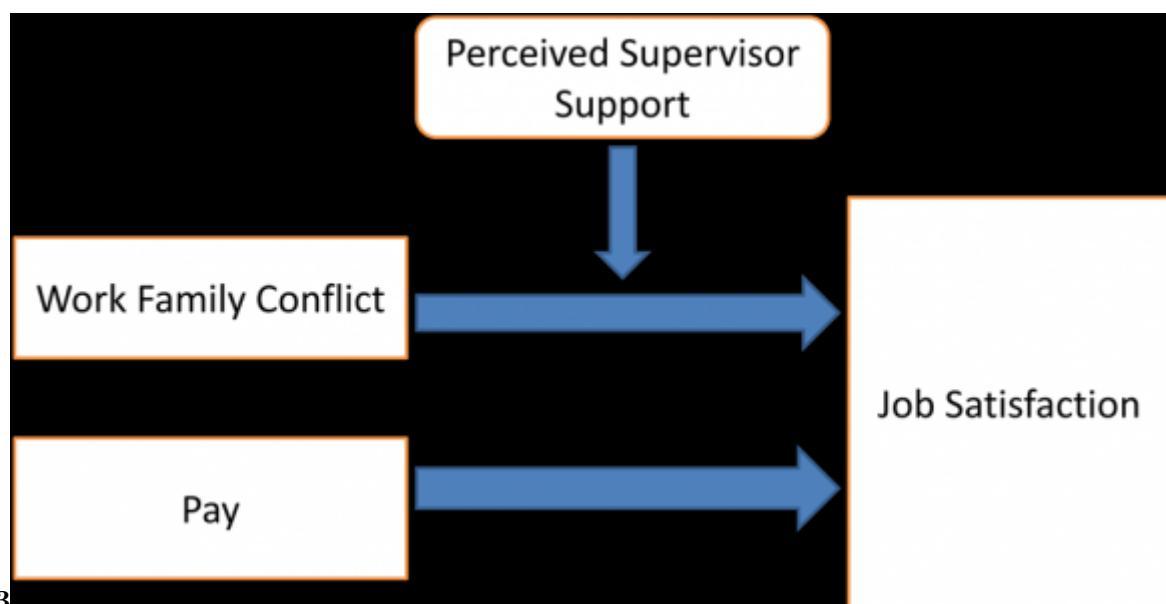


Figure 2: H 3 :

The Impact of Work-Family Conflict and Pay on Employee Job Satisfaction with the Moderating Affect of Perceived Supervisor Support in Pakistan Banking Sector

[Note: family satisfaction and ultimately reduce life satisfaction]

Figure 3:

3

Dependent Variable: Job Satisfaction.

Variable	R2
WFC & PAY	46.6%

Figure 4: Table 3 :

H2: Perceived Supervisor Support Play moderating role between work family conflict and job satisfaction.

Variables	Cronbach's Alpha		
WFC	0.864		
PSS	0.642		
PAY	0.759		
JS	0.842		
Model		T	Sig
WFC		-	.000
		4.098	
PAY		10.40300	

Regression analysis indicates that the value of R square is 46.6 % which indicates that the impact of dependent variables WFC and Pay on Job satisfaction is 46.6 %. Variation is 53.4% is unexplained.

H1: Work Family conflict is negatively correlated with job satisfaction with job satisfaction as shown on above regressions analysis t value is ($t = -4.098$) at 100% level of significance. H 1 is accepted and consistent with previous correlation analysis.

Figure 5: n=150 WFC= Work Family Conflict, PSS= Perceived supervisor Support, JS= Job satisfaction, PAY= Pay. ** Correlation is significant at 0.01 levels. * Correlation is significant at 0.05 levels.

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