



The Impact of Family-Work Conflict on Women's Job Performance in Finance from the Perspective of Ego-Depletion

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Abstract. As an important standard for enterprises to investigate employees, job performance is one of the hotspots in social science. Job performance is affected by professional environment and physical and mental characteristics, showing its individual differences. Based on the ego-depletion theory, this study explores the impact of family-work conflict on job performance, as well as the mediating role of mental fatigue and the regulating role of neurotic personality in the above relationship. From the research conclusions, this study puts forward suggestions to alleviate female employees' mental fatigue and promote family-work balance from the aspects of role conflict, physiological adaptation and human resource development.

Keywords: Mental fatigue · Job performance · Women in finance · Family-work conflict · Neurotic personality

1 Introduction

The financial industry has the characteristics of high risk, benefit-dependent and high-debt operation, and its practitioners need to have the characteristics of high professionalism, high efficiency and long work time. This field has a large number of female employees. In addition to meeting the requirements of rapid professional ability upgrade and high work intensity, it also faces the problem of individual resource allocation between family and work. Ego-depletion theory holds that individuals' self-control resources are limited. Resource depletion in one area reduces available resources in another area [1]. The competition for resources makes employees feel pressured in their family or work roles, which in turn affects employees' participation and performance in another field, and is considered a stressor in employees' work [2, 3]. Studies have shown that family-work conflict can lead to negative work-related outcomes, including stress, anxiety, exhaustion, and reduced work vitality, dedication, and focus [4].

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As a typical psychological trait, personality is a stable mental and behavioral feedback mechanism, reflecting individual differences in family-work conflict. Among them, neurotic personality reflects the negative emotions of individuals. According to the ego-depletion theory, when employees suppress their own reactions and negative emotions due to work demands, they will consume the individual's self-control resources, resulting in reducing work output [5]. The more obvious the neurotic personality characteristics, the lower the individual job performance [6]. In addition, in this performance-oriented work environment with blurred working time boundaries, it is easy to lead to mental fatigue of employees [7, 8]. Especially in a high-intensity work environment, mental fatigue is manifested as a decrease in behavioral efficiency, reaction time and action coordination, which affects thinking and judgment, resulting in job burnout and a decline in job performance [9, 10]. Therefore, the reserve and lack of individual physiological and mental resources is an important explanation mechanism for the impact of family work conflict on employees' job performance.

Studies have shown that job performance, mental fatigue, family-work conflict, and neurotic personality are correlated or intrinsically linked. However, are there other cross-influences among the above factors, especially whether the adjustment paths of female personality traits in finance are different from those in the past? The findings of the study are the same and have not yet been confirmed. This paper takes women in finance as the research object, and based on the theory of ego-depletion, a process model is established to explain the impact of family-work conflict on employees' job performance with mental fatigue as the mediating variable and neurotic personality as the moderating variable. On this basis, according to the research results, recommendations for targeted career development and employee assistance are put forward.

2 Theoretical Basis

2.1 Family-Work Conflict and Job Performance

Previous studies have shown that family-work conflict is an important factor affecting employee job performance [11–13]. Family-work conflict refers to a conflict between roles caused by the inconsistency of individuals taking on family roles and work roles [14, 15]. As the main bearers of reproductive behavior and childcare responsibilities, women need higher family involvement and face greater family and work conflicts [16, 17]. According to the theory of ego-depletion, when family and work conflicts occur, on the one hand, employees need to devote themselves to the corresponding work during the working hours crowded by family affairs, and they also need to consume more limited emotional and cognitive resources to cope with family affairs [18]. Resource conservation theory holds that in order to preserve existing resources or reduce further losses of resources, employees are more likely to adopt a defensive attitude of reducing resource input [19], resulting in lower work output. On the other hand, employees who are disturbed by family affairs need to maintain continuous work, and their resources cannot be effectively supplemented and restored. Individuals in a state of ego-depletion are prone to problems related to self-regulation failure [20]. For example, the inability to concentrate attention and efforts on tasks within the role will eventually lead to reduced work efficiency and affect work level.

2.2 Mental Fatigue and Job Performance

Mental fatigue is subjective fatigue and exhaustion caused by engaging in high-intensity mental activities for a long time [21]. Ego-depletion theory points out that the individuals need to invest a lot of resources and efforts at work. Long-term high-intensity work significantly increases the work requirements of employees, and fulfilling higher work requirements often accelerates the loss of employees' own resources [18], resulting in a reduction in their emotional resources or even exhausted [22]. In a work environment that continuously requires the consumption of psychological energy, it is possible that the previous state of ego-depletion has not recovered, and a new round of depletion has begun. Therefore, people will be in a state of long-term lack of psychological energy, resulting in psychological exhaustion [23]. According to the "effort-recovery mode" view of self-depletion theory, employees consume a lot of resources after the whole day's work, their ability to control or adjust their emotions will be weakened, and it will be more difficult to control or adjust their emotions when encountering emergencies [24]. It is then easier to experience intense mental stress. The resulting mental fatigue may lead to changes in individual neurological functions, resulting in decreased sleep quality, depressed mood, reduced information processing efficiency, and easy errors at work [25, 26].

2.3 The Moderating Effect of Neurotic Personality

Emotions, temperaments, psychological states and personality traits of employees will affect their job performance [27]. Among them, personality is a stable and unified psychological quality that distinguishes an individual from others, and has a stable coordination and unification effect on cognition, emotion and behaviour [28]. Positive emotions have a significant positive impact on task performance [29], while negative states such as anxiety and burnout have a negative impact on job performance [27]. When employees have a high neurotic personality tendency, in the face of negative experiences such as anxiety and tension, employees use self-regulation behaviors to ease negative emotions, and this process will consume a lot of valuable self-regulation resources. In order to avoid the continuous expansion of the momentum and magnitude of the resource loss spiral, individuals in a state of self-depletion will adopt an attitude of preserving their strength and reduce their concentration and effort [18]. Li found that neurotic personality can deepen the individual's feeling of boredom and mental fatigue when faced with complex tasks [30]. Yang found that neurotic personality leads to the deterioration of managers' thinking, decision-making and ability to effectively deal with external pressure, and aggravates emotional exhaustion under the pressure of role conflicts [31]. The more intense the family and work conflict, the greater the degree of emotional exhaustion that the individual feels during the process of unstable emotional responses at the level of neuroticism [32]. Huang et al. found that neurotic personality has the strongest effect on the risk of mental disorders among personality traits [33].

Therefore, based on the above theoretical analysis, the following assumptions are put forward ("Fig. 1"):

- H1: Family-work conflict has a significant negative impact on female job performance in finance.

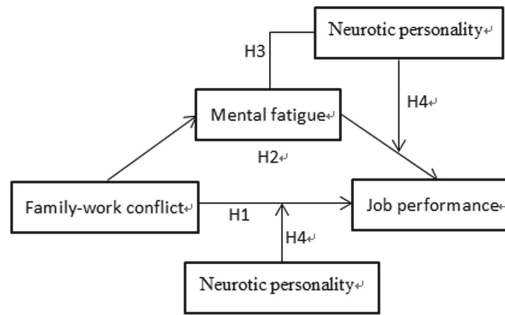


Fig. 1. Research hypothesis.

- H2: Mental fatigue of women in finance plays a partial mediating role between family-work conflict and job performance.
- H3: Mental fatigue in women in finance was positively correlated with neuroticism in personality traits.
- H4: Neurotic personality may play a moderating role in the relationship between family-work conflict, job performance and mental fatigue.

3 Tools and Objects of Research

The research tools include four subscales of mental fatigue, personality traits, family-work conflict, and job performance:

This paper use the simplified version of the Big Five Personality Scale compiled by Costa and McCrae (1992) and translated and revised by Yao Ruosong (2010), the Cronbach's α reliability coefficient was 0.878, and the neurotic personality subscale had a total of 24 items. The higher the score, the higher the degree of neurotic personality.

The Family-Work Conflict Scale from the Carlson and Kacmar (2000) Work-Family Conflict Scale, Cronbach's α reliability coefficient was 0.895, a total of 9 items, divided into three dimensions: time conflict, stress conflict and behavioral conflict, each dimension has three items. The higher the score, the more prominent the family-work conflict of knowledge workers.

This paper adopts the multi-dimensional fatigue questionnaire revised by He Mengting (2021). The questionnaire contains 6 dimensions, namely personality characteristics, emotional exhaustion, self-cognition, interpersonal communication, work environment and organizational system. Cronbach' α reliability coefficient is 0.703, a total of 49 items.

This article refers to the Borman Performance Questionnaire revised by Xie Jinshan (2001). The Cronbach' α reliability coefficient of the questionnaire was 0.828, with a total of 7 items. The higher the score, the higher the work performance.

Considering the commonly used control variables comprehensively that affect employees' mental fatigue, we included age, number of overtime and income status and so on into the paper.

The subjects of the study are female employees from state-owned banks (four banks including Bank of China and China Construction Bank) and commercial banks (three banks including Chongqing Bank and Shanghai Pudong Development Bank). The data was collected online and offline. A total of 520 questionnaires were distributed and 487 questionnaires were recovered, with an effective recovery rate of 93.7%.

4 Results and Analysis

4.1 General Characteristics

The mean, standard deviation and correlation analysis results of each variable in this study are shown in "Table 1". The results show that the scores of conscientious personality and job performance are higher, the scores of neurotic personality and family-work conflict are relatively low, and the standard deviation of family-work conflict is relatively large, indicating that women in finance show great differences in family-work conflict. From the correlation coefficient, and mental fatigue is significantly positively correlated with neurotic personality ($\beta = 0.679$, $p < 0.01$), and significantly negatively correlated with conscientious personality ($\beta = -0.470$, $p < 0.01$) and job performance ($\beta = -0.309$, $p < 0.01$); Family-work conflict was significantly negatively correlated with job performance ($\beta = -0.398$, $p < 0.01$). Hypotheses 1 and 3 were preliminarily verified.

4.2 Difference Analysis

Through one-way anova and independent sample T test, this paper found that there were no significant differences in the personality traits, mental fatigue, family-work conflict and performance of women in finance in different age groups and different marital status.

4.2.1 Number of Overtime

In this paper, one-way anova was performed on each variable and dimension, and it was found that women in finance with different overtime conditions had significant differences in personality traits (neurotic personality: $F = 16.839$, $p < 0.01$) and mental fatigue ($F = 13.778$, $p < 0.01$). According to the post-hoc multiple test, the average score of mental fatigue and neurotic personality of the employees who worked 6–7 overtime in a week were higher than those of the employees who worked overtime, and there was a significant difference ($p < 0.01$) ("Table 2").

Table 1. General characteristics

Variable	M	SD	1	2	3	4	5
1. Mental fatigue	3.14	0.72	1				
2. Neurotic personality	2.75	0.68	0.679**	1			
3. Conscientious personality	3.75	0.56	-0.470**	-0.640**	1		
4. Family-work conflict	2.20	0.80	0.331**	0.467**	-0.454**	1	
5. Job performance	3.75	0.56	-0.309**	-0.492**	0.730**	-0.398**	1

Table 2. ANOVA on overtime

	Mental Fatigue		Neurotic Personality		Family-work Conflict		Job Performance	
	M	SD	M	SD	M	SD	M	SD
6 or 7 times	3.796	0.730	3.299	1.075	1.951	0.815	3.821	0.773
4 or 5 times	3.339	0.721	2.975	0.624	2.161	0.892	3.822	0.583
twice or 3 times	3.106	0.712	2.748	0.638	2.269	0.790	3.740	0.586
once	2.877	0.593	2.417	0.530	2.140	0.727	3.649	0.411
zero	2.881	0.556	2.452	0.539	2.262	0.730	3.738	0.483
<i>F</i>	13778**		16839**		1.296		1.238	

Table 3. ANOVA on income

	Mental fatigue		neurotic personality		family-work conflict		job performance	
	M	SD	M	SD	M	SD	M	SD
Below 0.1 million	3.060	0.699	2.655	0.700	2.140	0.757	3.617	0.562
0.11–0.25 million	3.195	0.717	2.811	0.668	2.242	0.826	3.811	0.563
Over 0.26 million	2.833	0.789	2.438	0.601	2.083	0.784	3.833	0.322
<i>F</i>	3.374*		4.516*		1.022		6.499**	

4.2.2 Income

One-way anova was performed on each variable and dimension to find that women with different income levels in the financial industry had mental fatigue ($F = 3.374, p < 0.05$), neurotic personality ($F = 4.516, p < 0.05$) and job performance ($F = 6.499, p < 0.05$). $p < 0.01$) was significantly different. Further analysis based on post-event multiple tests: women in the financial industry with an annual income of 110,000 to 250,000 yuan have the highest degree of mental fatigue and neuroticism. The job performance of women in the financial industry with an annual income of less than 100,000 yuan is significantly lower than whom with an annual income of 110,000 to 250,000 yuan (“Table 3”).

4.3 Cross-Effects Test

4.3.1 Confirmatory Factor Analysis

The study conducted reliability and validity analysis on four variables, including mental fatigue, personality traits, family-work conflict and job performance. Through principal component analysis and maximum variance rotation, the reliability of the variables was tested. The KMO values of each variable were all greater than 0.7, and the Bartlett sphericity test results were all significantly greater than zero, indicating that each item can

Table 4. Confirmatory factor analysis

Model	χ^2/df	IFI	TLI	CFI	RMSEA
Five-factor Model:CT, PL, JX, SJ, JZ	4.720	0.825	0.791	0.823	0.087
Four-factor Model:CT+PL, JX, SJ, JZ	5.768	0.773	0.732	0.772	0.099
Three-factor Model:CT+PL+JX, SJ, JZ	7.798	0.675	0.618	0.672	0.118
Two-factor Model:CT+PL+JX+SJ, JZ	8.537	0.638	0.577	0.635	0.125
One-factor Model:CT+PL + JX+SJ+JZ	8.945	0.616	0.554	0.613	0.128

reflect related concepts and the reliability of the sample is good. Five groups of models were arranged by AMOS to test the homologous deviation of the research variables. The test results are shown in “Table 4”. The five-factor model goodness of fit is: $CMIN/DF = 4.720$, $IFI = 0.825$, $CFI = 0.823$, $TLI = 0.791$, $RMSEA = 0.087$. The goodness of fit of the five-factor model was significantly better than other models, indicating that the scale has good discriminant validity.

4.3.2 Regression Analysis

Multiple regression analysis was performed on the relationship between mental fatigue, personality traits, family-work conflict and job performance. The model in “Table 5” takes employee job performance as the dependent variable. Model 1 only added control variables, and model 2 added family-work conflict on the basis of model 1. It was found that family-work conflict significantly negatively affected employee job performance ($\beta = -0.282$, $p < 0.01$). After removing control variables, family-work conflict explained 16% of the variance in employee job performance. It shows that the greater the employee's work-family conflict, the greater the negative impact on the employee's work performance. Hypothesis 1 is verified.

In order to verify the mediating effect of mental fatigue, Model 4 added the interaction item of mental fatigue and family-work conflict on the basis of Model 3, and found that the interaction item significantly affected job performance, and the negative impact of family-work conflict on performance was still significant ($\beta = -0.268$, $p < 0.01$), indicating that mental fatigue plays a mediating role between family-work conflict and employee job performance. Hypothesis 2 is verified.

4.3.3 Mediating Effect of Mental Fatigue

The mediating effect test was carried out on the relationship between mental fatigue in family-work conflict and job performance (“Table 6” and “Table 7”). The results showed that family-work conflict had a significant predictive effect on job performance ($\beta = -0.2788$, $t = -9.5485$, $p < 0.01$), and after adding the mediating variable, mental fatigue, the direct prediction effect of family-work conflict on job performance was still significant ($\beta = -0.2327$, $t = -7.6754$, $p < 0.01$). The positive predictive effect of family-work conflict on mental fatigue was significant ($\beta = 0.2952$, $t = 7.7172$, $p < 0.01$), and the negative predictive effect of mental fatigue on job performance was also

Table 5. Regression analysis

Variable	Job Performance				
	Model 1	Model 2	Model 3	Model 4	Model 5
Overtime	−0.029	−0.016	−0.058*	−0.060*	−0.084**
Income	0.158**	0.179**	0.174**	0.179**	0.077*
Neurotic Personality					−0.131**
Conscientious Personality					0.657**
Family-work Conflict		−0.282**	−0.223**	−0.268**	−0.025
Mental Fatigue			−0.190**	−0.165**	0.052
Fatigue*Conflict				0.152**	−0.025
R^2	0.027	0.188	0.234	0.249	0.572
Adjusted R^2	0.023	0.183	0.228	0.242	0.565
F	6.605	37.291	36.882	31.974	91.339

Table 6. Effect

	Coeff	BootSE	BootLLCI	BootULCI
Total Effect	−0.2788	0.0292	−0.3362	−0.2214
Indirect Effect	−0.0461	0.0134	−0.0740	−0.0213
Direct Effect	−0.2327	0.0303	−0.2922	−0.1731

significant ($\beta = -0.1562$, $t = -4.6000$, $p < 0.01$). In addition, the upper and lower bounds of the bootstrap 95% confidence interval of the direct effect of family-work conflict on job performance and the mediating effect of mental fatigue do not contain 0 (“Table 6”), indicating that family-work conflict can not only directly predict job performance, but also through The mediating role of mental fatigue in predicting job performance. The direct effect (−0.2327) and the mediating effect (−0.0461) accounted for 83.46% and 16.54% of the total effect (−0.2788), respectively.

4.3.4 Moderating Effect

The moderated mediation model was tested using SPSS. The results showed (“Table 8” and “Table 9”) that after adding neurotic personality into the model, the interaction item between family-work conflict and neurotic personality ($\beta = 0.1323$, $t = 3.1319$, $p < 0.01$) and the interaction item between mental fatigue and neurotic personality ($\beta = -0.1033$, $t = -2.7229$, $p < 0.05$) had a significant predictive effect on job performance, indicating that neurotic personality can not only play a moderating role in the direct prediction of family-work conflict on job performance, but also mediate the mediating effect of mental fatigue on the relationship between family-work conflict and job performance. In the

Table 7. Mediating effect

	Job Performance		Mental Fatigue		Job Performance	
	β	t	B	t	β	t
Family-work Conflict	-0.2788	-9.5485**	0.2952	7.7172**	-0.2327	-7.6754**
Mental Fatigue	—	—	—	—	-0.1562	-4.6000**
R^2	0.1582		0.1094		0.1935	
F	91.1745		59.5544		58.0622	

Table 8. Moderated mediation model

	Job Performance	
	β	t
Family-work Conflict	-0.2054**	-6.0047
Mental Fatigue	0.0304	0.7387
Neurotic Personality	-0.2938**	-5.9853
Conflict \times Neurotic Personality	0.1323**	3.1319
Fatigue \times Neurotic Personality	-0.1033*	-2.7229
R^2	0.2982	
F	40.8727	

Table 9. Effect of neurotic personality

	Neurotic Personality	Effect	BootSE	BootLLCI	BootULCI
Direct Effect	M-1SD	-0.2955	0.0538	-0.4012	-0.1899
	M	-0.2054	0.0342	-0.2727	-0.1382
	M+1SD	-0.1153	0.0333	-0.1807	-0.0500
Indirect Effect	M-1SD	0.0022	0.0060	-0.0112	0.0142
	M	0.0005	0.0021	-0.0040	0.0051
	M+1SD	-0.0005	0.0021	-0.0057	0.0036

further analysis, “Fig. 2” and “Fig. 3” show the moderating effect of neurotic personality on the relationship between mental fatigue, family-work conflict and job performance. Compared with employees with low neurotic personality, employees with high neurotic personality experience a faster decline in job performance in the presence of mental fatigue and family-work conflict.

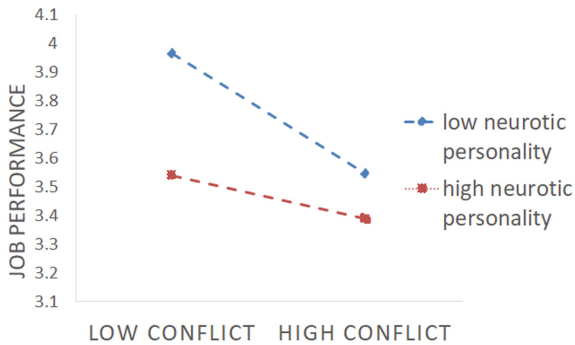


Fig. 2. The moderating role of neurotic personality in the relationship between family-work conflict and job performance.

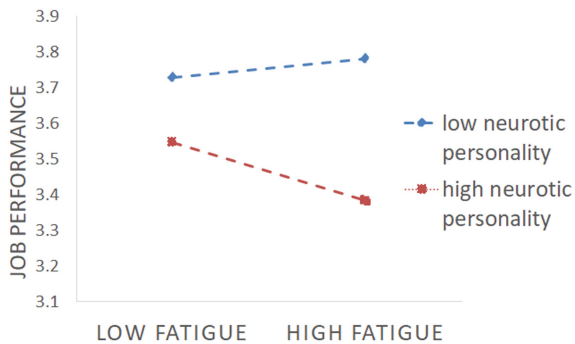


Fig. 3. The moderating role of neurotic personality in the relationship between mental fatigue and job performance.

5 Conclusion and Outlook

5.1 Conclusion

Starting from ego-depletion theory, this paper takes female employees in finance as the research object to explore the mechanism of mental fatigue, personality traits, and family-work conflict on job performance. The study draws the following conclusions: 1) The influencing factors of female job performance in the financial industry include mental fatigue, family-work conflict and personality traits. Mental fatigue of women in finance is positively correlated with neuroticism in personality traits, and negatively correlated with conscientiousness in personality traits. Domestic work conflict has a significant negative impact on female job performance in the financial industry. 2) The mental fatigue of women in the financial industry plays a partial mediating role between family-work conflict and job performance. 3) Neurotic personality can not only play a moderating role in the direct prediction of family-work conflict on job performance, but also mediate the mediating effect of mental fatigue on the relationship between family-work conflict and job performance. Compared with employees with low neurotic personality, employees

with high neurotic personality have a faster decrease in job performance when they have mental fatigue and conflict at home and work. According to the theory of ego-depletion, the supply of other resources can slow down the depletion of self-control resources [34]. This paper proposes the following suggestions:

From the perspective of physiological characteristics, sleep can restore the self-control resources lost by individuals, and sleep quality can affect the individual's cognition, emotion, and behavior control by affecting the recovery of self-control resources [35]. Therefore, taking adequate rest or engaging in non-work-related activities after work to avoid further consumption of emotional resources, so as to restore the individual's mental state to the pre-stress level, and then recover from the state of resource depletion [36]. In addition, female employees can also perform some simple exercises after a period of high-intensity work, such as adopting "sit-stand-walk" posture changes and intermittent light physical labor, or appropriately set recreational time to improve the effectiveness of health management and reduce physical and mental fatigue [37, 38].

From the perspective of social roles, gender differences and social role theory show that undertaking unpaid family labor has become a hard constraint for women [39], occupational exclusion and gender wage gap hinder women's pursuit of paid labor, and the burden of supporting the elderly and raising children and the distribution of housework squeeze the labor supply time of married young women [40]. Women in finance face the challenge of coordinating family-work conflicts. Therefore, in order to cope with self-loss and rational use of limited control resources, women in finance should weigh the importance of family and work tasks, and make plans and arrangements to reasonably allocate limited mental resources and avoid waste and ineffective use of resources. For individuals, women in finance can strengthen daily learning accumulation, expand professional knowledge and skills, improve work efficiency and job competency; learn personal emotion management and effective communication skills, reduce the spread of negative emotions, and improve individual coping and conflict resolution capabilities; negotiate amicably with family members, seek family support, and reduce family-work conflict. The enterprises need to pay attention to the mental health of employees, build a positive and effective corporate culture and psychological counseling facilities, and provide employees with professional guidance methods for dealing with conflicts, establish a gender equity mechanism to create more equal work opportunities for employees and encourage women to realize their self-worth; improve the organizational structure, clarify the division of responsibilities, visualize the progress of tasks, and reduce interference in the family field due to unclear rights and responsibilities, cultivate family-supportive leaders, and give employees more work help, family support and work autonomy, thereby saving more time and energy to deal with family affairs to ease family work conflict.

In addition, considering that individuals with positive emotions are less affected by ego-depletion than individuals with negative emotions and neutral emotions [41], high emotional experience can lead to emotional dysregulation, making neuroticism a risk factor and a susceptibility factor for the onset of depression [42]. Therefore, on the one hand, employees should learn to regulate their emotions and improve their emotional intelligence. On the other hand, enterprises should pay attention to the matching degree of candidates' personal characteristics and job positions in the process of personnel

recruitment [43], and conduct differentiated management of human resources according to individual differences. Enterprises should also improve psychological counseling measures to help neurotic employees overcome negative emotions such as anxiety, depression and fear and their derived problems, and take measures to guide employees to cultivate a sound personality, enhance their sense of work responsibility and the ability to actively face problems, and improve employees' sense of happiness in life, and then Increase work efficiency.

5.2 Outlook

Based on the ego-depletion theory, this paper constructs a cross-effect model of the impact of family work conflict on employee job performance with neurotic personality as the moderator variable and mental fatigue as the mediating variable. The moderating effect of conflict and mental fatigue on job performance is not significant, which may be related to the selection of independent variables and intermediary variables. Therefore, the next step in research can use conscientious personality as moderator variable and combine cognitive factors, ability factors, incentive mechanisms are incorporated into the model construction to conduct a more in-depth exploration of the formation process of job performance.

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