

Consequential Influences of Work-Induced Emotions on the Work-Induced Happiness of Frontline Workers in Finance-Oriented Firms

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Abstract—Frontline workers performing client service duties in finance-oriented firms in most sub-Saharan African countries, such as Ghana, are known to be challenged in the conduct of their activities. The challenge is attributed to clients' continued demand for real-time services from such workers, despite the introduction of technological interventions to offset the situation. This has caused such frontline workers to experience increases in their work-induced emotions with consequential effects on their work-induced happiness. This study, therefore, explored the effect of frontline workers' work-induced emotions on their work-induced happiness when providing telling services to clients. A cross-sectional design and quantitative technique were used. Data were collected from a sample of 280 frontline workers using questionnaire. Based on the analysis, it was found that an increase in the frontline workers' work-induced emotions, caused by their feelings of strain, burnout, frustration, and hard work, had consequential effect on their work-induced happiness. This consequential effect was also found to be aggravated by the workers' senses of being stretched beyond limit, being emotionally drained, and being used up by their work activities. It is concluded that frontline workers in finance-oriented firms can provide quality real-time services to clients without increases in their work-induced emotions, but with enhanced work-induced happiness, when the psychological and physiological emotional factors associated with the challenged work activities are understood and remedied. Management of the firms can use such understanding to redesign the activities of their frontline workers and improve the quality of their service delivery interactivity with clients.

Keywords—Client-service activity, finance industrial sector, frontline workers, work-induced emotion, work-induced happiness.

I. INTRODUCTION

THE finance sector in Ghana has received massive policy and regulatory transformation to enhance their organizational effectiveness and competitiveness. This transformation was necessitated by the Ghana government's decision to de-regulate entrance in the finance industry. The de-regulation, which was facilitated by a free-market enterprise policy, was designed to conform to the globalization and liberalization trends associated with the industry. The consequence of this transformation in the finance industrial sector is the emergence of growing competition due to the entrance of new firms. The competitive industrial atmosphere also brought to the fore firms' increased performance expectations from their employees, especially the frontline workers, who interact with clients on daily and regular basis.

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Such work demand comes with an increase in the stress levels that frontline workers have to manage. Ability to manage such stress requires the design of a coping mechanism, which is also an additive human resource management challenge for firms operating in the finance industry.

The work routine of frontline workers in firms operating in the finance industry in Ghana mostly begins early in the mornings. It ends very late in the evenings after they had finished counting cash on hand, sorting checks and deposit slips, and balancing their accounts. Thus, the workload of such workers requires that they spend a minimum of eight hours daily serving clients real-time in a work activity that requires great attention to details. In Ghana, attempts by firms operating in the finance industrial sector to enhance the quality of clients' service provision resulted in the introduction of various digitized technological platforms. These include the introduction of internet banking and automated cash withdrawal machines to enable virtual client service deliveries.

A study [1] on clients' usage of digitized service delivery platforms provided by firms to enhance monetary withdrawals in Ghana showed that they were underutilized. This was because, clients continue to demand real-time direct services provided by frontline workers [1]. As a consequence, the firms' digitization of client service delivery did not yield the expected outcome of eliminating the increased workload of their frontline workers [1]. Thus, clients' continued preference for real-time service delivery continued to increase the workload, and subsequently the work-induced emotions of frontline workers [1]. Such increases in workload and work-induced emotions can also have consequential effect on the work-induced happiness of frontline workers.

In the finance-oriented industry, frontline workers are expected to display emotional strength and suppress negative feelings by smiling when dealing with difficult clients [2]. This is the expected norm in a work environment that requires frontline workers to perform work activities that entail strenuous physical movements of twists and turns. Performance of such activities represents not only an ergonomic issue, but also a psychological and emotional issues with considerable implications on the work-induced happiness of frontline workers. This human resource issue associated with the work activities of frontline workers is minimally explored in firms operating in the finance industrial sector in Ghana, which is a sub-Saharan country. This study, therefore, explored how the work-induced emotions of

frontline workers (caused by increases in the workload of their client-service-delivery activities) affect their work-induced happiness. By implication the study sought answers to the following questions: Does an increase in frontline workers workload affect their work-induced emotions, which also affect their work-induced happiness? How do individual factors predictive of the frontline workers' work-induced emotions influence the individual factors predictive of their work-induced happiness?

II. LITERATURE REVIEW

In service-oriented organizations, especially those in the finance industrial sector, there is a culture of employees working for long hours. There is also a sense that most clients do not understand the stressful nature of the interaction between them and frontline workers. In servicing clients, frontline workers mostly engage in activities that require continual communication, repetitive tasks, long periods of standing within small work stations, and focusing on security-related issues. According to [3], female frontline workers in finance-oriented firms who engage in client-service delivery activities develop musculoskeletal disorders associated with pains in the neck, shoulder, upper back, lower back, fingers and the wrist. Yet, such workers are expected to show friendliness by interacting warmly with clients. According to [4], manifestation of such friendliness by the frontline workers is to help create a work atmosphere that will prevent them from experiencing work-related emotions that could lead to frustration. In this regard, frontline workers who service clients are mostly expected to remain warm and friendly, even if abused by clients [5]. In the performance of their activities, frontline workers can get emotionally overwhelmed when clients become verbally aggressive. The consequence of this is that the psychological demands on them will become high, and the requisite emotional resources they might need to energize themselves will be depleted. This observation is supported by the conservation of resources theory [6] and agrees with findings from other empirical studies [7]-[9]. Other studies have also found frontline workers in care provision work environments, such as retirement homes [10] and hospital [11], to be highly exhausted emotionally, when interacting with clients whose behaviors are psychologically and physically aggressive.

Work-induced emotional factors are prevalent in most human interactive work systems that are laborious. Laborious work is known to entail numerous work-induced emotional elements. Because frontline workers engaged in laborious work lack autonomy and are mostly constrained in their abilities to express their labour-invoked emotions, their work can be characterized as dehumanized [12]. Such labour-invoked emotions impact frontline workers negatively. It is imperative that they are provided with the requisite competences to enable them control such emotions when dealing directly with clients [13]. There is the notion that the work-related happiness of frontline workers is not negatively affected when they display only the emotions required by their firms during work [14]. This, according to [14], is because,

firm-required emotions are in congruence with the actual emotions that the frontline workers will experience. However, the effort to regulate the true emotions of frontline workers with those that are organizational is quite constrained. This is because, in exercising firm-required emotions, frontline workers develop additive work-induced emotions that have consequences on their work-induced happiness [15], [16]. Thus, a marginal increase in an employee's work-induced emotion can lead to a substantial decrease in his/her work-induced happiness [17]. Some frontline workers in the finance industrial sector who showed increases in their work-induced emotional factors were found to have experienced significant reductions in their work-induced happiness [18]. This shows that an influencing relationship exists between frontline workers' work-induced emotional factors and their work-induced happiness. Therefore, the following hypothesis (H) is proposed.

H: Work-induced emotions of frontline workers have a direct influence on their work-induced happiness.

III. MATERIALS AND METHODS

A. Study Design and Sampling

A cross-sectional research design and quantitative technique was adopted. Guided by [19]'s sample size determination technique, 280 frontline workers engaged in client-services activities were selected from an estimated target population of 784 across six firms in the finance industrial sector.

B. Data Collection Method

A closed-ended self-administering questionnaire was prepared and used as the data collection tool. The questionnaire was divided into three parts. The first part collected information on respondents' demography. The second part measured factors that inform the frontline workers' work-induced emotions. The third part measured factors constituting the frontline workers' work-induced happiness. Eight factors adapted from the Burnout Inventory subscale [20] were used to measure the frontline workers' work-induced emotions. The items seek to ascertain the level of work-induced emotional demands on workers especially in client interactions, and ask questions such as: I feel emotionally drained from my work activity, I feel used up at the end of the day's activity, I feel tired when I get up in the morning and have to face another day at work, I feel burned out from my work-activity, I feel frustrated by my work-activity. Responses to items were elicited on five-point scales ranging from 5 (strongly agree) to 1 (strongly disagree). Reliability test showed an overall Cronbach's Alpha of 0.88. This fits well in the Cronbach's Alpha range of 0.86-0.89 recommended by [20]. The work-induced happiness measurement subscale consisted of six factors adapted from [21]'s improved version of the job satisfaction index [22]. The scale is made up of questions such as: How happy are you with the orientation of the work you perform? How happy are you with the person who supervises you? How happy are you with the opportunities which exist in your organization for

growth and promotion? Considering everything, how happy are you with your current job situation?. Responses to items were elicited on five-point scales ranging from “1 = very happy” to “5 = very unhappy”. Reliability test showed an overall Cronbach’s Alpha of 0.74. This fits well within the Cronbach’s Alpha range of 0.730-0.780 [21].

In the data collection procedure, a synopsis explaining the research purpose and the relevance of its outcome was firstly sent to the management of the six firms. Based on this, approval was given for the data collection. In all, 280 questionnaires were administered to the sampled frontline workers. After a period spanning six weeks, 265 completed questionnaires were retrieved. After completeness checks on the 265 retrieved questionnaires, 15 were uncompleted and deemed unusable. Thus, 250 completed questionnaires, representing a response rate of 89.29% were used for the analysis.

C. Data Analysis Method

The participants’ demography was analyzed descriptively. This was followed by factor analyses of the respective factors that inform the frontline workers’ work-induced emotions and work-induced happiness. In the factor analysis, the principal component analysis was performed using the extraction method. Varimax with Kaiser Normalization was also used as the rotation method. The rotation allowed the items (factors) in the tested variables to be grouped in such a way that made it easier to recognize the common attribute shared by the items in each variable. Factor predictiveness was determined using [23]’s recommendation that estimated factor loading must be 0.70 or higher. Pearson’s moment correlation analysis was performed to establish how the work-induced emotion factors associated with the work-induced happiness factors. Regression was performed to establish how work-induced emotion factors predicted the character of work-induced happiness. The analytic tool used is the statistical package for the social sciences software.

IV. RESULTS AND ANALYSIS

A. Demographic Analysis of Study Participants

The distribution of participants gender showed that 113 (45.20%) were males while 137 (54.80%) were females. Female participants were therefore more than male respondents. Analysis of participants age showed that 2 (0.80%) of were below 20 years. 155 (62%) participants were between the ages of 20 years and 30 years. 61 (28.4%) participants were between 31 and 40 years. 19 (7.60%) were between 41 and 50 years, while five (2%) participants were between 51 and 60 years. Thus, a vast number of the participants (80.60%) were between the ages 20 to 40 years, which indicated a largely energetic group of frontline workers.

Regarding the years spent by the participants’ working in their firms prior to this, it emerged from the analysis that 50 (20%) were in their first year, while 136 (54.40%) had spent between one and five years. 44 (17.60%) participants had been with their firms for periods spanning 6 to 10 years, with 20

(8%) working for a period of more than 11 years. The distribution showed that 80% of the participants had worked with their firms for more than a year prior to the commencement of data collection and thus have good appreciation of the research purpose.

Analysis of the participants’ educational level established that 11 (4.40%) of them were Senior High School Certificate holders. Similarly, 11 (4.40%) of the respondents were Professional certificate holders while 53 (21.20%) respondents have Diploma certificates. 151 (60.40%) of the respondents were university First degree holders, while 24 (9.60%) have post-graduate degrees. It is indicative from this distribution that the participants had the requisite educational qualifications to perform their duties, with majority of them (70%) holding, at least, a university first degree certificates.

The participants’ demographic characteristics, as outlined above, were used as control variables and deemed to have no influence on the participants’ client service delivery activity, which is a well-trained professional activity.

B. Factor Analyses of Work-Induced Emotions and Work-Induced Happiness

Factor analysis was performed to identify factors that constitute frontline workers’ work-induced emotions and work-induced happiness. Table I summarizes output from the Kaiser-Meyer-Olkin (KMO) and Bartlett’s test statistics.

TABLE I
KMO AND BARTLETT’S TEST RESULTS FOR WORK-INDUCED EMOTION AND WORK-INDUCED HAPPINESS

Measured Variables	KMO	Bartlett’s Test of Sphericity		
		χ^2	df	p
Work-induced emotion	0.90	0.01	28	0.00
Work-induced happiness	0.83	0.01	136	0.00

In Table I, the estimated KMO value for work-induced emotions is 0.90, while that for work-induced happiness is 0.83. Thus, all the estimated KMO values are higher than 0.80. This indicates that the correlation patterns for the items in the respective model components are good, as recommended by [24]. In this respect, the conduction of factor analysis is appropriate for the data.

The Bartlett’s Test of Sphericity measures the null hypothesis that the original correlation matrix is an identity matrix, and an estimated probability test value less than 0.05 indicates significance [24]. For the measured employee work-induced happiness variable, the estimated chi-square (χ^2) value from the Bartlett’s tests is 0.01 ($df = 136$; $p = 0.00$) which is very significant. For the measured employee work-induced emotions, the estimated chi-square value (χ^2) is 0.01 ($df = 28$; $p = 0.00$), which is also very significant. This indicates that it is appropriate to conduct principal component analysis for the work-induced emotions variable and the work-induced happiness variable.

C. Principal Component Analysis of Work-Induced Emotions

In identifying the factors that are predictive of the frontline workers’ work-induced emotions, principal component

analysis was performed. The rotated component matrix entailing the estimated factor loadings/regression values (R) for the 9 tested factors determinant of the frontline workers work-induced emotions are shown in Table II.

TABLE II
COMPONENT MATRIX AND FACTOR LOADINGS FOR WORK-INDUCED EMOTION

Factors	R
Feeling emotionally drained from work activity	0.80
Feeling used up at end of the day's activity	0.80
Feeling tired when woken up in the morning and having to face another day of work	0.60
Strain from working with clients all day	0.70
Feeling burned out from work activity	0.80
Feeling frustrated by work	0.80
Feeling of working too hard on work activity	0.80
Feeling of being stretched beyond limit	0.70

From Table II, only one component of factors predictive of the workers work-induced emotions, which reflects the orientation of their work, was obtained. The regression estimates for the factors are as follows: Feeling emotionally drained from work ($R = 0.800$; $R^2 = 0.640$); Feeling used up at end of the day ($R = 0.800$; $R^2 = 0.640$); Working with people all day is a real strain on me ($R = 0.600$; $R^2 = 0.360$); Strain from working with people all day ($R = 0.700$; $R^2 = 0.490$); Feeling burned out from work ($R = 0.800$; $R^2 = 0.640$); Feeling frustrated by work ($R = 0.800$; $R^2 = 0.640$); Feeling of working too hard on job ($R = 0.800$; $R^2 = 0.640$); Feeling of being stretched beyond limit ($R = 0.700$; $R^2 = 0.490$).

The regression estimates shows that seven factors have values greater than the threshold of value of 0.7 recommended by [23]. Therefore, all the following seven factors are determinants of the frontline workers' work-induced emotions when performing their work: - Feeling drained from work; Feeling used up by the close of work; Feeling strained from working with clients all day; Feeling burnout from work activity; Feeling frustrated by work activity; Feeling of working too hard; Feelings of being stretched beyond limit.

D. Principal Component Analysis of Work-Induced Happiness

In identifying the factors that are predictive of the frontline workers' work-induced happiness, principal component analysis was performed. The rotated component matrix (C) with factor loadings/regression values (r) for the six tested factors of the frontline workers' work-induced happiness are shown in Table III.

TABLE III
COMPONENT MATRIX AND FACTOR LOADINGS FOR WORK-INDUCED HAPPINESS

Factors	R	
	C 1	C 2
Orientation of work activity	0.70	
Relationship with supervisor		0.70
Relationship with co-workers		0.60
Salary and fringe benefits	0.60	
Promotion and growth opportunities	0.70	
Quality of work routine	0.80	

Table III shows that the frontline workers' work-induced

happiness is informed by the characteristics of their activity (C1) and their relationship with others at work (C2). The regression estimates for factors characterizing the frontline workers' activity are as follows: the orientation of work activity ($R = 0.70$; $R^2 = 0.49$); salaries and benefits ($R = 0.60$; $R^2 = 0.36$); promotion and growth opportunities ($R = 0.700$; $R^2 = 0.490$); quality of work routine ($R = 0.800$; $R^2 = 0.640$). It is observable from the regression estimates that, aside the factor that had to do with salaries received for activity performance, the remaining three factors have values greater than the threshold of value of 0.7 recommended by [23]. Therefore, the following three factors that characterize activities of frontline workers are determinants of their work-induced happiness when working: - the orientation of work activity; opportunities to grow and be promoted; the quality of work routine. Similarly, the regression estimates for the factors depicting relationship at work are as follows: Relationship with supervisor ($R = 0.700$; $R^2 = 0.490$); Relationship with co-workers ($R = 0.600$; $R^2 = 0.360$). This indicates that "relationship developed with supervisor" is the only factor with regression estimate greater than [23]'s recommended value of 0.70, and thus measure the frontline workers' work-induced happiness.

E. Analysis of the Effect of Frontline Workers' Work-Induced Emotions on Their Work-Induced Happiness

Table IV shows the mean (M), standard deviation (SD) and Person correlation estimates (α) for the frontline workers work-induced emotions and work-induced happiness. In this analysis, the demographic factors, which included the respondents' gender, age, marital status, educational level and years in organization, are the controls. The mean score for the work-induced emotions factors is 3.43 (SD = 0.81) which is greater than the Likert mid-range score of 3 (not sure). This indicates that the frontline workers generally encountered some level of work-induced emotions when engaged in client-service delivery activity. The mean score for the work-induced happiness factors yielded a response mean score of 3.39 (SD = 0.67). This indicates that, the frontline workers' happiness in the performance of their client service delivery activities is marginally significant.

TABLE IV
MEAN, STANDARD DEVIATION AND CORRELATION ESTIMATES FOR WORK-INDUCED EMOTION AND WORK-INDUCED HAPPINESS

Variables	M	SD	α	
			1	2
1. Work-induced emotion	3.43	.81	-	
2. Work-induced happiness	3.39	.67	-.32 **	-

Note: * = significant (probability $\leq .05$); ** = very significant (probability $\leq .01$)

The Pearson correlation estimates in Table IV show an inverse but very significant correlation between the work-induced emotions and work-induced happiness ($\alpha = -0.32$, $p = 0.01$). This implies that an increase in a frontline employee's work-induced emotion will reduce his/her work-induced happiness when performing client service delivery activity. To test the extent of this relationship, a regression analysis on

extent to which the work-induced emotion of the frontline workers influenced their work-induced happiness was conducted. The result showed a model fit with a very significant negative relationship between work-induced emotion and work-induced happiness ($\beta = -0.33$, $p < 0.01$). This implies that a unit increase in the work-induced emotion of the frontline workers decreases their work-induced happiness by 0.33. Therefore, the hypothesis that “work-induced emotions of frontline workers directly influence their work-induced happiness” is supported. This implies that an increase in the work-induced emotions of frontline workers will cause a decrease in their work-induced happiness.

To establish the effect of specific factors associated with the two variables in the proven hypothesis, correlation analyses were conducted to establish how the specific work-induced emotions factors associated with the frontline workers' work-induced happiness factors. Table V shows the Pearson correlation coefficient (α) estimates for the association between the work-induced emotions factors and the work-induced happiness factors.

TABLE V
CORRELATION ESTIMATES FOR ASSOCIATION BETWEEN WORK-INDUCED EMOTION FACTORS AND WORK-INDUCED HAPPINESS FACTORS

Work-Induced Emotion Factors	Work-Induced Happiness Factors			
	Activity characteristics			Work relationship relation with supervisor
	orientation of work activity	promotion and growth opportunity	quality of work routine	
Feel of emotional drain from work activity	-0.19**	-0.160*	-0.320**	-0.17**
Feeling used up at end of the day	-0.16*	-0.15*	-0.38**	-0.12 ns
Strain from working with clients all day.	-0.23**	-0.14*	-0.22**	-0.82 ns
Feel of burnout from work activity	-0.23**	-0.19**	-0.37**	-0.15*
Feel of frustration by work activity	-0.31**	-0.15*	-0.40**	-0.23**
Feel of having to work too hard	-0.24**	-0.16*	-0.31**	-0.19**
Feel of being stretched beyond limit	-0.23**	0.09 ns	-0.30**	-0.13*

Note: * = significant ($p \leq 0.05$); ** = very significant ($p \leq 0.01$); ns = not significant

The estimates in Table V show the existence of relationship between factors predictive of frontline workers' work-induced emotions and work-induced happiness factors.

F. Effect of Factors Predictive of Frontline Workers' Work-Induced Emotions on the Activity-Characterized Factors of Work-Induced Happiness

The correlation between factors predictive of the frontline workers' work-induced emotions and those predictive of their activity-characterized work-induced happiness (i.e. the orientation of work activity; opportunities to grow and be promoted; the state of ongoing work) is analyzed below.

Based on the correlation estimates in Table V, the strains experienced by frontline workers from working with clients all day had a significantly negative effect on their work-induced

happiness characterized by the orientation of their work activities ($\alpha = -0.23$; $p > 0.00$), opportunities to grow and be promoted ($\alpha = -0.14$; $p > 0.03$), and quality of work routine ($\alpha = -0.22$; $p > 0.00$). This shows that the strain experienced by frontline workers in their task accomplishment resulted in the lowering of their work-induced happiness. This is informed by the poor quality of their task design, characterized by its demanding nature with no opportunities for the workers to grow.

The workers' feelings of burnout from their work activities had a significantly negative effect on their work-induced happiness, as characterized by the orientation of their work activities ($\alpha = -0.23$; $p > 0.00$), opportunities to grow and be promoted ($\alpha = -0.19$; $p > 0.00$), and quality of work routine ($\alpha = -0.37$; $p > 0.00$). This shows that the feelings of burnout by the frontline workers contributes to their work-induced unhappiness, as characterized by the poor quality of their task design, informed by its demanding nature and lack of opportunities to grow.

The workers' feelings of frustration from their work activities had a significantly negative effect on their work-induced happiness, as characterized by the orientation of their work activities ($\alpha = -0.31$; $p > 0.00$), growth and development opportunities ($\alpha = -0.15$; $p > 0.02$), and quality of work routine ($\alpha = -0.40$; $p > 0.00$). This shows that the feelings of frustration by the frontline workers contributes to their work-induced unhappiness, as characterized by the poor quality of their task design, informed by its demanding nature and lack of opportunities to grow.

The workers' feelings of having to work very hard had a significantly negative effect on their work-induced happiness, as characterized by the orientation of their work activities ($\alpha = -0.24$; $p > 0.00$), opportunities to grow and be promoted ($\alpha = -0.16$; $p > 0.01$), and quality of work routine ($\alpha = -0.31$; $p > 0.00$). This shows that the workers' feelings of having to work very hard contributes to their work-induced unhappiness as characterized by the poor quality their task design, informed by its demanding nature and lack of opportunities to grow..

The workers' feelings of being stretched beyond limit by their work activities had a significantly negative effect on their work-induced happiness, as characterized by the orientation of their work activities ($\alpha = -0.23$; $p > 0.00$) and quality of work routine ($\alpha = -0.30$; $p > 0.00$). This shows that the frontline workers feelings of being stretched beyond limit by their work activities contributes to their activity-characterized work-induced unhappiness, as characterized by the poor quality their task design, informed by its demanding nature and lack of opportunities to grow.

The workers' feelings of being emotionally drained by their work activities had a significantly negative effect on their work-induced happiness as characterized by the orientation of their work activities ($\alpha = -0.19$; $p > 0.00$), opportunities to grow and be promoted ($\alpha = -0.16$; $p > 0.01$), and quality of work routine ($\alpha = -0.32$; $p > 0.00$). This shows that the feelings by the frontline workers of being emotionally drained by their work activities contribute to their work-induced unhappiness, as characterized by the poor quality their task

design, informed by its demanding nature and lack of opportunities to grow.

The workers' feelings of being used up at end of the day by their work activities had a significantly negative effect on their work-induced happiness, as characterized by the orientation of their work activities ($\alpha = -0.16$; $p > 0.01$), opportunities to grow and be promoted ($\alpha = -0.15$; $p > 0.02$), and quality of work routine ($\alpha = -0.38$; $p > 0.00$). This shows that the feelings by the frontline workers of being used up at end of the day by their work activities contribute to their work-induced unhappiness as characterized by the poor quality their task design, informed by its demanding nature and lack of opportunities to grow.

G.G.Effect of Factors Predictive of Frontline Workers' Work-Induced Emotions on the Relationship-Characterized Factors of Work-Induced Happiness

The correlation between factors predictive of frontline workers' work-induced emotions and those predictive of their relationship-characterized work-induced happiness is analyzed below.

Based on the correlation estimates in Table V, the frontline workers' feelings of being emotionally drained by their work activities had a significantly negative effect on their relationship-induced happiness with their work activity ($\alpha = -0.17$; $p > 0.00$). This implies that supervisors do not empathize with the frontline workers' feelings of being emotionally drained by their work activities, which situation makes them unhappy with their work.

The frontline workers' feelings of burnout from their work activities had a significantly negative effect on their relationship-induced happiness with their work activity ($\alpha = -0.15$; $p > 0.02$). This implies that supervisors do not empathize with the frontline workers' feelings of getting burnout by their work activities, which situation makes them less happy with their work.

The frontline workers' feelings of frustration from their work activities had a significantly negative effect on their relationship-induced happiness with their work activity ($\alpha = -0.23$; $p > 0.00$). This implies that supervisors do not empathize with the frontline workers' feelings of getting frustrated in their work performances, which situation makes them unhappy with their work.

The frontline workers' feelings of having to work very hard had a significantly negative effect on their relationship-induced happiness with their work activity ($\alpha = -0.19$; $p > 0.00$). This implies that supervisors do not empathize with the frontline workers' feelings of having to work very hard, which makes them become unhappy with their work.

The frontline workers' feelings of being stretched beyond limit in their work performances had a significantly negative effect on their relationship-induced happiness with their work activity ($\alpha = -0.13$; $p > 0.04$). This implies that supervisors do not empathize with the frontline workers' feelings of being stretched beyond limit in their work performances, which makes them become unhappy with their work.

V.DISCUSSION

Client service delivery activity undertaken by frontline workers is a human interactive activity which manifests an emotional labour type of work. Such work activity is deemed distressing, especially when it lacks autonomy and entails emotional constraint. Underlined by the increases in the workload of frontline workers in finance industrial firms, this study explored how the work-induced emotional factors of such workers influence their worked-induced happiness. By implication, the study sought to find out whether an increase in the work-induced emotional factors of frontline workers, informed by the workload increase associated with their client-service-delivery activities, will result in the lowering of their worked-induced happiness. It also sought to identify how the frontline workers' individual work-induced emotional factors influence the individual elements constituting their work-induced happiness.

From the analysis, the worked-related emotion of frontline workers was found to influence their worked-related happiness. Specifically, when their worked-related emotion increases, their worked-related happiness with the client service delivery activity is reduced. This supported the hypothesis that "work-induced emotion of frontline workers has a direct influence on their work-induced happiness". This finding is in consonance with that of [18]. It indicates that frontline workers performing client service-oriented activities mostly experience elevated work-induced emotions which make them less happy with their functional activities. Thus, increases in work-induced emotions, coupled with abusive customer behavior [7], [8] in finance-oriented firms, constitute a huge source of dissatisfaction among frontline workers. In this respect, the strain felt by frontline workers in this study could be attributed to clients' verbal aggression. This could probably explain why the frontline workers felt frustrated and strained from working with clients all day, and which factors added to their work-induced emotions. Thus, the findings in this study, outlining the work-induced emotions felt by frontline workers in the performance of their work activities, depicts a work design that requires quality planning, structure and control. This, therefore, requires firms to provide frontline workers the requisite competences and skills to mitigate work-induced emotions when interacting with clients, so as to enhance their work-induced happiness. This is of relative importance since a fundamental goal of client service delivery is to make the interactions between employees and customers warm and friendly, as professed by [4], and also to prevent emotionally-induced frustration. Hence, frontline workers will be required to continue to handle clients politely even in the face of abuse, as argued by [5]. Using the arguments by [13] and [14] as a point of departure, conducive workplace atmosphere should be designed for frontline workers by understanding how their work-induced emotions affect their work-induced happiness when engaged in their client-service delivery activities. Such understanding will facilitate the efficient and effective redesign of the work activities of frontline workers. Such work activity redesign will help eliminate the frontline workers' feelings of strain, burnout,

frustration, and having to work hard. It will also minimize their feelings of being stretched beyond limit, being emotionally drained, and being used up by their work activities. Finally, it will enhance the adaptation of participative management style to provide the frontline workers voices to enable improved communication that will help ignite better relationships with their supervisors and enhance their happiness with their work activity.

VI. CONCLUSION

This study has provided an understanding of the consequential effects that frontline workers work-induced emotions has on their work-induced happiness when they engage in client-service delivery activities in finance-oriented firms in Ghana. These effects included frontline workers' feelings of strain, burnout, frustration, and having to work hard, as well as being stretched beyond limit, being emotionally drained, and being used up by their work activities. Based on the findings, it is concluded that for the frontline workers to perform their client-service delivery activities efficiently and effectively with enhanced work-induced happiness and devoid of work-induced emotions, a conducive workplace atmosphere should be created for them. This will require the redesign of their work activities and environments to improve the quality of worker-client interactivity, operational efficiency and effectiveness, as well as provide opportunities for promotion and growth. It is also concluded that for the firms' managers to successfully redesign the client-service activities of their frontline workers, they should eliminate the consequential effects of their work-induced emotions on their work-induced happiness. This will require the adaption of the requisite participative management system with provision for frontline workers to have voices. Such voices will improve communication and better relationships between frontline workers and their supervisors, thus enhancing their happiness with their work activities.

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