

# A Comparative Study of Employee Work Life Balance in Selected Banks of Hyderabad

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## Abstract:-

*This paper is a comparative study of employee work life balance in selected banks of Hyderabad. Banks is now playing an important role in deciding the job related performance of employees in any industry. It noted that a number of initiatives already taken up in human resources development are critical to ensure that the bank remains ahead of peers and employees are equipped to meet the challenges of tomorrow. With swelling obligations in the work place, it is very difficult to the employees to maintain fair level of work life balance. Such circumstances impact on workers. Productivity and agility in the market place are critical to meet the requirements of customers. But working longer hours or working in holidays should not be the mode of achieving productivity. The hectic life of retention and excelling in bank job has put tremendous pressure on bank employees' life and leads to work life imbalance which is a problem that poses a big risk to workers well being, their performance as well as the organizational performance. This paper aims to study the level of work life balance among public-sector bank employees and explore how it is affecting the work related activities of the bank employees.*

**Keywords:** Work Life Balance, Stress, and Performance

## I. Introduction

With the opening up of the economy and rapid reforms, the businesses have become highly competitive. Along with the public sector, a large number of private players have joined various sectors of economy e.g.,

banking, insurance, airlines, etc. To sustain itself in the cut throat competition, every organization tries hard to increase its productivity and cut down the costs. In the process, a lot of pressure is put upon the employees who have to meet stringent targets within short time periods. The work intensity has increased, especially with the advancement in technology, which has in fact been instrumental in blurring the boundary between work and home. Employees are expected to be available throughout the day, courtesy, the blackberries and i-phones, and of course the internet and emails. In this new form of work culture, the employees are finding it difficult to simultaneously cope with the increasing work demands and family responsibilities and thus leading to a disturbed work life balance. Secondly, women have entered the workforce in large numbers, especially in the services sector, though in Indian society, managing home and children and other home chores are still the responsibility of the women. This puts an extra pressure on women employees. A number of studies have reported the consequences.

## II. Review of Literature

The multi-faced demand between work and home responsibilities have assumed increased relevance for employees in commercial banks in recent years. This is due to demographic and workplace changes, such as; transformation in family structures, growing reluctance for long number of hours" acceptance culture, greater

number of women in the workforce and technological advancement. Workers are experiencing an increase in their average income, resulting in a rise in their living standards, which consequently has caused a growth in the interest of work-life balance issues (Lit et al., 2012). All these may lead to stretched workloads which bring about different issues in the employee. These issues involve both the psychologically and the emotional well being the employee and these action may result in reduction in employee performance such as, poor service delivery and health related issues. In work domains, the absence of work-life balance causes poor performance and more absenteeism of employees (Front et al., 1997), but balanced work and family life is associated with increased job satisfaction and organizational commitment (Cegarra-Leiva et al., 2012; Wayne et al., 2004). In other words, employees' work-life balance experiences deepen their role-related engagement, which is related to organizational performance improvement (Carlson et al., 2008). Work-life balance in the workplace has become a more important issue as it tends to exhibit positive results such as low absenteeism, work engagement, organizational citizenship behavior, in-role performance, increased firm productivity, job satisfaction and organizational commitment (Konrad and Mangel, 2000; Lambert, 2000; Shepard et al., 1996; Wang and Walumbwa, 2007). According to Lasch (1999) work life balance helps to enhance service delivery among the employees. As emphasized by several researchers, managing work-life balance has become one of the most critical managerial strategies for ensuring employees' performance and organizational performance improvement.

### **III. Importance of the Study**

Work-Life Balance is more than just a exhortation – it's for real. Employers who have responded to the fluctuating public and professional atmosphere and made Work-Life Balance policies into their culture have promoted enormously. In India, fairly rapid strides have been made in introducing Work-Life Balance policies. Industry initiatives have been supported by Government regulation, trade union debate and industry association advocacy to ensure that Work-Life Balance policies are more pervasive and effective. However, there are still some central problems that is basic to be lectured or traditions that need to be devastated by both employee and employer.

### **IV. Information about banks**

Banking sector in India, there is a common practice to work for long hours. The Indian workplace is having a notion that longer hours spent in the office are directly related to higher productivity levels. Employers are not bothered about a better work-life balance of their employees nor think the employees to have a family. In fact, the ignorance of this reality is one of the main root causes for juvenile crimes and other illegal problems in the society. Though the Nationalized banks has adopted a very few work-life balance practices recently such as bank holidays on first and third Saturdays, they are expected to work for long hours during the account closing periods and certain special policy implementation of Government. This leads to increased work load to them and leave them to spend less time to fulfill their family responsibilities effectively which in turn affect their efficiency in their work. However, there is a little understanding on the effect of poor work-life balance on the work related factors. Thus study about the effect of work life balance on work related factors will give a clear

picture on this issue.

## V. Objectives of the Study

1. The study aims at finding encounters connected with managing professional life of the employees of the Banking sector.
2. The study also aims at estimating foundations and values leading to Work-life imbalance on the basis of gender.
3. To assess the level of work life balance among the employees of nationalized banks.
4. To determine the relationship between work life-balance and the work related factors of bank employees.
5. To study the effect of work life-balance on the work related factors.

## VI. Hypotheses of the Study

1. There is no significant correlation between work-life balance and work related factors such as work stress, job satisfaction, service delivery, job commitment, competency, target achievement, career development and rate of absenteeism.
2. The influence of Work life-balance is not having significant effect on work related factors such as work stress, job satisfaction, service delivery, job commitment, competency, target achievement, career development and rate of absenteeism.

## VII. Research Methodology

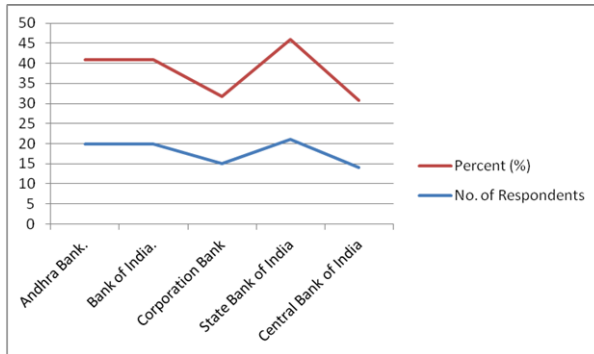
The study has been carried out among the employees of five nationalized banks in Hyderabad, State Bank of India, Indian Bank, Indian Overseas Bank, Canara Bank and Bank of Baroda. The population for the study consists of all the employees of nationalized banks. However due to time constraints, the study was limited to only five leading nationalized banks and samples were drawn from the branches of these banks only. A structured questionnaire was used for data collection. Statistical tools such as percentage analysis, correlation and regression are used for data analysis.

### Data Analysis and Interpretation

The data collected through a structured questionnaire is analyzed using SPSS. Table – 1 reveals the Bank-wise distribution of respondents

Table – 1 Bank-Wise Distribution of Respondents

Sl.No	Bank	No. of Respondents	Percent (%)
1	Andhra Bank.	20	20.8
2	Bank of India.	20	20.8
3	Corporation Bank	15	16.7
4	State Bank of India	21	25.0
5	Central Bank of India	14	16.7
	Total	90	100



Graph 1: Bank-Wise Distribution of Respondents

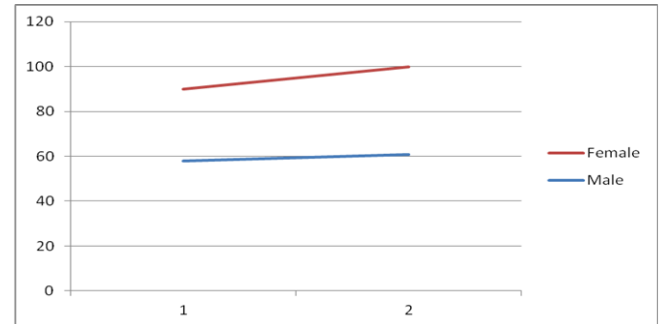
Source: Survey data

It can be observed from the above table that out of the total sample of 90 respondents taken for the study 21 (25 percent) of respondents are from State Bank of India, 25 (20.8 percent) of the respondents are from Bank of India. 20 (20.8 percent) of the respondents are from Andhra Bank. 20 (20.8 percent) of the respondents are from Corporation Bank and 15 (16.7 percent) of the respondents are from Bank of Baroda. Table – 2 gives the gender wise distribution of respondents.

Table – 2 Gender-Wise Distributions of Respondents

Sl.No	Gender	No. of Respondents	Percent (%)
1.	Male	58	60.8
2.	Female	32	39.2
	Total	90	100
Source: Survey data			

The above table shows that out of the total 90 respondents for the study, 58 (60.8 percent) of respondents are male and 32 (39.2 percent) of the respondents are female.

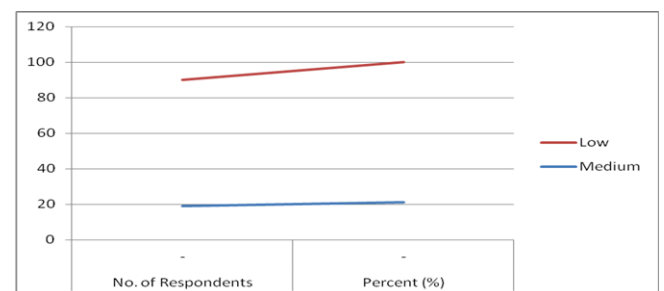


Graph 2: Gender-Wise Distributions of Respondents

Level of work-life balance

Table – 3 gives the perceived level of work life balance among the respondents.

Sl.No	Work Life Balance	No. of Respondents	Percent (%)
1.	High	-	-
2.	Medium	19	21.211
3.	Low	71	78.88
Total		90	100



Graph3: Perceived Level of Work Life Balance among Respondents

Source: Survey data

Table – 3 clearly reveals that out of the 90

respondents, no one has perceived a high level of work-life balance, 19 (21.211 percent) of respondents have perceived a medium level of work-life balance and 71 (78.88 percent) of the respondents have perceived a low level of work-life balance.

### **VIII. Relationship between Work-Life Balance and the Work Related Factors**

To determine the relationship between work-life balance and the work related factors of bank employees, correlation analysis is used. Table – 4 gives the degree of correlation between work-life balance and the work related factors identified from previous literatures and related to the job performance of bank employees such as work stress, job satisfaction, service delivery, job commitment, competency, target achievement, career development and rate of absenteeism.

Table – 4 Correlations

Sl..No	Work- Life Balance	Correlation
1.	Work stress	-0.9926 k
2.	Job satisfaction	-0.4804 k
3.	Service delivery	-0.3544 k
4.	Job commitment	-0.5124 k
5.	Competency	-0.5264 k
6.	Target achievement	-0.2644 k
7.	Career development	-0.4424 k
8.	Rate of Absenteeism	-0.7506 k

K Correlation is significant at the 0.01% level (2 tailed)

The above table indicates the degree of correlation between work-life balance and the work related factors. Work-life balance the negative relationship with work stress (-0.099) and rate of absenteeism (-0.7506) i.e, when the level of work life-balance becomes lower, the work stress and tendency of taking more leave and absent from duty becomes higher. With all other factors such as Job satisfaction (-0.4804), Service delivery (-0.3544), Job commitment (-0.5124), Competency (-0.5264), Target achievement (-0.2644) and Career development (-0.4424), work life balance has a positive relationship.

The results of the correlation analysis also reveal that work life balance and all the work related factors selected for the study are significantly correlated. Hence there is sufficient evidence to reject the null hypothesis of and state that there is significant correlation between work life balance and work related factors such as Work stress, Job satisfaction, Service delivery, Job commitment, Competency, Target achievement, Career development and Rate of Absenteeism.

### **IX. Effect of Work-Life Balance on Work Related Factors**

To determine the effect of work-life balance on the work related factors such as Work stress, Job satisfaction, Service delivery, Job commitment, Competency, Target achievement, Career development and Rate of Absenteeism, regression analysis is used. The regression analysis is done to check the impact of

Independent Variable (Work-life balance) on dependent variables (Work stress, Job satisfaction, Service delivery, Job commitment, Competency, Target achievement, Career development and Rate of Absenteeism) in our study. The test consists of ANOVA and F-Statistics. Table – 5 given below shows the results of ANOVA test.

Table – 5 ANOVA for testing the Effect of Work-Life Balance on Work Related Factors

Sl.No	Factors	R <sup>2</sup>	df1	f2		Sig.
1	Work stress	0.407	1	88	-37.256	0
		-0.125			-37.256	
2	Job satisfaction	0.391	1	88	-37.256	0
		-0.125	-	-	-37.256	
3	Service delivery	0.226	1	88	-37.256	0
		-0.125	-	-	-37.256	
4	Job commitment	0.444	1	88	-37.256	0
		-0.125	-		-37.256	
5	Competency	0.461	1	88	-37.256	0
		-0.125	-	-	-37.256	
6	Target achievement	0.128	1	88	-37.256	0
		-0.125	-	-	-37.256	
7	Career development	0.339	1	88	-37.256	0
		-0.125	-	-	-37.256	
8	Rate of Absenteeism	0.137	1	88	-37.256	0

Source: Computed based on Survey Data

R<sup>2</sup> is a measure of the percent variation explained by the independent variable (Work life balance) on the

dependent variable. The R<sup>2</sup> values reveal that work life balance has 40.7 percent influence on work stress, 39.1 percent influence on job satisfaction, 22.1 percent influence on service delivery, 44.4 percent influence on job commitment, 46.1 percent influence on competency, 12.8 percent influence on target achievement, 33.9 percent influence on career development and 13.7 percent influence on rate of absenteeism. Since the p value is < 0.01, it can be concluded that the effect of Independent Variable on Dependent Variables is significant and hence sufficient evidence to reject the null hypothesis and state that the influence of Work life balance is having significant effect on work related factors such as work stress, Job satisfaction, Service delivery, Job commitment, Competency, Target achievement, Career development and Rate of Absenteeism.

## X. Summary of Findings

The study clearly reveals that in general, the perceived level of work-life balance among the employees of Nationalized Banks is low. Work life balance has a positive relationship with the work related factors such as Job satisfaction, Service delivery, Job commitment, Competency, Target achievement and Career development. It has a negative relationship with factors like work stress and rate of absenteeism. Correlation analysis also proves that there is significant correlation between work life balance and all work related factors selected for the study. The results of ANOVA test states that the influence of Work life balance is having significant effect on work related factors such as work stress, Job satisfaction, Service delivery, Job commitment, Competency, Target achievement, Career development and Rate of Absenteeism.



## **XI. Conclusion**

It may thus be concluded from the results that bank employees have a better work life balance and there is a need to improve work life balance in the banks. Banks need to provide for a variety of work life balance programmes such as flexible work arrangements, flexible location, flexible leave arrangements, and childcare arrangements in order to meet diverse needs of its employees and to enable them to manage the conflicting responsibilities of work and home spheres. Some of the benefits of enhanced work-life balance may include retaining valuable employees, reduced cost of recruitment, motivated and committed workforce. Employees too may experience higher job satisfaction and happiness in life.

As the findings revealed, the issue of work-life balance is so significant that the employer should develop and deploy strategies to reduce the imbalance between employees work and personal lives. Thus by realizing the importance of a comparative study of employee work life balance in selected banks of Hyderabad, should take suitable measures like, flexible working arrangement (home working, compressed hours); leave arrangement (annual leave, Parental leave); dependent care assistance (Child care arrangements and Creche) and general services (Employment assistant Programs) to improve the level of work life balance of their employees and to improve their work related performance. Further similar study may be conducted among employees of private banks, and the result can be compared. Studies can also be done for employees in other sectors too.

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