

Antecedents and organizational consequences of Work-Life Balance in a banking sector - A Conceptual framework

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Abstract:

In the recent years, Banking sector has witnessed a significant development resulting into the growth of an overall sector. Public, Private & Foreign banks has its own work culture and intricacies. The banking sector is laying greater emphasis on providing better services to their clients and enhancing their technology infrastructure to improve customer's overall experience as well as give banks a competitive edge.

This is affecting employees physical, mental and emotional well-being adversely making it difficult to attain a balance in their personal and professional life. This may have an impact on the Job satisfaction of the employees. This paper focuses on understanding the antecedents of the work life balance and its organizational consequences focusing mainly on the Job satisfaction. It is conceptual in nature and is based on exploratory research.

Keywords: Work-Life Balance, Job Satisfaction, Banking sector

I. Introduction Work-Life Balance

According to Greenhaus et al. (2003), work-life balance is often outlined as "the extent to that a personal is engaged in an equally happy along with his or her work role and family role consisting of the following three components of work-family balance: time balance (equal time devoted to work and family), involvement balance (equal involvement in work and family) and satisfaction balance (equal satisfaction with work and family)." Thus, usually, it's looked at as the total amount between completely distinct the different parts of life. (Coussey, 2000).

Ashkenas (2012) separated life in four different quadrants as family, work, friends & self and community. He expressed that enjoyment and achievement should be categorized into four quadrants to get a work-life. It really is quite significant in the present modern world to keep an ideal balance between most of the four quadrants. The average person can find the most degree of satisfaction by giving timely and proper attention to every one of those 4 quadrants. The balance between personal and professional life enhances functionality in the office also aids in gaining job satisfaction.

Work and family studies traditionally specialise in learning the conflict between totally different roles that people have in their society, specifically their roles at work, and their roles as a family member (Adams, King, & King, 1996; Greenhaus

& Beutell, 1985; Grzywacz 2000; Grzywacz & Marks 2000). To study role conflict researchers have used boundary theory & border theory & other theories are designed on the foundations of this theories.

Most of the first studies during this space have checked out the link between work and family from a boundary theory perspective (Pleck, 1977; Oslen, 1983; Small & Riley, 1990).

From boundary theory perspective, social life has been divided into two separate however mutually dependent spheres, work and family.

According Boundary theory, people have different roles in their workplace and in their family life, they are frequently engaged in the role transformation (Chen, Lai, Lin & Cheng, 2005). In the context of work and family relationships, according to this theory, each individual cannot have different roles at the same time.

Border theory compared to boundary theory could be a comparatively newer theory that improves our understanding of the link between work and family in societies (Chen et al., 2005).

Similar to boundary theory, border theory considers work and family as two different spheres; however it emphasizes the understanding of the influence each sphere has on the other (Chen et al., 2005).

This theory focuses on distinctive the factors that make work and family conflict, and tries to seek out ways in which to manage these spheres and therefore the border between them, in order to achieve a balance between work connected roles and family connected roles (Clark, 2000; Desrochers , 2002). Individuals could choose one in every of the divisional strategies: keeping distance between work and family life and treat work and family roles as totally different roles that enjoying one role needs departure another role; or desegregation work and family domains, and try to manage a balance between these two spheres (Rothbard, Phillips, & Dumas, 2005).

The rational across incorporation of multiple constructs for operationalising work-life balance and it's impact on job satisfaction in banking sector is evident from support from literature that identifies the phenomena in this different aspect.

The construct conceptualization is observed as involving multiple inter-lapping concepts and also reflects on the need to bring together the scattered academic literature on the subject. The literature reflects on the multiple contextual influences as summarized here under.

II. Demographic Variables And Work-Life Balance

A Demographic-related variable – gender, marital status and age affecting work-life balance have been studied.

Gender and Marital Status

Research on work-life Balance issues chiefly centered on gender, from the perspective of workers with parental attention responsibilities, due to social expectations that women should accept homemaker and nurturer roles and give these functions precedence over work roles (Patel et al., 2006), while minimizing the impact that their occupations consumed in their life (Butler & Skattebo, 2004).

Higgins et al. (1994) analyzed the effect of gender and life cycle period on three aspects of work-family conflict (i.e. role overload, interference from job to interference family and from family to work). The results indicated significant differences for gender and life cycle. Loscoco (1997) found that there is gender asymmetry at the permeability of the boundaries between family and work lives. Aryee et al. (1999) discovered that gender was related to family work conflict indicating that men did not experience as much family work conflict as women.

Hsieh et al (2005) studied the factors of marital status and age and didn't find any important differences between female and male managers, nor there any significant differences between unmarried and married male/female managers. Work tension and work-life imbalance are correlated with workaholism, irrespective of gender (Aziz & Cunningham 2008).

Even though men increasingly state a fascination with a more balanced devotion for their job role, women undergo the highest degrees of conflict between work and family roles since they are expected to handle the majority of household and family tasks and responsibilities (Burke, 2001). Working mothers could be more prone to family-work imbalance than non-working mothers (Butler & Skattebo, 2004). Gender has significant effect on satisfaction towards Work-Life Balance (Bhandari & Harvinder Soni, 2015)

The dynamics of work and family boundaries may function likewise one of the Structural functions of this family, including marital and parental status, are likely to influence family and work dynamics (Grzywacz et al., 2002) hence the need to consider gender differences issues to fully realize the work-family interface (Eby et al., 2005)

Age

An employee's age has an influence on his or her approach to operate, as Sturges and Guest (2004) posit that the connection between work and non-work is more essential to young employees than it will be to other types of workers, as young employees wish to grow and manage their own careers on their own terms, with a significant attention function as the achievement of balance between your job and non-work sides of their lives. Frequently attributed to younger workers, perhaps more to X-ers is their desire for balance between work and life (Karp et al., 2002).

III. Family Variables And Work-Life Balance

A family-related variable – Household responsibility, spouse support and parental demand affecting work-life balance have been studied.

House Hold Responsibility

Loerch, Russell, Joyce E.A., & Rush, M.C. (1989) examined the relationships among family domain variables and three sources of work-family conflict (time, strain and behavior-based) for both men and women. The results indicated that the time-based antecedents (number of children, spouse work hours, couple's employment status) were not significantly related to any form of work-family conflict for men or women. Strain based antecedent, conflict within family, was found to have a positive relationship with work-family conflict. However, the negative relationship of other strain-based antecedents (spouse support, quality of spouse and parental experiences) and work-family conflict was not supported. The behavior-based antecedent, role congruity, was not significantly related to any form of work-family conflict. The variable of role involvement significantly predicted only the time-based conflict for men. The model developed and tested by Adams, AG, King, LA, & King, DW (1996) of the relationship between works and family; suggested that higher levels of family emotional and instrumental support were associated with lower levels of family interfering with work. Frone et al. (1997) reported that family-related support (spouse & other family members) may reduce family to work conflict by reducing family distress and parental overload.

Aryee (1992) examined the influence of five antecedent sets of work and family domain variables on three categories of work-family conflict (job-spouse, job-parent, and job-homemaker) and the impact of these types of work-family conflict on welfare and work outcome measures.

Parental Demand & Spouse Support

Padma & Reddy (2013), identified that Family members support is a dominant predictor of work-life balance and this affects the work-life balance of women employees. Work-Life Balance Support System such as Child Care Benefits, Relocation, Working Hours, Recreation, and Job Being successful in the competitive market depends on the level of the satisfaction of the workers in the establishments. The satisfaction or dissatisfaction of the employees affects the performance of the organization (Organ 1997).

The study conducted by Martins, Eddleston, & Veiga (2002) did not find the moderating effect of marital & parental status on work life conflict & career satisfaction. It may not be the presence of the spouse but the extent of the assistance with household activities & support provided by the spouse that moderate the relationship.

IV. Work-Related Variables And Work-Life Balance

A work-related variable-task autonomy, Supervisor/Coworkers Support and work schedule flexibility affecting work-life balance have been studied.

Work Schedule Flexibility

There are two different sets of benefits associated with flexible work arrangements i.e. flexible work hours & compressed workweeks which are highly related to the family-supportive organization's perceptions. Flexible work options give greater control over how employees can manage their work, family & social activities thus facilitating Work-Life Balance. The result of the study says that one of the most effective ways to create family-supportive environment is to offer flexible work options to the employees. (Hill, E.J., Hawkins, A.J., Ferris, M., & Weitzman 2001, Allen, 2001)

Kossek, E. E., & Ozeki, C.(1998) mentioned in their work that managers at times not able to take advantage of flexible working hours in the process of striking balance between life needs & job demands. Hence the researcher proposes that female manager will have top priority for Flexi timings followed by leaves however part-time work is least appreciated.

The study proposed by Aryee (1992) indicated that number of hours worked per week rather than work schedule flexibility affects work-family conflict. It's encouraged by research of Chahal et al. (2013) ran in Delhi Canara bank NCR, by that they found that 62.5percent of these workers weren't pleased with their occupation due to this rationale of doing work for very long hours.

Flexible work practices are essential in building acceptable workplace attitudes that will culminate in attaining the organizational strategic goals in the highly competitive business atmosphere that is characterized by the emergence of technology. (Oludayo, Falola, Ahaka, & Fatogun, 2018)

There is a relationship between flexible work arrangements & work-life balance, they are significantly correlated with each other. Flexi work arrangements help employees to balance their work & personal life, which enhances motivation & productivity at work. (N. Mohan, N. Prabha, & P. Mohanraj, 2010)

Though there is a relationship between Flexitime & work-family conflict the significant effects were small in magnitude. It is been found that those with greater family and work responsibility would benefit more from FWA as a resource than would those with less family and work responsibility (Allen et al. 2013)

It could be argued that the use of Flexibility should be more strongly associated with less work-family conflict than should the availability of Flexible work policy. The mere availability of Flexible work policy has been found to be associated with more positive job attitudes (Grover & Crooker, 1995). Similarly, individuals with greater family responsibility, such as those who are married and/or who are parents, also stand to benefit more from Flexible work than those with less family responsibility (Shockley & Allen, 2007).

Supervisor/Coworkers Support

It is observed that if organizations give attention to employee social support, it will increase their work engagement and it will drive more satisfaction. Sheppard (2016) also observed that employees are more likely to be satisfied and productively engaged if they perceived that there is an opportunity for official social support. It has been observed that work leave arrangement, flexible work arrangement, employee time out, employee social support and dependent care initiative are predictors of employee behavioral outcomes such as job satisfaction. (Oludayo, Falola , Ahaka , & Fatogun

, 2018)

Superior support plays a meaningful role in determining the direct & indirect effect on an employee's attitude towards the organization. Supervisors need to be trained on how to deal with employees Work-Life Balance issues & administration of Work-Life Balance policies. Perceived Managerial support is positively related to the use of family-friendly benefits in the organization(Allen, 2001).

Kopp and Lauren (2013) examined that employee's perception of work-life support for supervisor and co-worker support are related to work-life balance, job satisfaction, organizational commitment, and organizational citizenship behaviors. It was also found that supervisor support predicted employee's outcomes more so than co-worker support.

On the other hand, managerial or supervisor support and co-worker support to be informal support policies (Dolcos, 2007; Nuesch, 2017). Emhan (2012) views managerial support for employees to contribute positively to an organization's effectiveness. Since the employees perceive the top managers as the organization itself, as such any support coming from their end is considered the organization's support thereby increasing the level of loyalty employees have.

In the study conducted by Martins et. al(2002), it has been found that career satisfaction of the individual was high those who had strong socioemotional support from the community involvement that can help them deal with work-related stressors such as work-family conflicts. Also community involvement may make resource support available that might help an individual to balance work & personal life. (Martins, Eddleston, & Veiga, 2002).

Task Autonomy

Parasuraman and Claire (2001) performed a comparative analysis of the relationship between work role characteristics and pressures, family role characteristics and pressures, work-family conflict, and indicators of well-being for self-employed persons vis-a-vis persons employed in organizations. They concluded that self-employed individuals enjoyed more autonomy, more flexibility of schedule and higher levels of involvement in their work as compared to individuals employed in organizations.

Aryee (1992) examined the impact of five antecedent sets of work and family domain variables on three types of work-family conflict (job-spouse, job-parent, and job-homemaker) and the impact of these types of work-family conflict on wellbeing and work outcome measures. Task autonomy emerged as a negative and significant predictor of all three types of conflict.

V. Work-Life Balance & Job Satisfaction

Adams et al. (1996) found that relationships between work and family can have an important effect on the job and life satisfaction and the level of involvement the worker assigns to work and family roles are associated with this relationship. Job dissatisfaction correlates with negative attitudes and values surrounding work-life balance (Kossek & Ozeki, 1998; Marchese, et al., 2002). Research by Bass, B. L., Butler, A. B., Grzywacz, J. G., & Lin (2008) revealed that the greater the work-life conflict, the lower the day-to-day job satisfaction. It was found that the higher the family involvement of employees, the higher the level of job satisfaction. This study also determined that higher levels of financial success equate to reduced levels of family conflict and higher job satisfaction. Dixon and Sagas (2007) found that there was a relationship between organizational support, work-family conflict, and job-life satisfaction. It was also proposed that reduced work-family conflict and improved job satisfaction would increase family satisfaction (Dixon, Sagas; Glinia, Costa, Mavromatis, Tsitskari, & Kalaitzidis, 2004). Work-family conflict was found to be related to both job and family satisfaction. (N. Kathleen Frye et al. 2004; Rama Devi et. al. 2014; Penelope Huang 2010)

The research conducted by Jane Nyambura Mukururi & James Mark Ngari (2014) resulted into positive relationship between Work-Life Balance policies and employee job satisfaction in the Kenyan Commercial Banks and specifically the flexibility policies, welfare policies, job design options, and their leave provisions.

The factors (i.e., job stress, working hours, flexibility policies, welfare policies, job design options, and their leave provisions.) of Work-Life Balance plays vital role in explaining employees' job satisfaction relating to banking sectors. (Rifadha 2015; Sobia Shujat et al. 2011; Kumari, 2012 Sultan et al. 2016; Doshi 2014)

However, there are some studies also focus on the weak relationship between Work-Life Balance & Job satisfaction. Marenat al (2013), Shujat et al (2011), Adams et al (1996), and Netemeyer et al. (1996) pointed out the negative relationship between Work-Life Balance and job satisfaction. However, this major finding is contradictory with regard to the study findings of Gomez et al. (2010), Arif and Farooqi (2014) and Saif et al (2011).

Voydanoff (2005) Human nature is very complex and required to be managed well by understanding their personal and as well as work environment issues. Most of the studies reflect work-life balance measure on individual appraisals regarding the level of satisfaction or success with the balance between work and family life. However, Konrad & Mangel (2000) emphasized that job satisfaction can be increased by implementing work-life balance policies by reducing conflict between work and family.

T.D, Herst D.E., Bruck C.S., & Sutton M (2000) also reported that the greater the amount of family love and commitment, the more positive the relationship between job satisfaction and work-family conflict.

VI. Work-Life Policies, Work-Life Balance And Job Satisfaction

Work-life balance policies can enhance productivity; reduce cost by improving staff retention rates, decrease negative spill-overs, reduce extended hours and fatigue to reduce negative effect on productivity which further minimizes stress and contribute to a safer and healthier workplace. (Wise, S & Bond, 2003) As policies which help employees balance their work and non-work priorities have become increasingly popular among employers in recent years. However firms employing larger numbers of professionals are more likely to implement work-life policies being their scarcity, harder to attract, more valuable and more expensive to recruit and retain than less paid employees. Mayo, M., Pastor, Juan C., & Sanz, Ana(2008)Emphasized in their study that usage of flexible organizational policies to neutralize the effects of work stressors on family satisfaction.

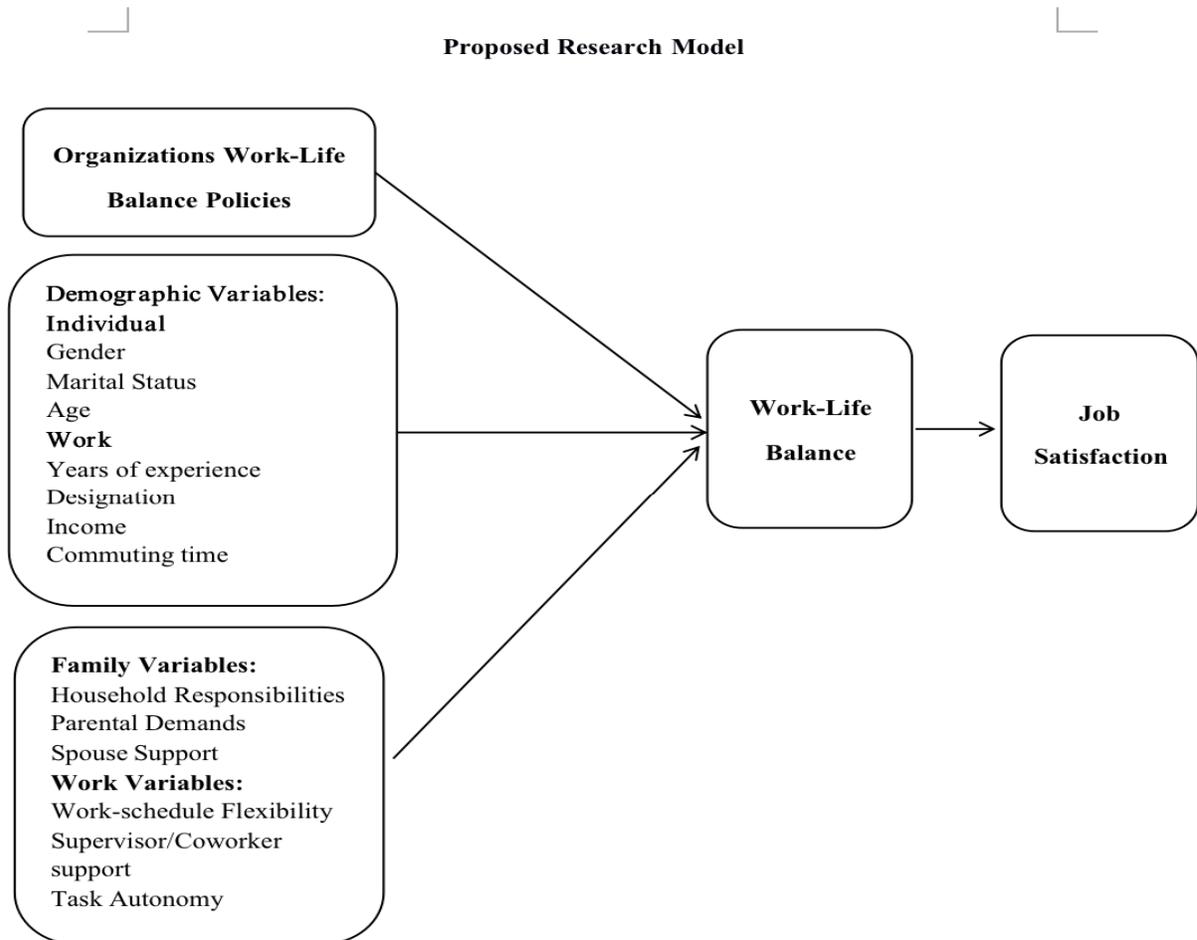
In his view, Valcour (2003) explains the work life provision under two major types: Formal and Informal. The formal support policies to include; dependent care advantages, time policies as said in flexible work arrangements also the work-leave plan. Then again, he mentioned managerial or supervisor support and co-worker support to be informal support policies (Dolcos, 2007; Nuesch, 2017).

Allen (2001) indicated that family-supportive mediates the relationship between family-friendly benefits available & variables of Work-Life Balance & job satisfaction. It has been observed that employee who perceived the organization was less supportive has experienced more work life conflict & less job satisfaction. Work life practices make employees feel valued & important in the organization.

Thomas and Ganster (1995) examined the direct and indirect effects of organization policies and practices that are supportive of family responsibilities on work-family conflict.

However, Kossek and Ozeki (1998) found that family-friendly policies may not reduce work-family conflict. Paryani (2014) opined that work life policies can improve the level of job satisfaction and increase organizational commitment among their employees. WLB policies are usually referred to in practice as 'flexible working' having different forms of operations such as Part-time working, job sharing, term-time working, shift working, annualized hours, compressed hours, e-working, home working, career breaks, study leave, zero-hours contracts. The essence of the work time policies is to ensure there is a balance between employment and non-work duties that are beneficial to both the employer and

employee with the most effective policies being those established after a dialogue between the employer and employee (Ojo, Falola & Mordi, 2014). Glass & Finley (2002) also named three classifications of the WLB policies as Parental leave, alternative work arrangements, and employer-supported childcare. The successful formulation, execution, and implementation of WLB policies usually rely on the awareness of top management and the organization's culture. In recent times, there has been a concise and encompassing view of the WLB initiative.



Source: Compiled by researcher based on literature review.

VII. Conclusion

There is a significant amount of work done with respect to Work-Life Balance. However, as can be seen, post literature review, majority of this work has been carried out in developed countries, such as US, European or the South East Asian context, only a limited amount of researches have been carried out in Indian context on the same topic, and especially in the context of banking sector, where Work-Life Balance, today forms an important part of the Human Resource mandate. This study has tried to bridge the gap among employees in commercial banks to study the relationship between Work-Life Balance with job satisfaction. To fill the gap by focusing on the variations regarding fulfillment of various work-life needs among the respondents and overall organization culture in banking to some extent is supportive for

maintaining the proper work-life balance for employees. According to Carlson et al. (2013), the major gap in the work-family research is the absence of theoretical foundations that link work-life balance to organizational facts such as organizational pride or job satisfaction.

The research gap also verified that Work-Life Balance the good precursor of employee job satisfaction. Work-Life Balance entails attaining equilibrium between professional work and other activities so that it reduces friction between work and personal life.

It would be interesting to see how these parameters behave in the Indian context. Specifically, the results of this study will help organizations to understand how policies affect employees and how to more effectively intervene to support positive employee well-being and work-life balance. Finally, the findings will help policymakers as they continue to develop policies that positively affect employees and their work environment.

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