

“An Empirical Study On The Effectiveness Of Work-Life Balance In Banking Industry”

Understanding the management of work-life balance and analysis of techniques followed for specific purpose achievements.

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Abstract: This paper is aimed at the theme of work-life balance, and to explain the significance of the said subject. Work-life balance is a key area for quality concern gurus, who believes that balance between work and life is of vital importance when it comes to performance of the workforce. The paper conducted study on effectiveness of workforce in the banking sector in Pakistan where the aim was to find out whether the employees are able to practice a sense of control. Does the employee stay prolific and productive for his team, while sustaining contented vigorous family life. For the said purpose primary research methodology has been used. Findings revealed that banking sector of Pakistan is suffering through intense work life imbalance. Departments where the working force mainly comprises of line staff suffer tremendously as compared to other support staff in the workforce. Practical implication This paper implies that current work-life balance practices in the banking sector of the country need to be addressed. Current practices are Parochial and line staff in the banking sector is suffering the most. Major steps are suggested in the study in order to overcome these issues which are directly influencing the performance of the line workforce.

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1. Introduction

World has become global village, people interact with each other from different regions during different period of time. Employers can communicate with their employees any time during 24 hours and can acquire their services as per the need of time (Lingard, Francis, 2009).

On the other side, employees are also found to interact with their family during the official working hours for different reasons. Similar, is the case with the banking sector of Pakistan. Technology has indeed facilitated many organizations to improve performance but at the same time it has also given birth to superfluous communication. By this it is meant that communication whether using phones, internet, messaging, video calls or other social networks has disrupted life at workplace. However, when any of this interaction overlaps, then either the professional life or the social life gets affected. Work-life balance necessitates having some space for oneself each day; while at the same time ensure no short-falls in job compulsions. Work-life balance encompasses in six key areas which cannot be defined as a synonym to it however they play very important role in supporting the concept under discussion in the current study. These areas are: "Self-Management, Time Management Stress Management Change Management Technology Management Leisure Management" (Davidson, 2012)

The main focus of the study is whether the work

life balance affects the performance of the workforce.

1.2 Research question

On the basis of the aforementioned problem statement, following research questions have been formulated, which are as follows,

☞ How the banking sector of Pakistan is affected due to the work-life imbalance.

☞ What is the impact over the performance of workforce due to intervention of social life of employees during their working hours?

☞ What are techniques recommended for overcoming the issues related to the management of work-life balance in the bank?

2.0 review of the literature

2.1 work life balance

According to Klopping (2012) contribution, in the modern times, human resource department's one of the major emphasis is to maintain a balance between the professional and the personal life. David Clutterbuck (2003) found that due to the merger of professional life with the personal life, positive and negative both impacts are associated. According to Chick (2004), employees lack in concentration because of the personal responsibilities and duties.

Similarly, in the personal life, they are worried about their job duties and as a result neither they are able to enjoy their personal life nor can have excellence in their professional life. Hence, to maintain the balance is quite a necessity. For the scope

of the thesis, the work life balance can be defined as a balance between professional and personal life. The work-life balance can be defined as a relationship between paid work and people's lives outside of their employment, and the equilibrium between these two can be obtained, based on personal needs, expectations, and aspirations of a person, work-life balance can be affected by work intensity, part time work, increased jobs in service sectors (Lee-Ross & Pryce, 2010). The work life balance proves to be a necessity for the personal satisfaction. As, now women are also in the corporate world so work life balance has grabbed even more attention. This is so because for women, it's quite difficult and important that they need to balance both their professional and the personal life... The effects of work life balance can be different, and they may be different for both men and women. With the increase in number of professional working hours or the increase in the social activities, work life balance is affected.

2.2 Problems in professional life

According to Hellmund (2012), Due to the problems and stress in personal life, employees have been negatively affected which also affects the organizational performance. In addition to this Caparas (2008), stated that the connection of the employees with their families during the working hours breaks or interrupts the connection of employees' with their job duties.

Employees communication with the family and friends during the office working hours sometimes causes serious tensions and stress in the employee. It reduces the efficiency and concentration level of the employees and they lack the sense of motivation to perform well in the organization (Holt et. al, 2006). As a result the level of performance is sometimes below average. There can be also be cases where the employees are asked to work for longer hours, so in those cases the importance of work life balance is even more highlighted. For this situation in case of banks, the banks offer lucrative benefits to the employees, and the employees may want to get these benefits for the purpose of their promotions in ranks and reward. Those employees who work longer hours are considered as competent and dedicated regardless of the benefit gained by the organization in connection to their long working hours. For this reason, and the incentives offered to the employees, they seek to work for longer hours such that they can be considered for the promotion and for the increased reward for their services to the banks. Because of the increased working hours, the performance of the individual may diminish, and the individual may not be able to perform effectively for the extra time as compared to the standard time.

2.3 Problems faced in social life due to work

Balance implies to the concept of equity and reasonableness, the workaholics work for longer hours, which is considered as misbalanced work life because of the lack of realization of the norms about where and how much time and energy is to be spent, in professional life resulting in conflicts between the professional and personal life (Clutterbuck, 2003). For the work life balance, an individual is required to consider the reasonableness of the time spent for his social life and personal life, and for this purpose, the general perception accepted in the society and professional bodies for working hours are to be considered as the touchstone for contrasting the average and exceptional working hours. The exceptional longer working hours may affect the work life balance if the social needs of a person are quite demanding, however if a person is not so social and doesn't need much time for its personal life might have less problems.

According to Richenda Gambles, Suzan Lewis, RhonaRapoport (2006), nowadays the employees are providing 24 hours service where ever they are just to fulfill the job requirements and duties and in return they are been rewarded various incentives. On one side, these facilities have helped employees in availing incentives, benefits, and bonuses through which they are meeting different financial needs and wants. In contradiction to this, Flechl (2010) states that these facilities have disturbed the family life of employees in negative ways. One is that just to get these financial rewards, the personal lives of the employees are disturbed as they don't spend much of the time with their families. Hence, Family life has been found to be seriously affected with the merger and overlapping of work and social life.

According to Julie Cohen (2009), employees are working for the organizations even in their off timings and holidays. This is no doubt being rewarded by the organization as well, which ultimately helps employees, but there is no replacement of pleasant and satisfaction that one receives from his or her family. Similarly, social life also requires the deliverance of proper timing and attention for maintaining healthy relationship.

2.4 The merger of social and professional life

Before the advancement of technology and development of different devices by the experts, life was not so fast and connected with every update. As per the research of Soeren Dressier (2004), with the passage of time, technology developed different means for interaction and communication starting from a simple home telephone, which further transformed into pocket mobiles. Similarly, according to Anna Metteri, Teppo Kroger, AnneliPohjola (2013) devices helped people to remain in touch with each other throughout

the day. On one side it proves to be a blessing in order to overcome the communication barriers but on the other side it has connected the person in dealing with so many matters at the same time that maintaining balance has got difficult.

Employees are asked to keep in touch with the organization to solve the problem or query when needed and to address the organization's issues. On the other side, families want to remain in communication with the person on job so that they can also seek help during the hour of need (Chen, 2004). In addition to this, Hill (2011) contributed that each life is important from its own dimensions and perspective and now they are found to overlap each other. Sometimes, work life of an individual dominates the personal life of a person, which results the suffering of relations of individual. Similarly, when the personal life becomes dominating, the professional performance of the employee is negatively affected which turns out to be an issue for the management. In conclusion, neither life should not be directed toward the suffering and ignorance nor should be prioritized over the other one (Mellow, 2006)

The mobile can make a person available at workplace all the times, and similarly a person is available for social interaction all the time (Weinberg & Cooper, 2007). The impacts at the workplace of social intervention with the professional duties and responsibilities are negative because of the diverted attention. People are connected to each other and with the activities which are not favorable during the working hours through mobile phones. The solution to this problem can be the prohibited use of mobiles for non-relevant purposes at lower hierarchy staff, such as the staff on the reception desk may not be allowed to use mobile phone, whereas the staff such as a person responding the loan service representative, and other department such as help in coordination department to answer the queries on phone. The use of mobile phone is not however restricted for managerial staff and the disciplines for them are flexible for the interaction that they can make on phones and other mediums. The implementation of internet filters can block the unwanted websites at work place such as the websites for social communications.

2.5 Organizations with disbalanced work-life

Organizations have various goals and objectives which are attained through employees' efficiency and effectiveness in the given time period. However, when organizations are not able to generate the outcomes in the available time, employees are needed to work in their off timings too. On the other side, employees remain in touch with their families during the office time and they have communication with them during the office work, which keeps their attention diverted to different things (Lockett, 2012). This ultimately causes

serious problems for the management of the organization to keep its employees focused toward their work and meet the targets.

According to H.L. Kaila (2005), when the personal life is connected with the professional life, sometimes it brings good news, which has a positive impact over the performance of the employee while some get bad news from the social life, then it creates aggressiveness, stress, tension, and suffering in the employees which becomes a problem for the organization in various ways. For an individual, both the social and the professional life must be equally important to get satisfied.

2.6 Social life affected due to disbalanced work-life

According to Human Kinetics research (2010), social life of an individual is very important because many lives are connected with a single individual for their issues and problems resolving ways. When an individual comes back from the work, then individuals back at home expect complete deliverance of time from him, but when after coming back and one's mind is still dedicated to the different issues of work and unable to communicate with the family members causes real problem for him. Family demands time from each other so that they can interact with each other, understand the problems, and hunt out the ways through which they can resolve one another problems.

Tucholka, Weese, (2007) said that employees have searched out different ways through which they can dedicate their maximum time to the work and get the desired outcomes so that they can get rewarded and provided with different incentives and benefits by the management. These incentives and rewards are then used for the fulfillment of social needs, but still there should be limits for the intervention of the professional life in one's personal life. So I conclude that the benefits from the organization are also enjoyed in the social life by an individual.

2.7 Work-life balance management

According to Paludi, Neidermeyer, (2007) organizations have found that it is not appropriate for an individual to dedicate their life completely to the organization and ignoring their personal lives. To have healthy relations and social life of employees help organization in improving and developing the personalities of employees in the organization. It is so because healthy social atmosphere gives an individual to think healthy. They will also be motivated to utilize their skills and knowledge in an effective and most appropriate way, which helps in the extraction of favorable outcomes for the organization itself.

In order to have a healthy mind of employees, organizations are involved in providing different facilities to their employees such as the holidays, vacations, leaves, tours and other ways through employees get relaxed and have a healthy time with

their families and it has also resulted positively

2.8 Personal nature and work-life balance

It doesn't only depend on organization's policies for managing the work-life balance of employees, but it also depends over the nature of an employee that how much focused and determined they are with their own work. When an employee utilizes the facilities and favors provided by the organization negatively, the purpose would not be served of having the incentives to have a healthy social life. (Kaiser, Ringlsletter, Eikhof, 2011).

Employees should be detached from their personal lives during the working hours. They should not interact or communicate with their family members back at home because it creates divergence

among the mind of employees and they are not to provide the outcomes expected from them by organization. Different alternatives are available for the organization and individuals for generating positive outcomes with efficiency and effectiveness, but it depends on both, the organization and the employee to choose and use the paths to maintain the work-life balance.

3.0 Conceptual framework

Conceptual framework basically defines the outline or the pattern for the conduction of the research for conduction (Ravitch, Riggan, 2011). This research is focused over an employees' professional and personal life management in an effective ways and the effect of the same on his performance (Figure 1).

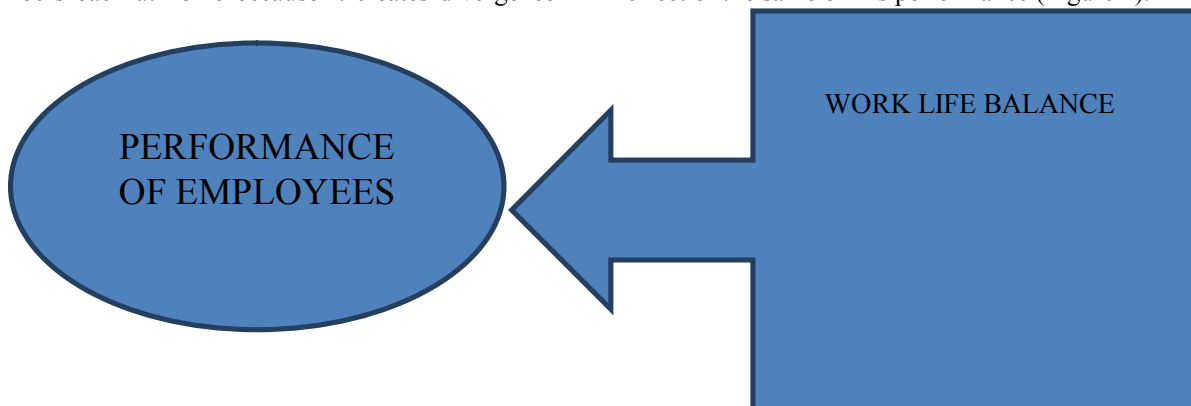


Figure 1: Framework for the conduction of research

3.1 Hypothesis of research

This research has been focused over the conduction on the basis of following formulated hypothesis being designed.

☞ H₁: Intervention of personal over professional life and vice versa have any negative impact on the performance of employee

☞ H₀: Intervention of personal over professional life and vice versa do not have any negative impact over the performance of employee

4.1 Research methodology and design

Quantitative data collection technique was used. The paper has used both the Primary data and secondary data. Primary data was accumulated with the help of questionnaires. Questionnaire was first tested to check the reliability of the variables measured, on the sample. Likert scale was used, close ended questions were used. Secondary data was used to develop the literature survey of the study. Survey technique was selected to acquire data within the given span of time. The collected data was then analyzed for the purpose of the current study.

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Total number of banks in Pakistan is 56 which have 9,946 branches all over the country (pakistaneconomist, 2013). The population of banks available in Pakistan are numerous in numbers and it is not possible to target every through the conduction of this research (Khan, 2011). Thus, this research will be based over the sampling techniques according to which specific banks in Pakistan will targeted hardly three in number from which 100 employees will be directed toward the survey. This provides the feedback and information from respondents. Bank targeted for the survey are Silk Bank Pakistan Limited, Habib Bank Limited, and Al-Falah Bank Limited while employees selected from different designation from each bank.

In this particular study, quota sampling has been used in which the population is stratified before the selection of sample subjects. From each segment, the

sample has been selected on the basis of specific ration of selection. In this particular study, the population has been stratified among the three banks which are Silk Bank Pakistan Limited, Habib Bank Limited, and Al-Falah Bank Limited. To Habib Bank, 40% sample selection ratio has been assigned whereas Silk Bank Pakistan Limited and Al-Falah Bank Limited are assigned 30% weight each for sample selection. The response rate achieved in the survey is 84% (Figure 2).

Sampling Technique • Quota Sampling

Figure 1. Sampling Technique of research

4.3 Survey Instrument

The questionnaire was developed which has 2 sections, in the first section each employee basic information has been recorded as his tenure with the current organization. The number of constructs in the instruments was 5 based on 15 items. The constructs were based on five point Likert Scale, 1-to-5 response scale where: 1= strongly disagree, 2= disagree, 3= undecided, 4 = agree, 5= strongly agree. All questions were closed ended.

4.4 Validity and Reliability of the Factors measured

This research is conducted through targeting different employees from different banking institute just to acquire the information that can help in the generation of results and findings from the result (Cohen, Manion, Morrison, 2013). When using the Reliability tests with SPSS on all variables the Cronbach alpha was 0.88, which means an important consistency in the sample as shown in the following table (Table 1).

Table 1

Reliability Statistics	
Cronbach's Alpha	N of Items
.882	30

5.0 Results and finding of research

From the conduction of primary research, different facts have been gathered through

questionnaires and performance appraisal form of the workforce in banking sector. Moreover the performance of the respondents was taken from their appraisal forms to check the link between the work-life balance issues and their productivity.

5.1 Findings from the Conduction of research

The research question have been discussed in the research to evaluate the influence of work-life balance in the banking sector of Pakistan. Following were concluded

- On the managerial level, in the line staff category workforce personal life is being intervened by their supervisors who interact with them anytime during the non-working hours as well. As a result employee is unable to focus at work thus resulting low performance as mentioned in their appraisal forms
- At the non managerial level Cashiers are supposed to give extra time after office hours which is unpaid in most banks, causing fatigue and imbalance of the work-life. This results in more errors at work while performing daily tasks.
- Sales department has been found being affected the most since they are not only disrupted by their line managers but also other stakeholder that are clients especially. This affects sales workforce performance especially when they are required to attend daily routine meetings or follow-ups with client complaints however sales target achievements are not affected. Overall after sales follow-up was found to be affected only

6.0 Statistical analysis

Reliability test has been conducted and the results revealed that Cronbach's alpha is 0.826 which is closer to 1. This value suggests that the data collected through questionnaire is reliable (Table 2).

Table 2

Cronbach's alpha:	
	Cronbach's alpha
F1	0.882

Table 3

Variable	Observations	Obs. with missing data	Obs. without missing data	Minimum	Maximum	Mean	Std. deviation
1	84	0	84	1.000	2.000	1.554	0.500
2	84	0	84	1.000	4.000	1.831	0.922
1	84	0	84	1.000	2.000	1.554	0.500
1	84	0	84	1.000	2.000	1.554	0.500
1	84	0	84	1.000	2.000	1.494	0.503
1	84	0	84	1.000	2.000	1.554	0.500
2	84	0	84	1.000	4.000	1.831	0.922
1	84	0	84	1.000	2.000	1.554	0.500
1	84	0	84	1.000	2.000	1.554	0.500
1	84	0	84	1.000	2.000	1.554	0.500
1	84	0	84	1.000	2.000	1.494	0.503
1	84	0	84	1.000	2.000	1.554	0.500

6.1 Validity test

For analyzing the validity of test, linear regression test has been applied on the data. The results of the linear regression analysis suggest that the value of R is close to 1. Hence, the data has been proved to be valid (Table 3).

6.2 Normality test

Normality tests are to see whether the data obtained were normal, and they are distributed normally. The significance of this test is to check the importance of data so that we can apply the statistical analysis to it (Table 4).

Table 4

VARIABLES	Mean	Std. Deviation	Skewness	Kurtosis
1. Work life balance	3.72	0.38	-1.23	-0.42
2. Productivity	3.70	0.35	-1.12	-0.57

The above table shows that work-life balance (Mean=3.72, SD= 0.38) has the skewness which is (-1.23) and kurtosis (-0.42), productivity (Mean=3.70, SD= 0.35 has the Skewness of (-1.12) and kurtosis (0.57) However, since all the constructs in terms of skewness and kurtosis are within the range of ±1.5, (Kline 2005) therefore it could be safely assumed that the data has normal tendency.

6.3 Chi square test for hypothesis

The tests are done to evaluate if the productivity of the workforce is dependent is dependent on the work life balance. A Chi-Square test is done to check this (Table 5).

It shows that the Pearson Chi2 is 690 which is much higher than 0.02, so it suggests that the two variables are not independent. So the two variables are dependent. Therefore H₀ is rejected and H₁ is accepted (Table 6).

Table 5 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	690.462 ^a	380	.000
Likelihood Ratio	204.345	380	1.000
Linear-by-Linear Association	46.980	1	.000
N of Valid Cases	84		
a. 504 cells (100.0%) have expected count less than 5. The minimum expected count is .02.			

Table 6

Hypothesis	Representation	Result
Intervention of personal over professional life and vice versa do not have any negative impact over the performance of employee	H ₀	REJECTE D
Intervention of personal over professional life and vice versa have any negative impact on the performance of employee	H ₁	ACCEPTE D

5.5 Discussion and analysis of finding

From the finding made from the conduction of the research, it can be concluded that since the H₀ HYPOTHESIS is been rejected and H₁ has been accepted therefore it can be concluded that Intervention of personal over professional life and vice versa have a negative impact over performance of the employee. The same was researched by Sparks, Cooper, Fried and Shirom, (1997). The conclusion of this study is also endorsing what Sparks, Cooper, Fried and Shirom, (1997) claiming that “work life conflict have resulted to poor employee input and performance at his or her job place, because an employee, who finds it difficult to properly balance his or her family life, tends to also have difficulties managing tasks at his or her workplace, therefore resulting in poor employee performance”

6.0 Conclusion and recommendations

6.1 Contribution of the study

The current paper has contributed studying work life conflict and its impact on performance of employees in banking industry of Pakistan. The current study also endorses the work by many theorists like Sparks, Cooper, Fried and Shirom (1997).The banking sector needs to focus on the following practices: Flextime,Telecommuting/Working from home,Provide special working arrangements for employees who are caring for young children or relatives,Paternity Leave and A No-overtime day and lights out policy (Joshi, Sunil, Leichne, John,Melanson, Keith, et al 2005)

6.2 Recommendation for the future research

For future research different industries can be taken for the study purpose and more in-depth analysis of work life balance should be studied.

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