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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON WORK-LIFE BALANCE IN WORKING WOMEN AND THEIR IMPACT ON ATTRITION: A REVIEW OF LITERATURE <i>M. K. INDUMATHI & Dr. R. AKILA</i>	1
2.	EXPLORATION OF PROBLEMS AND PROSPECTS IN IMPLEMENTING E-BANKING: A CASE STUDY OF STATE BANK OF INDIA BRANCHES LOCATED AT TINSUKIA TOWN, ASSAM <i>Dr. PRATIM BARUA & KARUNA GOENKA</i>	3
3.	PERCEPTION OF WORK LIFE BALANCE AMONG BANKING PROFESSIONALS <i>PARINAZ TODIWALA</i>	5
4.	A STUDY ON USERS' SATISFACTION TOWARDS WI-FI WITH SPECIAL REFERENCE TOERODE DISTRICT <i>S. SIVASELVI & L. THENMOZHI</i>	8
5.	THE ASSOCIATION BETWEEN SOCIAL NETWORKING SITES AND ACADEMIC PERFORMANCE OF ECONOMICS STUDENTS: A MULTINOMIAL LOGIT ANALYSIS <i>SENTUMBWE NAKKAZI DAMALIE</i>	11
6.	A STUDY ON MANAGEMENT AND OPERATION OF CASHEW INDUSTRY <i>GAYATHRI NM</i>	18
7.	IMPACT OF PERFORMANCE MANAGEMENT SYSTEM ON EMPLOYEE JOB SATISFACTION AND COMMITMENT <i>SURBHI SONI & BIJAL SHAH</i>	23
8.	COMPLIANCES OF GOODS AND SERVICES TAX AND ITS IMPACT ON SMALL TRADERS <i>A.PADMA ABINAYA</i>	27
	REQUEST FOR FEEDBACK & DISCLAIMER	30

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PERCEPTION OF WORK LIFE BALANCE AMONG BANKING PROFESSIONALS

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SURAT

ABSTRACT

The concept of work life balance is defined as 'people having a measure of control over when and how they work, leading them to be able to enjoy an optimal quality of life'. It is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm to the mutual benefit of the individual, business and society. One of the most significant and positive changes taking place all over the globe is the increasing number of workforce in every type of profession. The recent trend also suggests an assuring rise of workforce in managerial positions all over the world. However, it is a cause for concern that women are mostly concentrated in the lower and middle levels of management and their representation at the senior and top management levels remains extremely low. This paper is a modest attempt to study the aspects of organizational factors on work life balance across the three private sector banks. The study shows certain aspects are same across the three banks while others differ from the three banks. The study shows results that help organization to lead to employer brand management and strives to build stronger links between employee brand experience and customer experience.

KEYWORDS

organizational factor, work life balance, banking professionals.

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INTRODUCTION

Economic pressures over the last decade have significantly increased the need for dual-earner families to the point that the majority of families now require two breadwinners to meet rises in the cost of living. People who are full time members of the labor force continuously deal with the conflicting demands of their multiple social roles. Each role carries with it certain behavioral requirements. When these requirements are incompatible, role conflict arises, which then leads to work life imbalance. Work life imbalance could happen to employees at each stage in life. As a result, the demands of managing work and life balance need to be addressed for many families.

One of the most significant and positive changes taking place all over the globe is the increasing number of workforce in every type of profession. The recent trend also suggests an assuring rise of workforce in managerial positions all over the world. However, it is a cause for concern that women are mostly concentrated in the lower and middle levels of management and their representation at the senior and top management levels remains extremely low. It is generally expected that the female spouse should take care of the family responsibility. Professionals agree that children's responsibility hinders their ability to advance. They think that they are not able to utilize their full potential and at times they have to make career trade-offs because of the family responsibilities. They also believe that putting career ahead of family leads to social disapproval and rejection and at the middle level of their career, the pressure for conforming to the societal norms could be more. An individual's work becomes extremely complex and important component of life and health. It impacts their time, economic well being, social and family interactions and physical and mental health. The obligation of doing work in the home falls largely on women and is probably a factor contributing to tier physical and mental health.

The concept of work life balance (henceforth, WLB) was first used in the late 1970s and 1980s. WLB was defined as 'people having a measure of control over when and how they work, leading them to be able to enjoy an optimal quality of life'. It is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm to the mutual benefit of the individual, business and society.

REVIEW OF LITERATURE

Hall & Richter (2011) concludes that most fruitful way to understand work/family interactions is to examine the transitions between the two domains. People tend to have consistent styles of dealing with home/work transitions, and these styles are affected by factors such as gender, type of work, and career stage. Organizations are becoming more active in helping employees manage their home and work boundaries more effectively.

Albion (2004) studied the use of flexible work options (FWOs) as a means of achieving work life balance; a major factor that facilitates or hinders their use. The major findings of the study are Flexible job scheduling, Flex time, Parental leave, Career's leave, Job Sharing & Telecommuting, Leave scheme, Paid maternity leave, Half pay long service leave, Special leave, Part-time, Dependent care reimbursements, Childcare referral service and family room as positively or equivocally associated with the use of FWOs. Data from this study have provided some support for the FWOQ as a research tool in the measurements of attitudes to the use of the variety of flexible work arrangements available to employees in the Queensland Public Service. The scale has adequate internal consistency and is a moderate predictor of the use of FWOs.

Reynolds (2005) in his paper finds work-life conflict makes women want to decrease the number of hours they work whether the conflict originates at home or at work. Men only want to decrease their hours when work-life conflict originates at work, and some men facing frequent conflict actually want to increase their hours. Having children does not increase the likelihood of wanting to work fewer hours but having a higher income does.

Fleetwood (2007) discusses the inexorable link between WLB and certain kinds of flexible working practices. The findings further explored the variables like employee friendly practices (working practices, flexi-time, term-time working, Four and a half day week, Job sharing & Nine day fortnight) and employees unfriendly flexible working practices (Annualized hours, zero hours contracts, two-shift system early/late, three-shift system, sometimes nights/sometimes days, Night shifts, Evening or twilight shifts, continental shifts, split shifts, morning shifts, weekend shifts & other types of shift work). Also employer friendly practices are taken for study.

Kirrane & Monks (2008) investigates the attitudes and orientations of young Europeans towards their future work and family lives. The sample attributed overwhelming importance to equality in practices and processes that relate to both career and personal lives. The female respondents emphasized this significantly more than males. It was concluded that the young Irish people view career and family lives as two worlds in conflict with each other widespread perception and experience of gender inequality.

Malik & Khalid (2008) studied work / life conflicts and desired work hour adjustments in banking sector of Pakistan. The results reported significant increases in work-life imbalance and lack of social support. Long working hours has also become a usual norm in banking industry. Dual working couples with children experienced more of a life-work conflict. Females are more likely to be involved in family socialization, elder care, child care and nurturance etc.

Nelson & Tarpey (2010) studied the perception of organizational justice on work scheduling satisfaction and work life balance for clinical nurses. The results from hypothesis test show distributive justice and procedural justice as positively associated with work schedule satisfaction, and work schedule satisfaction is positively related to work- life balance.

Doble & Supriya (2010) also studied that option to work part time are facilities that need to be introduced. About 83% of men and 95% of women perceived that work life balance would improve if they were able to work part time.

NEED / IMPORTANCE OF THE STUDY

Work and family are the two main spheres of one’s life. People play various roles in these two spheres, which are generally conflicting. This conflict is referred as work-to-family conflict. Some view work and family as two independent spheres of life. Actually, these two domains are highly dependent on each other and one influences the other.

Service sector constitutes 45% of the total GDP. These days banking and insurance sectors are the key sectors that support the economy. In comparison to the other industries in the country, the Indian banking industry has a very high attrition rate (averaging between 17 and 25 percent, as against the average 8 percent of all industries considered together for financial year 2011-12, as-high-as-31/164041/on).

More so, a decade back, employees used to have fixed working hours or rather a 10 to 6 job from Monday to Saturday. Recently, instead of just 7 or 8 hours a day, people are spending almost 12-16 hours every day in office. Professionals find themselves working even when they are on vacations.

So far in India there are a very few available studies which tries to explain about people’s work life balance. It has been a dominant issue in the other counter parts of the world but in a developing country like India such issues is ignored.

It is felt that a study on employees’ perceptions and attitudes regarding work life balance of their respective banks would be essential not only to them but also to their employers. This provided the necessary impetus for conducting the present study. The study shows results that help organization to lead to employer brand management and strives to build stronger links between employee brand experience and customer experience.

STATEMENT OF THE PROBLEM

Perceptions of work life balance among banking professionals. The reason of selecting banks is due to its fixed working hours that each employee contributes and business per employee brings to the bank, which leads to a better financial performance of the banks.

OBJECTIVES

The major objective of the study is to know the importance derived from the ith aspect of organizational factors that employee perceives to be important in maintaining a balanced work life across all the three private sector banks.

HYPOTHESIS

H0: The importance derived from the ith aspect organizational factors is similar across the Private Sector Banks.

RESEARCH METHODOLOGY

The study uses descriptive research design. A comparative study of factors across three private sector banks is carried out. The population source list is from Reserve Bank of India website. The study uses non-probability convenience sampling methodology. The data is collected through a structured questionnaire. Kruskal Wallis H Test is used to study the importance derived from ith aspect of organizational factors. If the Null Hypothesis is rejected Post Hoc Tests are applied to know the differences occurring between the banks.

FINDINGS, RESULTS & DISCUSSION

TABLE 1: MEAN, STANDARD DEVIATION, KRUSKAL WALLIS H TEST ASYMPTOTIC VALUE & DECISION ON ORGANIZATIONAL ASPECTS

Statements	Mean	Std. Deviation	Asym Sig	Decision
Career Break	3.43	.891	.041	Reject Null Hypothesis
Paid Paternity Leave	3.49	.891	.000	Reject Null Hypothesis
Job Sharing	3.51	.864	.025	Reject Null Hypothesis
Flexibility to meet emergencies at home	3.42	.855	.086	Retain Null Hypothesis
Flexibility in selecting location of where you work	3.46	.886	.383	Retain Null Hypothesis
Flexibility in scheduling when you do your work	3.44	.960	.629	Retain Null Hypothesis
Flexibility in scheduling what work you will do	3.33	.916	.075	Retain Null Hypothesis
Flexibility in my job to maintain adequate work and personal life balance	3.39	1.092	.347	Retain Null Hypothesis

Source: Developed for the study

"A Kruskal-Wallis test showed that there was a significant difference of means (p<0.05) in three aspects of organizational factors. Thus, null hypothesis is rejected for three aspects of organizational factors viz.:

- 1) Career Break
- 2) Paid Paternity Leave
- 3) Job Sharing

Thus, importance derived from the above three aspects of organizational factors is not same across three private sector banks. The study then conducted post hoc tests to test pair wise comparisons. The results of which are shown below

CAREER BREAK

TABLE 2: PAIR WISE COMPARISON RESULTS FOR CAREER BREAK

Sample1-Sample2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj.Sig.
Pvt Sec Bank 2-Pvt Sec Bank 3	-32.398	17.353	-1.867	.062	.186
Pvt Sec Bank 2-Pvt Sec Bank 1	48.485	19.201	2.525	.012	.035
Pvt Sec Bank 3-Pvt Sec Bank 1	16.087	20.019	.804	.422	1.000

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same.

Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

From the pair wise comparison done in Career Break, private sector bank 2 was significantly different to private sector bank 1 (p = 0.035).

PAID PATERNITY LEAVE

TABLE 3: PAIR WISE COMPARISON RESULTS FOR PAID PATERNITY LEAVE

Sample1-Sample2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj.Sig.
Pvt Sec Bank 2-Pvt Sec Bank 1	20.356	19.053	1.068	.285	.856
Pvt Sec Bank 2-Pvt Sec Bank 3	-77.777	17.220	-4.517	.000	.000
Pvt Sec Bank 1-Pvt Sec Bank 3	-57.421	19.865	-2.891	.004	.012

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

It was found in paid paternity leave, private sector bank 2 was significantly different to private sector bank 3 (p = 0.000) and private sector bank 1 was significantly different to private sector bank 3 (p = 0.012).

JOB SHARING

TABLE 4: PAIR WISE COMPARISON RESULTS FOR JOB SHARING

Sample1-Sample2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj.Sig.
Pvt Sec Bank 2-Pvt Sec Bank 3	-19.838	17.283	-1.148	.251	.753
Pvt Sec Bank 2-Pvt Sec Bank 1	52.071	19.123	2.723	.006	.019
Pvt Sec Bank 3-Pvt Sec Bank 1	32.233	19.938	1.617	.106	.318

Each row tests the null hypothesis that the Sample 1 and Sample 2 distributions are the same. Asymptotic significances (2-sided tests) are displayed. The significance level is .05.

It was found in job sharing, private sector bank 2 was significantly different to private sector bank 1 (p = 0.019).

CONCLUSIONS

Work-life Balance has been a concern among researchers. The reason for the same is increasing attrition rate, stressful nature of job, frequent health problems, job switching talent pool etc. The study reveals that some of the aspects like career break, paid paternity and job sharing are not similar across the three private sector banks.

LIMITATIONS

As it is for every study, this dissertation had the following limitations:

- The size of the sample was relatively small. A bigger sample would probably enhance the reliability of the research
- In some cases participants refused to speak against their organization.

SCOPE FOR FURTHER RESEARCH

The future research can extend the influence of other human resource management variables with Work Life Balance. Further studies can be carried out on a large sample size and sector based comparison can be done.

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