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**AN EMPIRICAL ANALYSIS OF FACTORS AFFECTING WLB OF EMPLOYEES IN SERVICE SECTOR**

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**ABSTRACT**

*Service Sector can be understood as the portion of the economy that produces intangible goods. Work-Life Balance (WLB) is a concept that aims at proper prioritizing between \*work and your personal \*\*life. At the core of an effective WLB definition are the two key everyday concepts that are relevant to each of us. They are Daily Achievement & Enjoyment, ideas almost deceptive in their simplicity. The paper aims at finding out the factors under the two variables- Organizational and Personal, that affect WLB of a service sector employee. Information on the same is gathered with the help of primary data collected through self-designed questionnaire and secondary data. The degree of stress, the reasons of stress at different management levels, impact of stress (physiological, psychological) is different. On the basis of literature review it is found that service sector employees face higher stress than manufacturing sector for various reasons; direct customer interaction playing major role. Sampling frame includes different level employees from Retail sector, Education sector, Banking & Insurance sector and Hospitality sector.*

**KEYWORDS**

WLB, Service Sector, Organizational factors, Personal Factors, Family Imbalance.

**1. INTRODUCTION**

The term "Work-Life balance" is as old as 1956, although its usage in everyday language was in vogue for a number of years. Interestingly, programs on work-life existed as early as 1930. The reason was then also perhaps the same i.e. each role individual play, whether personal or professional have different set of demands. Striking a balance between professional and personal commitment is today's common dilemma. Stress at work is a ubiquitous and multifaceted phenomenon (Lazarus, 1993) that is costly for organizations because it contributes to expensive voluntary turnover (Villanueva & Djurkovic, 2009). Work stress can be a particular problem in customer-oriented fields because employees often experience conflicting demands of the company, supervisors, and customers, and these conflicts create dissonance for employees (Ruyter, Wetzels, & Feinberg, 2001).

Investigation into the nature and dimensions of work stress among employees is the first step in the management of this aspect of work (Cooper & Payne, 1988).

WLB has very high importance on the total well-being and hence productivity and entire business growth. WLB is all about people having a measure of control over when, where and how they work. According to Jim Bird, CEO of Worklifebalance.com1, "Work-life balance is meaningful achievement and enjoyment in everyday life." The primary way companies can help facilitate work-life balance for their employees' is through work-life programs and training. Achievement and enjoyment at work is a critical part of anyone's work-life balance. Furthermore, achievement and enjoyment in the other three quadrants of one's life (e.g. family, friends and self) is critical as well. Multiple problems sprout up and make the management of the individual, the family, the organization and the society all the more complex. According to ILO (1986) "It is recognized world-wide as a major challenge to individual mental and physical health, and organizational health." Although stress includes both good and bad aspects but it is not necessarily bad. Robbins and Sanghi (2006) also contributed "Stress is typically discussed in a negative context, it also has a positive value. It is an opportunity when offers a potential gains."

Service Sector can be understood as the portion of the economy that produces intangible goods. According to the U.S. Census Bureau, the service sector primarily consists of truck transportation, messenger services and warehousing; information sector services; securities, commodities and other financial investment services; rental and leasing services; professional, scientific and technical services; administrative and support services; waste management and remediation; health care and social assistance; and arts, entertainment and recreation services.

In words of Boswell and Olwan "increasingly sophisticated and affordable technologies have made it more feasible for employees to keep in contact with work." Work Life Balance has important consequences for employees- help to build attitude towards their organization.3.

**2. LITERATURE REVIEW**

In this section, a review of selected research work (sector wise) conducted in this subject matter is mentioned.

In a research, Hughes and Bozonelos (2007) observed that work-life imbalance was not only a source of concern, but also that it was the major source of dissatisfaction for participants. To establish and illustrate the levels of awareness of work-life balance policies within the surveying profession in Australia and New Zealand, Wilkinson (2008) conducted a research. It was concluded that the consequences of an imbalance between work and personal or family life is emotional exhaustion, cynicism and burnout.

Guek et al (1991), indicated that women reported more work interference in family than men, despite spending about the same number of hours in paid work as men. Although women spent more hours in family, they reported some level of interference in work.

Alan Felstead (2007) in his research on "opportunities to work at home in the context of Work-Life Balance" finds work-life balance & Family friendly employment is much in vogue among politicians and business leaders.

Skinner and Pockock (2008) investigated the relationship between Workload, work schedule control, work hours and their fit with preferences and work life conflict among full time employee N=887). It was found that the strongest association with work life conflict was demonstrated by work overload followed by work schedule control and work hours fit. Time Based work life policies, procedures and interventions were found necessary but not sufficient, for addressing work life conflicts.

**2.1 RETAIL**

2.1.1 Moncrief et al (1997) have examined the precursors and consequences of salesperson job stress. According to authors, there are a number of organizational variables including met expectations, role conflict, role ambiguity, job satisfaction, organization commitment and intention to leave which influence job stress.

2.1.2 Low et al (2001) have studied the antecedents and outcomes of salesperson burnout with special reference to Australia. They found that intrinsic motivation, role ambiguity and role conflict are significant antecedents of burnout and performance is the outcome. Crooker et al (2002) have studied the relationship between life complexity an dynamism that affect work-life balance. The authors have explained individual value systems on the relationship between life complexity and work-life balance.

2.1.3 Moore (2007) conducted a research to compare work-life balance issues workers and managers of an MNC. It was concluded that many of the managers are not able to achieve work-life balance.

**2.2 BANKING & INSURANCE**

2.2.1 Carmeli (2013), examined the extent of which senior managers with high emotional intelligence, employed in public sector organizations develop positive attitudes behavior & outcomes. Results show senior managers who had high emotional intelligence were more likely to be effectively control work-family conflict than those who have low emotional intelligence.

2.2.2 Sundar, Sundarraj, Ashok kumar (2011), indicated that despite job security and strong welfare measures protect in private sector banks and opportunity for qualification upgradation by women employees it is the fear of promotion that keeps the women folk to continue to languish in lower cadres but the plight of women folk in new generation banks is different in that they do not have a job security and their pay is performance linked. Study revealed that women executives in Private sector banks are found to be more knowledgeable about work, maintain a cordial relationship with customers and have positive attitudes towards work.

2.2.3 Modi, Chima (2011), examined the extent to which Work Life Balance policies and practices are a reality for employees in Banking Sector. The study also examined if there were any barriers and reasons for mutual adoption of Worklife balance policies in Nigerian Banking sector. The study suggested an urgent need to communicate clearly the banks WorkLife Balance policies and practices to its employees, to raise awareness further and improve the knowledge and understanding of relevant policies.

2.2.4 Shariq Abbas, Vandana Premi (2011), tried to look at the awareness, attitude perceived importance and formalization of WorkLife Balance policies in Banking sector, both Private and Public sector banks. Findings suggest that employees perceive flexible working arrangements as most important WorkLife balance policy; nonetheless say the perceptions towards the implementation of Work life balance in their organizations are negative. The study also revealed that the extent formalization of work life balance policies in Public and Private sector banks had no written documents for the same in both the systems.

2.2.5 Lalaitha Kumari (2012) in her study emphasized that each of the work life Balance factors on its own is a salient predictor of job satisfaction and there is significant gap between male and female respondents with job satisfaction with reference to various factors of Work life balance. The result of the study had practical significance for human resource managers of especially banks to improve staff commitments and productivity along with designing recruitment and retention of employees.

**2.3 EDUCATION**

2.3.1 Vartha Raj & Vasantha (2012) studied the WorkLife balance of working women in service sector. They specified that the ultimate performance of its employees which in turn depends on numerous factors. The relationship between personnel and professional life can be achieved through emotional intelligence.. Better emotion management is necessary in order to accomplish objective of life.

2.3.2 Gururaja, Umesh Maiya, Elsa Sanatombi Devi, Anice George (2013), conducted descriptive Survey among 67 nursing faculty towards their perceptions and attitude towards Quality of Work life showed that majority 58(86.57%) experienced well balanced Work life, 9(13.43%) expressed moderately work-life and none of them rated under poor work life balance. Data regarding job satisfaction showed that majority 35 (52.24%), had moderate job satisfaction and 32 (47.76%) had high job satisfaction. The correlation between Work life balance and job satisfaction showed positive correlation ( $r=0.77$ ) which can be inferred saying that high quality of Work life balance will improve job satisfaction.

**2.4 HOSPITALITY**

2.4.1 Alam Sageer, Dr. Sameena Rafat, Ms. Puja Agarwal (2012) studied various variables that are responsible for employee satisfaction such as Organization development, Job security, Work task, Policies of compensation and benefit and opportunities etc in hospitality sector. The Study concluded that an organization should develop strategies that strengthen the work environment and increase the employee morale and employee satisfaction to enhance employee performance and productivity, which ultimately results in high profits, customer satisfaction as well as customer retention. And suggested the various ways by which one can improve employee satisfaction.

**3. NEED FOR WLB IN CHOSEN SECTORS (RETAIL SECTOR, EDUCATION SECTOR, BANKING & INSURANCE SECTOR AND HOSPITALITY SECTOR)**

3.1 Taking Banking as a sector for instance, let's understand the various stressors that exist: organizational and extra organizational. A large part of the banking system was brought under direct government control in 1969. Nationalization of banks brought with it a shift in focus towards optimizing social benefit and spatial coverage of banking services with commercial viability only as a sustenance factor. In view of the hectic work schedules and heavy workload, banking employees find it challenging to strike work life harmony. In other words, the conventional domestic obligations cast additional strain on employees. The strains further may result in guilt of not performing duties on either end and create disturbance in employee leading to loss of productivity. The nature of job in banking sector is too much risky. There is operational risk involved in transactions which always put pressure on employees. The employees in return feel job insecurity which causes great stress on them.

3.2 Similarly, in Retail sector all one gets to hear most often is "targets to achieve and their deadlines to be met". Following incentives are undoubtedly worth working for but the pressure that surmounts on one is simply a stressor. Owing to paucity of time, a retail worker is unable to give adequate time to his family and it's here that dis-equation begins. This field has its own charm and identity, which is different from other fields of specializations. Due to attractive remuneration package, extensive traveling involved and target-driven performance incentives, many ambitious candidates enter into sales and get success. This field is most suitable for aggressive, extrovert, result-oriented persons, who like extensive traveling and meeting people. This field of employment has been usually dominated by male aspirants. However, due to opening of markets and attraction for sound remuneration, many female incumbents have started entering into Retail. The question here is are both the genders equal in facing the right balance problem or is there some difference and if there is the what are those factors?

3.3 Coming to Education sector, those were days when one curriculum could be stretched and repeated time and again, over years without any alteration. So once prepared, lessons plan were iterated every time. But with the advent of smart education and MOOC programme, there is a pressure to update the curriculum every time. This cannot be done on whims and fancies but only after a detailed research and brainstorming exercise on what is the affordability factor of institute or university in upgrading oneself.

3.4 Although there exists general agreement that addressing and reducing stress in the hospitality industry is not only a noble goal, but is capable of resulting in expense reductions for employers (Cooper & Dewe, 2008), the nature and quantity of hospitality employee stress is not fully understood. Research regarding stress in the hospitality industry remains an understudied topic with rich potential for positively affecting peoples' lives. Only by understanding the specific triggers of stress can workers be helped to effectively alleviate it.

**4. STATEMENT OF THE PROBLEM**

4.1 The two kind of factors that affect one's WLB- Organizational and extra organizational factors: Are these same across all the four chosen sectors.

**5. OBJECTIVES OF STUDY**

5.1 To explore stressors (organizational and extra organizational ) in various chosen sectors i.e. Hospitality, Education, Banking & Insurance and Retail.

5.2 To examine the similarities and differences between stressors prevailing in various sectors.

5.3 To zero down and suggest common and unique measures across various sectors for designing training program to maintain WLB.

**6. HYPOTHESES**

6.1 Null- Stressors are same across all sectors and hence tolerance measures are same.

6.2 Alternate- Stressors are different across all sectors and hence tolerance measures are different.



## 7. RESEARCH METHODOLOGY

Employee Performance has been taken as dependent variable. Moderating variables are lack of administrative support, excessive work demand, problematic customer relations, riskiness of job, poor interpersonal relationships, misfit with organization, no part in decision making, physical exertion, job insecurity, frequent transfers, role conflict. And job stress has been taken as an independent variable.

After gathering the two kind of stressors from review of literature these were formulated on statements on five point rating scale. A self designed questionnaire was used in gathering the information.

## 8. RESULTS AND DISCUSSIONS

After analyzing the information gathered through questionnaire and literature review following is the list of findings:

8.1 Two categories of stressors work on any individual : Organizational and extra-organizational stressor.

8.1.1 Organizational stressor: emerge from reasons related to organization or job assigned to individual.

8.1.2 Extra organizational stressors – It refers to the factors that are more personal and related more to individual.

8.2 Standing hours which acts as a physical stressor affects almost all employees in retail and education sector.

8.3 Changes in life and number of dependents act as major extra-organizational stressors.

8.4 Stress seems to be almost equal between genders though for different reasons.

8.5 Customer Dealing is a stressor with almost all employees across all sectors leaving education sector.

8.6 Most of the employees are satisfied with their job yet are stressed owing to one or other stressor.

8.7 Discussions ::Benefit from WLB

### 8.7.1 EMPLOYER'S BENEFIT

8.7.1.1 There will be a reduction in Absenteeism rates and lateness.

8.7.1.2 Work life balance paves a way for increased employee morale and commitment.

8.7.1.3 It helps in reduction in stress and improved productivity.

8.7.1.4 It leads to the attraction of Skilled Employee.

8.7.1.5 The policies of work life balance assists to decrease in Employee Turnover.

8.7.1.6 It provide for Lower Recruitment and Training Cost

8.7.1.7 It increases Return on Investment as Employee Stay for a Longer period.

### 8.7.2 EMPLOYEE'S BENEFIT

8.7.2.1 Work life balance policies provide the ability to manage work and individual commitments.

8.7.2.2 It leads to improved personal and family relationships.

8.7.2.3 It guides to have increased focus, motivation and job satisfaction knowing that the family and work commitments are being met.

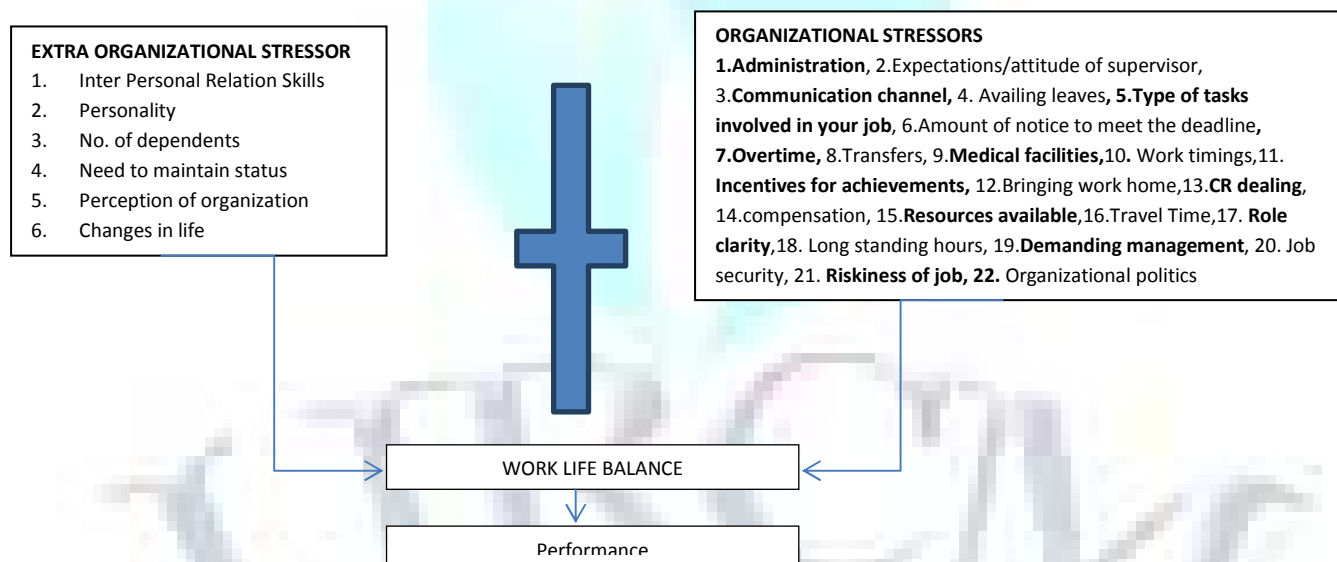
8.7.2.4 It leads to less distraction.

8.7.2.5 Paving a way for high morale and motivation.

8.7.2.6 Directs towards increased in job security due to organizational support through work life balance policies.

## 9. FINDINGS: CONCEPTUAL MODEL

FIG 1: ORGANIZATIONAL & PERSONAL STRESSOR AND EMPLOYEES' WLB AND ITS RELATION WITH PERFORMANCE



## 10. SUGGESTION

After clubbing the various factors and summarizing the papers studies in the process, following steps are suggested to different organizations to develop a work-life balance strategy.

Every organization will find its own way of dealing with work-life balance issues. However, those organizations that respond most successfully to these issues tend to follow a similar path, and to work in partnership with their employees and their representatives. They will typically set up a working group of employee, union and management representatives, to guide them along this path.

The following checklists outline the key steps in developing work-life balance practices in a business or organization.

Step 1 – Get management support and the right people on board.

- Identify the motivation for your organization to develop a work-life balance strategy.
- Assess whether this is an appropriate time for addressing these issues.
- Elicit support from senior management.
- Consult the relevant unions on the best way to go about developing a strategy.
- Appoint a working group to manage the project.
- Communicate to the entire organization about the project and what is involved.

Step 2 – Find out about what's happening now, and what the issues are for your organization and your workforce

- Gather any information – formal and informal –that is currently available on work-life balance issues in your organization.
- Check which policies, provisions and practices you already have to assist with work-life balance and find out what staff and managers know about them.
- Identify the areas where you already know there are issues, or that you think it would be useful to explore.
- Develop and implement a communications strategy appropriate to the way you plan to assess needs.
- Plan, conduct and analyze an employee needs Assessment survey.
- List and prioritize the key work-life balance issues in your organization.

Step 3 – Identify the possible solutions

- List the possible solutions.
- Review what other employers are doing.
- Consult relevant managers, staff and unions on the most appropriate solutions for your organization.
- Assess the relevant options.
- Select the best 'package' of options to make up your strategy.
- Develop an action plan.
- Get sign-off or commitment from key stakeholders.

Step 4 – Implement the strategy

- Develop and implement a communication strategy.
- Implement the initiatives through an action plan.
- Set some measures for your initiatives and a timeframe for reviewing them.

Step 5 – Measuring and maintaining progress

- Monitor and evaluate the initiatives. Adjust the initiatives if needed.
- Maintain work-life practices.
- Make it part of the culture of your organization.

## 11. CONCLUSION

Both these types of stressors act on an individual in different intensity depending upon the conditions that prevail in the organization and in personal life. Across different sectors all the factors are found to affect the individual and hence, if an organization needs to retain talent, it cannot do away by ignoring the personal front of an employee.

The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. It is important for employers to support work-life balance to comply with legal requirements that afford working parents the right to request to work flexibly, to promote equality of opportunities by ensuring that staff with caring responsibilities is not disadvantaged in the workplace, and to widen access to paid work and career opportunities.

## 12. LIMITATION

12.1 Sample size is too small to make the result generalized.

12.2 Not many organizations could be contacted for data collection.

12.3 Statistical tool is not applied which could have been.

## 13. SCOPE FOR FURTHER RESEARCH

The study aims to find out various factors that affect Work Life Balance of employees in service sector. Now these factors may be as simple as 'proximity' or may be as typical as 'perception'. Stock of these factors surely can help the organizations to be vigilant about the dos and don'ts for the employees in order to let them strike WLB. Attrition too can be controlled by keeping such factors in mind, which can save organizations a good amount of money. This paper presents the results of the study on organizational policies and provisions regarding work-life balance of the employees, which was carried out among a cross-section of leading corporate entities in India (secondary information for MNC extracted from their websites) representing service sector consisting of Educational, Retail, Hospitality and Banking & Insurance sector. The results reveal the commonalities and differences in work-life balance provisions across the four sectors. This information shall be useful to various cross organizations in picking up cues to formulate the relevant policies.

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