



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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ANTECEDENTS OF WORK-LIFE IMBALANCE AMONG BANK EXECUTIVES: AN EMPIRICAL STUDY**S. NAZEER KHAN****LECTURER****DEPARTMENT OF BUSINESS STUDIES****IBRI COLLEGE OF TECHNOLOGY****IBRI****SULTANATE OF OMAN****DR. A. VENKATACHALAM****DEAN OF COMMERCE****SREE SARASWATHI THYAGARAJA COLLEGE****POLLACHI****DR. T. VANNIARAJAN****READER****N. M. S. S. V. N. COLLEGE****MADURAI****ABSTRACT**

Banking environment is growing a high pressured environment especially after the globalization. Bank executives are highly affected by their work pressures and also by their work-life imbalance. The work-life imbalance among them affects the performance of the executives not only in banks but also in their family. It results in the poor performance of executive in both these two places. The present study has made an attempt to identify the important antecedents of work-life imbalances. It identified that the lack of role autonomy, role ambiguity, role conflict and role overload are the important antecedents of work-life imbalance. The level of above said stressors are identified as higher in private sector banks than in public sector banks.

KEYWORDS

Work-life imbalance, Role stressors; Discriminant factor.

INTRODUCTION

Integration of work and social life is a critical task of early and middle adulthood (Lackman and Boone James, 1997). As we jump into job life, success on balancing work and social roles becomes a stronger contributor to how we feel. The restructuring of work time is one of the key points at which the managerial drive for flexibility in human resource utilization and employee demands for work-family coverage. While employment literature indicates that employees have driven most bargaining on flexible work time (Arrowsmith and Sisson, 2002), there is also going evidence that many employees want more autonomy in working hours arrangements to minimize work-family conflicts (Bielenski et al., 2002; Webster, 2001).

Research on work and personal life issues has been conceived of in terms of work-family balance (Hills et al., 2001) and work-family conflict. Work-family balance reflects integration of work demands with family roles, whereas work-family represents incompatibilities between work and family responsibilities because of limited resources, such as time and energy (Kahn et al., 1964). Integration of work and family roles is relevant to married individuals but whereas it does not concern people without a family. Addressing the proposition of WLB that the problems of balancing life demands depends on time allocation across various life roles (Senecal, Vallerand, and Guay 2001).

SUPPORTS FOR WORK-LIFE BALANCE

The impacts of work-life supports on the performance of projects have been linked to higher levels of organizational effectiveness (Stavrou, 2005). Sahilzada et al., 2005 and Breaugh and Frye, 2007 identified that there is a link between non standard work patterns (e.g. flextime, job sharing, part-time work and annual hours) and lower turnover. The home-base work was linked to higher levels of performance and lower absenteeism (Kopelman et al., 2006). Arthur (2003) reports a positive relationship between the announcement of organizational work-life benefits and shareholders returns.

BARRIERS TO WORK-LIFE BALANCE

Organisational and intra-group culture and norms define how individuals are expected to respond in different circumstances (Perlow, 1998). Working long hours can serve as an indicator of commitment and productivity in some organizations (Thompson et al., 1999). The same thing is acting as a barrier to work-life balance. (Glass and Fujimoto, 1995). Lack of support of management is an another barrier to work-life balance (Kirby and Krone, 2000). The long working hours; long working (White et al., 2003), hours culture (Lewis, 2000), time pressures (Mauno and Kinnunen, 1999), Lack of flexibility (White et al., 2003), hours culture (Lewis, 2000), time pressures (Manuno and Kimunner, 1999), Lack of flexibility (White et al., 2003), financial pressure (Warren et al., 2004), employer practices (De Cieri et al., 2003), and lack of communication with staffs acted as the barriers to work life balance.

WORK-LIFE BALANCE AMONG EXECUTIVES

Banking as a work environment seemed reasonably pressure – free, with few averages over the mid-point of the male: “deadlines and time pressures” before globalization (Linchan and Walsh, 2000). Bank executives consistently rated work environment pressures more (Liff, 1999). The executives are associating more pressures regarding their managerial roles. They are facing lack of important from superiors and inadequate supervision (Kramer and Lanabert, 2007). The executives are facing more work-life balance issues at work (Granleese, 2004) like conflicting responsibilities of home and career, excluded from social and business events. This work-life balance results in poor performance in both personal and corporate life. In this juncture, the present study focuses on the objective namely identification of the important antecedents of work-life imbalances among the executives in banking industry.

CONCEPTUAL FRAMEWORK OF THE STUDY

The work life imbalance may be caused by some work related variables. Work-specific variables as a source of work-family conflict, because individuals have relatively less control over their work lives than their family lives (Higgins and Duxbury, 1992). The following four role stressors namely lack of autonomy, ambiguity, conflict and overload are conceptualized in the present study.

1. ROLE AUTONOMY

According to Hockman (1977), autonomy is the degree to which the job provides substantial freedom, independence and discretion to the individual in scheduling the work and in determining the procedures to be used in carrying it out. Individuals who control over their work activities have more flexibility in allocating their limited resources at work and at home. As such, the degree of interference from work to family is minimized (Voydanoff, 1988). The degrees of role autonomy among the employees have been measured with the help of variables drawn from the previous studies (Pareek and Mehta, 1997; Mathur, 1997).

2. ROLE AMBIGUITY

It occurs when an individual does not have clear information about what is expected on the job or how the reward system works (Kahn, et al., 1964). Those who suffer from role ambiguity experience lower levels of job satisfaction, high job-related tension, greater fertility and lower self-confidence (Greenhaus and Beutell, 1985). The role ambiguity among the staffs in the present study is measured with the help of six related statement drawn from the previous studies (Srivastav 2006; Pareek, 1983; and Avinash, 2007).

3. ROLE CONFLICT

It is the simultaneous occurrence of two or more sets of pressures, such that compliance with one makes compliance with the other more difficult (Kahn et al., 1964). Beehr and McGrath (1992) state that role conflict occurs when an employee is expected, as part of the job, to do something that would conflict with other job or non-job demands or with his or her personal values. Thus conflict at work may draw resources away from the family conflict (Greenhaus and Bentell, 1985). The role conflict of the employees in the present study has been measured with the help of some statements drawn from the previous studies (Gil-Monte et al., 1993; Madhuri and Rachana, 2008; and Tharakan, 1992).

4. ROLE OVERLOAD

Role overload occurs when the total demands on time and energy are too great for an individual to perform the role adequately or comfortably (Cooper and Hensman, 1985). Individuals who perceive their workload to be more than they can handle experience negative emotions, fatigue, tension and other mental health symptoms (Gutek et al., 1991). It is also likely that they will experience higher levels of work interference with family (WIF) conflict, because time and energy are limited resources (Grant et al., 1990). The role overload among the employees in the present study have been measured with the help of six statements which drawn from previous studies (Berardo, et al., 1987; Lent et al., 1987; Thoits, 1991 and Williams et al., 1992).

ANTECEDENTS OF WORK LIFE BALANCE

Work and family conflicts have emerged as an increasingly important research topic in the last few decades. According to Zedeck (1992), this phenomenon is in part due to the increase in number of women in the work place, the changing attitudes towards work and the changing roles of family members. Further more, today's work place is increasingly populated with working ponents, single parents, and dual-career couples (Thomas and hauster, 1995). The potential for work-family conflict increase as these working parents or dual couples struggle with the everyday work and home responsibilities. More than 50 per cent of work force is married with children, which suggests that information about this group should be extremely relevant for strategic human resource management and employees (Duxlury and Higgins, 1991).

Studies have investigated the antecedents of work-family conflict. (Frone et al., 1997; Frone and Yardley, 1996), According to them, the more hours an individual spend on roles associated with work and / or family domains, role stress, role overload, social support, job complexity., career development issues and job security are the important antecedents of work-family interface.

The work family interfaces results from incompatible work and family demands (Kopelam et al., 1983). These are two forms of work and family conflicts namely work interference with family (WIF) and Family interference with work (FIW) (Gutek et al., 1991).

Work can interfere with family when work demands prevent the fulfillment of family demands. Family can interfere with work when family demands prevent the fulfillment work demands.

In the present study, the antecedents of work life balance have been examined with the help of organizational role stressors alone.

ROLE STRESS IN THE BANKING INDUSTRY

Human behaviour in an organization is influenced by various physical, social and psychological factors. An important aspect of organization that integrates an individual with the organization is the role assigned to her within overall structure of the organization. It is through the role that an individual interacts and becomes integrated with the system. In fact, an organization can be defined as the system of roles. Kahn et al., (1964) in their comprehensive and integrated model of stress postulated that the quest for identity is a central concern for many individuals. They considered a specific type of stress in the form of role stress. Constructs like the conflict, role ambiguity, and role overload were put under the rulic of role stress.

Even though, the organizational role stress sale (ORS) developed by Pareek (1983) consists of to role stressors, the present study confine it to lack of role autonomy, role ambiguity, role conflict and role overload since these are most appropriate to estimate the antecedents of work life balance among the woman employees in banking industry (Pareek, 1997).

The variables related to the four important antecedents of work-life imbalances in the present study are given in Table 1.

TABLE 1: VARIABLES RELATED TO ROLE STRESSORS

Sl.No.	Variables	Sl.No.	Variables
I	Lack of Role Autonomous	III	Lack of Role Conflict
1.	I have freedom to design my work schedule	1.	I work against my expected role
2.	I have independence and responsibility in my work	2.	Incompatible instructions from several people
3.	Higher personal responsibility in my work	3.	My values conflict with organization values
4.	I create procedures to be used in my work	4.	The expectation of seniors conflict with those of mine
5.	I have authority to allocate resources	5.	I am unable to satisfy the conflicting demands
6.	Flexibility in my job is higher	6.	I do things acceptable by a few but not others
II	Lack of Role Ambiguity	IV	Role overload
1.	Unclearity on scope and responsibility on the job	1.	My work load is heavy
2.	No established procedure in my job	2.	I have no sufficient assistance to complete my assignment
3.	My role in the work is vague	3.	I feel over burdened in my role
4.	Lack of facts and information given to me about my work	4.	Too much expectation rest on me
5.	Not knowing the level of expectation of my authorities	5.	My job assignments are very taxing
6.	My role has been reduced to nothing	6.	Too many suffering hours are imposed on me

The executives are asked to rate the above said variables (statements) at five point scale according to the order of executive at their banks.

METHODOLOGY

In total, there are 246 commercial bank branches at Madurai District. It consists of 118 public sector banks, 34 State Bank Groups and 42 Private Sector Banks. The branches at urban, semi-urban and rural centres are 106, 18 and 76 branches respectively. The total number of executives (Manager, Assistant Manager and Supervisors) is treated as the population for the study. The stratified proportionate random sampling has been adopted to select the sample of the present study.

COLLECTION OF DATA

Since the present study is based on the primary data, the primary data is proposed to collect through the pre-structured questionnaire. The questionnaire will be designed on the basis of the requirements of the details for the fulfillment of the objectives of the study. The pilot study will be conducted among 30 executives and 10 academicians to enrich the quality of the questionnaire.

ANALYSIS OF DATA

The collected data is planned to process with the help of appropriate statistical tools like confirmatory factor analysis, discriminant analysis and 't' test.

RESULTS AND DISCUSSION

ANTECEDENTS OF WORK-LIFE IMBALANCE AMONG THE EXECUTIVES

The four important antecedents of work life imbalance among the executives have been measured with the help of 6 variables in each factor. The executives are asked to rate the variables in each factor at five point scale. The score of the variables included for the reliability and validity analysis with the help of confirmatory factor analysis. The results are given in Table 2.

TABLE 2: ANTECEDENTS OF WORK LIFE IMBALANCE AMONG THE EXECUTIVES

Sl.No.	Antecedents	No. of Variables	Range of Standardized factor loading	Range of 't' statistics	Cronbach alpha	Composite reliability	Average variance extracted
1.	Lack of role autonomy	6	0.9145–0.6886	4.2535*–2.6586*	0.8183	0.7884	56.17
2.	Lack of role ambiguity	6	0.8904–0.6458	3.9696*–2.0886*	0.7804	0.7511	54.08
3.	Role conflict	6	0.9331–0.6917	4.3885*–2.8589*	0.8248	0.7917	58.04
4.	Role overload	6	0.9085–0.7244	4.0144*–2.1172	0.8089	0.7616	55.87

*Significant at five per cent level.

The standardized factor loading of the variables in each factor are greater than 0.60 which shows the content validity (Fornell and Larcker, 1980). The significance of 't' statistics of the standardized factor loading of the variables in each factor reveals the convergent validity (Meyer and Collier, 2001). It is also proved by the composite reliability since these are greater than its minimum threshold of 0.50 and 50.00 per cent respectively. The Cronbach alpha of all four antecedents is also greater than its standard minimum of 0.60 (Nunnally, 1967). The result indicates the reliability of and validity of variables in each factor.

COMPARATIVE VIEW ON THE ROLE STRESSORS AMONG THE EXECUTIVES

The role stressors in the present study is classified into lack of role autonomy, role ambiguity, role conflict and role overload. The score on four important role stressors have been computed by the mean score of variables in each role stress. The mean score of each important role stress has been computed to exhibit the level of role stress among the executives in banks. Regarding the perception on the above said four role stressors, the significant difference among the employees in PUSBs and PRSBs have been computed with the help of 't' test. The mean scores of four role stressors among the executives in PUSBs and PRSBs; and the respective 't' statistics are given in Table 3.

TABLE 3: COMPARATIVE ANALYSIS ON ROLE STRESS AMONG THE EXECUTIVES IN PUSBs AND PRSBs

Sl.No.	Role stressor	Mean score among the executives in		't' statistics
		PUSBs	PRSBs	
1.	Lack of role autonomy	2.9120	3.8455	–2.9041*
2.	Lack of role ambiguity	2.9983	3.6710	–2.5149*
3.	Lack of role conflict	2.8798	3.6940	–2.8647*
4.	Lack of role overload	3.1392	3.9639	–2.6603*

*Significant at five per cent level.

The highly viewed role stressors among the executives in PUSBs are role overload and role ambiguity since their respective mean scores are 3.1392 and 2.9983. Among the employees in PRSBs, these two are role overload and lack of role autonomy since their respective mean scores are 3.9639 and 3.8455. Regarding the role stressors, the significant difference among the executives in PUSBs and PRSBs have been noticed in all four role stressors since their respective 't' statistics are significant at five per cent level. The level of role stressors among the executives in PRSBs is higher than among the employees in PUSBs.

DISCRIMINANT ROLE STRESSORS AMONG THE EXECUTIVES IN PUSBs AND PRSBs

The role stressors among the executives in PUSBs and PRSBs may be different in different degree. In order to formulate some policy implications, it is imperative to identify the important discriminant role stressors among the two group of executives. Initially, the mean difference in all four role stressors and the discriminant power of the role stressors have been computed and presented in Table 4.

TABLE 4: MEAN DIFFERENCE AND DISCRIMINANT POWER OF STRESSORS AMONG EXECUTIVES IN PUSBs AND PRSBs

Sl.No.	Role Stressor	Mean scores among executives in		Mean Difference	't' statistics	Wilks Lambda
		PUSBs	PRSBs			
1.	Lack of role autonomy (X ₁)	2.9120	3.8455	–0.9335	–2.9041*	0.2583
2.	Role ambiguity (X ₂)	2.9983	3.6710	–0.6727	–2.5149*	0.1411
3.	Role conflict (X ₃)	2.8798	3.6940	–0.8142	–2.8647*	0.3455
4.	Role overload (X ₄)	3.1392	3.9639	–0.8247	–2.6605*	0.1208

The significant mean difference is identified in all four role stressors since their respective 't' statistics are significant at five per cent level. The higher mean difference is identified in the case of lack of role autonomy and role overload since their respective mean differences are –0.9335 and –0.8247. The higher discriminant power of the role stressors is identified in the case of role overload and role ambiguity since the respective Wilk's Lambda is 0.1208 and 0.1411. The significant role stressors are included to estimate the two group discriminant function. The unstandardised procedure has been followed to estimate the function. The estimated function is:

$$Z = -1.2344 - 0.0473X_1 - 0.2453X_2 - 0.2865X_3 - 0.3861X_4$$

The relative contribution of discriminant role stressors in total discriminant score (TDS) have been calculated by the product of the discriminant co-efficient and the respective mean difference of the role stressors. The results are given in Table 5.

TABLE 5: RELATIVE CONTRIBUTION OF DISCRIMINANT ROLE STRESSORS IN TOTAL DISCRIMINANT SCORE (TDS)

Sl.No.	Role stressors	Discriminant co-efficient	Mean difference	Product	Relative contribution in TDS
1.	Lack of role autonomy	-0.0473	-0.9335	0.0442	5.81
2.	Role ambiguity	-0.2453	-0.6727	0.1650	21.68
3.	Role conflict	-0.2865	-0.8142	0.2333	30.66
4.	Role overload	-0.3861	-0.8247	0.3184	41.85
	Total			0.7609	100.00

Per cent of cases correctly classified: 71.09.

The higher discriminant co-efficient is identified in the case of role overload and role conflict since its discriminant co-efficients are -0.3861 and -0.2865 respectively. It represents the higher degree of influence of above two role stressors in the discriminant function. The higher relative contribution in TDS is noticed in the case of role overload and role conflict since its contributions are 41.85 and 30.66 per cent respectively. The estimated function correctly classifies the cases to the extent of 71.09 per cent. The analysis reveals that the important discriminant role stressors among the executives in PUSBs and PRSBs are role overload and role conflict whereas these two are very high in PRSBs than in PUSBs.

CONCLUDING REMARKS

The present study concluded that the important antecedents of work-life imbalance among the executives in the banking industry are lack of role autonomy, role ambiguity, role conflict and the overload. The above said role stressors are identified as higher in private sector banks than in public sector banks. The important discriminant (role stressors) antecedents of work-life imbalance among the employees in public and private sector banks are role overload and role conflict which are higher in private sector banks than public banks. The banking authorities especially the human resource manager should concentrate on the above said stressors in order to reduce their executives work life imbalance since the work-life balance among the executives is not only helping the executives but also the overall organization.

SCOPE FOR FUTURE RESEARCH

The present study has some limitations namely limited scope and focus only on role stressors. If the scope of the study extended to the measurement of work-life imbalance and its causes and consequences may provide better result in future. The sectoral comparison may be also done in future research work. The impact of work life imbalance on the various outcomes may be discussed in near future.

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