



INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND MANAGEMENT

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ROBOT MANIPULATOR CONTROL USING INTELLIGENT CONTROL SCHEME HIMANSHU CHAUDHARY, DR. RAJENDRA PRASAD & DR. N. SUKAVANUM	1
2.	SECURITIZATION AS A FACTOR OF ECONOMIC INTEGRATION DIVVIO GALLEGOS PANIAGUA & JOSE G. VARGAS-HERNANDEZ	7
3.	E-GOVERNMENT - TRENDS AND CHALLENGES FROM THE PERSPECTIVE OF DEVELOPING NATIONS WITH FOCUS ON PAKISTAN SHAKEEL IQBAL & DR. IJAZ A. QURESHI	15
4.	INFLUENCE OF INTERNATIONAL LABOR MIGRATION AND REMITTANCES ON POVERTY REDUCTION IN BANGLADESH MD. MORSHED HOSSAIN, MD. ZAHIR UDDIN ARIF & MD. NASIR UDDIN	21
5.	APPLICATION OF SYSTEMATIC INNOVATION IN TECHNOLOGY DEVELOPMENT (RCA AND TOPSIS MODELS PRESENTATION TO DETERMINE PROBLEM SOLVING STRATEGIES) DR. YOUNOS VAKIL ALROAIA, JAVAD SOFIYABADI & ELAHEH BAKHSHIZADEH	27
6.	FINANCIAL FLEXIBILITY AND RISK MANAGEMENT MOZAFFAR A CHOWDHURY	35
7.	BOARD DEPENDENCE, INTERNAL AUDITORS AND EARNINGS MANAGEMENT: AN EMERICAL RESEARCH OF IRAN MOHAMMADREZA ABDOLI, MARYAM SHAHRI & MOHSEN RAHMANI	39
8.	CHILD LABOUR CONDITION IN RESTAURANT SECTOR OF BANGLADESH JASMINE JAIM	44
9.	FISCAL DEFICITS AND OUTPUT GROWTH IN NIGERIA DR. FREDRICK ONYEBUCHI ASOGWA & MUSA SHERIFF URAMA	47
10.	MEASURING THE QUALITY OF TEHRAN'S MUNICIPALITY SERVICES FROM THE VIEW POINT OF THE CLIENT DR. AMIR HOSSEIN AMIRKHANI, SAYD MEHDI VEISEH, MARYAM GHASEMI & HAMIDEH SHEKARI	52
11.	ATTITUDES OF INDIANS TOWARDS SERVICE QUALITY FOR LIFE INSURANCE IN INDIA ANAND PRAKASH, SANJAY KUMAR JHA & S. P. KALLURKAR	57
12.	PROFITABILITY PERFORMANCE: A CASE STUDY OF PANYAM CEMENTS AND MINERAL INDUSTRIES (AP), INDIA N. VENKATA RAMANA, S. MD. AZASH & K. RAMA KRISHNAIAH	64
13.	THE AUDIT EXPECTATION GAP: AN EMPIRICAL STUDY IN JORDAN SULTAN HASSAN MOHAMMED AHMED & DR. D. RAGHUNATHA REDDY	68
14.	DIFFUSION OF MOTOR VEHICLE SALES IN DELHI DR. DEBABRATA DAS	77
15.	AN EXPLORATORY INVESTIGATION ON EFFECTIVE RISK HANDLING ATTITUDES OF TOP BUSINESS LEADERS IN RELATION TO THEIR APPROACHES TOWARDS INNOVATION DR. PUSHP LATA & ABHISHEK SYAL	84
16.	AUTOMATIC INFORMATION COLLECTION & TEXT CLASSIFICATION FOR TELUGU CORPUS USING K-NN ALGORITHM NADIMAPALLI V GANAPATHI RAJU, VIDYA RANI V, BHAVYA SUKAVASI & SAI RAMA KRISHNA CHAVA	88
17.	RE-ATTEMPT CONNECTIVITY TO INTERNET ANALYSIS OF USER BY MARKOV CHAIN MODEL DIWAKAR SHUKLA, KAPIL VERMA & SHARAD GANGELE	94
18.	FACTORIAL STUDY OF STUDENTS ATTITUDE TOWARDS TECHNOLOGY ENABLED ACADEMIC LEARNING SHARMILA.C & DR. R. RAJENDRAN	100
19.	ATTITUDE AND PERCEIVED IMPORTANCE TOWARDS WORK-LIFE BALANCE POLICIES: A COMPARATIVE EMPLOYEE ANALYSIS OF PRIVATE AND PUBLIC SECTOR BANKS S.M. SHARIQ ABBAS & VANDANA PREMI	103
20.	AUDIENCE AWARENESS AND MULTICULTURAL COMMUNICATION DR. DIVYA WALIA	109
21.	FINANCIAL ANALYSIS OF INDIAN AUTOMOBILE INDUSTRY DR. NISHI SHARMA	112
22.	ANALYTICAL STUDY OF VARIOUS APPROACHES IN SERVICE QUALITY, DESIGN AND DEVELOPMENTS DR. RAJESH N. PAHURKAR	117
23.	WORK – FAMILY ROLE CONFLICT OF WOMEN TEACHERS IN ENGINEERING COLLEGES IN TIRUCHIRAPPALLI DISTRICT DR. M. YASMIN & FAYAZ AHAMED .M.A.	121
24.	INTERROGATION OF PACKAGING AND ADVERTISING A.NITHYA	125
25.	A COMPARATIVE STUDY OF THE DOT.COM CRISIS AND THE SUB-PRIME CRISIS DR. T.GEETHA	130
	REQUEST FOR FEEDBACK	136

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at: [Ulrich's Periodicals Directory](#) ©, [ProQuest, U.S.A.](#), [Index Copernicus Publishers Panel, Poland](#), [Open J-Gate, India](#)

as well as in [Cabell's Directories of Publishing Opportunities, U.S.A.](#)

Circulated all over the world & Google has verified that scholars of more than Hundred & Fifteen countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CHIEF PATRON**PROF. K. K. AGGARWAL**

Chancellor, Lingaya's University, Delhi
 Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
 Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON**SH. RAM BHAJAN AGGARWAL**

Ex. State Minister for Home & Tourism, Government of Haryana
 Vice-President, Dadri Education Society, Charkhi Dadri
 President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

ADVISORS**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**PROF. R. K. SHARMA**

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

EDITORIAL ADVISORY BOARD**DR. AMBIKA ZUTSHI**

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. PARVEEN KUMAR

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

PROF. H. R. SHARMA

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

PROF. MANOHAR LAL

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

PROF. R. K. CHOUDHARY

Director, Asia Pacific Institute of Information Technology, Panipat

DR. ASHWANI KUSH

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

DR. BHARAT BHUSHAN

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

DR. VIJAYPAL SINGH DHAKA

Head, Department of Computer Applications, Institute of Management Studies, Noida, U.P.

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHINDER CHAND

Associate Professor, Kurukshetra University, Kurukshetra

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitgappa, Bidar, Karnataka

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana

ASSOCIATE EDITORS**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

DR. ASHOK KUMAR

Head, Department of Electronics, D. A. V. College (Lahore), Ambala City

ASHISH CHOPRA

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

SAKET BHARDWAJ

Lecturer, Haryana Engineering College, Jagadhri

TECHNICAL ADVISORS**AMITA**

Faculty, Government H. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

FINANCIAL ADVISORS**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: **1** or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Computer/IT/Finance/Marketing/HRM/General Management/other, please specify).

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for possible publication in your journal.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication anywhere.

I affirm that all author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if our/my manuscript is accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

2. **INTRODUCTION:** Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of the every page.
3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para.
6. **KEYWORDS:** Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 <http://epw.in/user/viewabstract.jsp>

ATTITUDE AND PERCEIVED IMPORTANCE TOWARDS WORK-LIFE BALANCE POLICIES: A COMPARATIVE EMPLOYEE ANALYSIS OF PRIVATE AND PUBLIC SECTOR BANKS

S.M. SHARIQ ABBAS

ASST. PROFESSOR

INSTITUTE OF PROFESSIONAL EXCELLENCE & MANAGEMENT

GHAZIABAD

VANDANA PREMI

ASST. PROFESSOR

ADVANCE INSTITUTE OF MANAGEMENT

GHAZIABAD


ABSTRACT

Striking a balance between life and work is a daunting task for the employees of high pressure occupation like banking industry, irrespective of the fact that whether the bank is public sector or private sector one. The present study tries to look at the awareness, attitude, perceived importance and formalization of work-life balance (WLB) policies of employees in banking sector, both private and public sector banks. Conceptual framework of the study was developed and stratified random sampling technique was applied and a sample size of 122 taken. Questionnaire having five point Likert type scale, open and close ended questions was employed. Cronbach's alpha was applied as reliability statistics. Additional statistical methods engaged to analyze the data were descriptive statistics (Mean and Standard Deviation), chi square test, reliability statistics (Cronbach's Alpha), Analysis of Variance (ANOVA) and related procedures thereof like Multiple comparisons (Games-Howell test, Tukey HSD), Levene Statistics for Test of Homogeneity of Variances, Welch and Brown-Forsythe tests for Robust Test of Equality of Means. Findings suggest that employees perceive flexible work arrangements as most importance WLB policy; nonetheless their perception towards the implementation of work life balance policies in their respective organizations is negative. The study also revealed the extent of formalization of WLB policies in public sector and private sector banks and there were no written documents for the same in both the systems. The originality of the research paper is maintained from theory level to findings. Before embarking on the research the researchers had a clear vision, what were they about to do and in which manner. Background knowledge of the topic, review of related literature, formulation of theory, procedure, tools and instrument used and manpower used for the present research were used in untested ways in the universe of the study. The originality is upheld in the unprocessed data which was analyzed using the relevant software mentioned above, as the nature of data was primary. Needless to say despite of all the time and resource constraints, the study is unique as there is paucity of such studies in the NCR region, and we can say it is vastly unexplored. The study is bound to stimulate academic and scholarly pursuits. Lastly, it is stated that the results are open for review, counter review and discussions for further studies. The researchers would have much liked to carry on the study with bigger sample size and on a much bigger scale in terms of Universe of the study, though resource crunch did not allow it as the study was self sponsored. Variables like different hierarchy in the personnel employed in the banks can also be done in future researches. More hypotheses could also have been tested; nevertheless the present study can be used as a platform to develop and initialize further studies in the banking and allied sectors. The study can serve as a reference for prospective studies in this largely unexplored sector. The policy makers and human resource experts can take a leaf or two from the present study and design work-life balance policies which is appreciated by the over pressurized people working in banks so that they are motivated enough to serve the people and the nation.

KEYWORDS

Attitude, work-life balance, employees, banks.

INTRODUCTION

ustaining a balance between one's personal life and professional life is a concept which is hotly debated at the professional front across the countries and spheres of work. Banking and insurance sector people are one of the hardest working people, and this is not based on some study but what even an ordinary mortal can make out. To meet the ever increasing deadlines and targets, these overworked professionals often have to forsake a pleasurable life and balance between their work and private life, which is negatively affected. These experiences have been correlated directly to the quality of family life, psychological well-being and health (Greenhaus & Beutell, 1985).

Work-life balance (WLB) is about people having a measure of control over when, where and how they work. 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. According to Clutterbuck (2003) work-life balance is "a state where an individual manages real or potential conflict between different demands on his or her time and energy in a way that satisfies his or her needs for well being and self fulfillment" (p.8).

A substantial minority of businesses are not aware that not offering and implementing flexible working practices could help to reduce their cost or contribute positively to their other key business challenges. Analysis of work-to-life and life-to-work conflicts and work hour adjustments are paramount in high pressure work environment. Employees may be willing to achieve a more integrated balance between paid work and leisure/family/community interests to lead a balanced healthier life. Therefore with the following objectives, the present research was done.

OBJECTIVES

1. To comparatively assess the perceived importance of work life balance policies among the professionals of private banks and nationalized banks.
 2. To appraise the extent of formalization of work-life balance policies private and nationalized sectors of banks.
 3. Investigation into the prevalence and practices of work-life balance policies in banking sector.
 4. To comparatively assess the attitudes of employees in private sector and public sector banks towards the implementation of work life balance policies.
- In the course of study below mentioned hypotheses were tested. According to Weathington et al., (2010), "a hypothesis is a specific prediction about the relation among two or more variables based on theory or previous research" (p.67).

STATEMENT OF HYPOTHESIS

HYPOTHESIS 1

NULL HYPOTHESIS (H_0)

There is no significant difference between males in private banks and females in private banks towards perceived importance of various work life balance policies.

ALTERNATIVE (H₁)

There is a significant difference between males in private banks and females in private banks towards perceived importance of various work life balance policies.

HYPOTHESIS 2**NULL HYPOTHESIS (H₀)**

There is no significant difference between males in private banks and females in public banks towards perceived importance of various work life balance policies.

ALTERNATIVE (H₁)

There is a significant difference between males in private banks and females in public banks towards perceived importance of various work life balance policies.

HYPOTHESIS 3**NULL HYPOTHESIS (H₀)**

There is no significant difference between males in private banks and males in public banks towards perceived importance of various work life balance policies.

ALTERNATIVE (H₁)

There is a significant difference between males in private banks and males in public banks towards perceived importance of various work life balance policies.

HYPOTHESIS 4**NULL HYPOTHESIS (H₀)**

There is no significant difference between males in public banks and females in private and public banks towards perceived importance of various work life balance policies.

ALTERNATIVE (H₁)

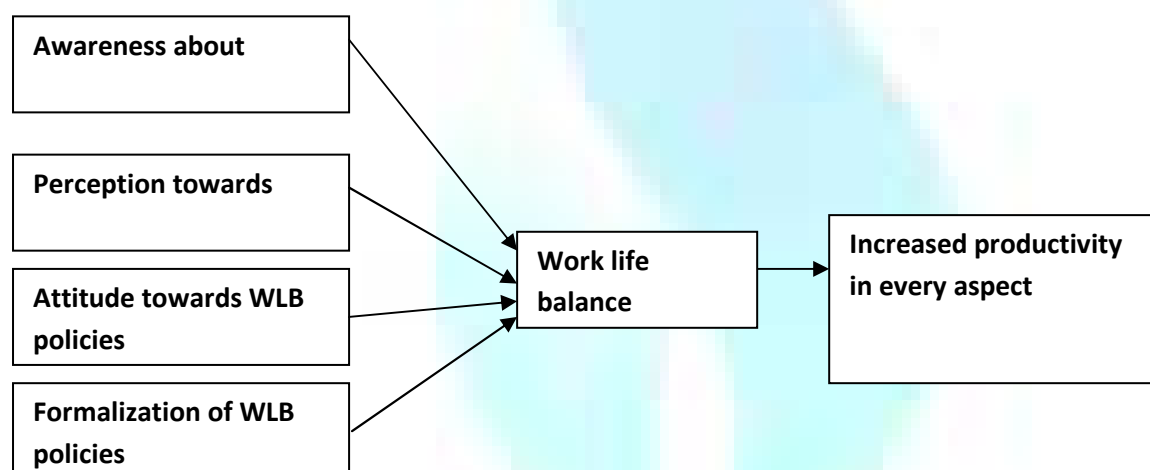
There is a significant difference between males in public banks and females in private and public banks towards perceived importance of various work life balance policies.

HYPOTHESIS 5**NULL HYPOTHESIS (H₀)**

There is no significant difference between groups (males and female employees in private and public sector banks) score vis-à-vis attitude towards the implementation of work life balance policies.

ALTERNATIVE (H₁)

There is a significant difference between groups (males and female employees in private and public sector banks) score vis-à-vis attitude towards the implementation of work life balance policies.

CONCEPTUAL FRAMEWORK OF STUDY

An understanding of factors which to contribute to work-life balance in an employee's existence is extremely important, to comprehend the conceptual framework of the present study. Different writers and experts discussed work life balance under the light of these factors but based on the research objectives, the work life balance factors are classified as attitude of employees towards work-life balance policies, their awareness and their perception towards the same. The main construct as defined in the research model consists of all very factors thus taken into account namely, attitude, awareness and perception towards the WLB policies. This study infers that there is a relationship between all the three factors which affect work life balance and thus in turn all the aspect of daily life.

REVIEW OF LITERATURE

Studies have constantly indicated that work life balance is a set of factors which have influenced the employers' and employees' sensibilities in many ways. They have at times being cause of concern for both of them. Many micro, small and medium employers in Scotland have expressed a generally supportive views of family friendly policies. They tend to be reactive to the request of employees in developing such policies (MacVicar et al., 2005). Administrative burdens, operational problems, management problems, time consumption and potential employee abuse have been deterring factors for these employers.

A support to the present study can be achieved by a survey which found that public sector organisations were more likely to implement work-life balance policies (Managing Work-Life Balance International, 2007) and this indicates that some barriers may be affecting the private sector more than the public sector. Researches have persistently highlighted the conflict between work and family for some chipping in in one was to the detriment of other. It (work-life balance) has been characterized by 'a lack of fit' between employees and their life responsibilities and the goals of their organization (Becker and Huselid, 1998).

During 1990's some Australian employers realized the benefits of adopting work-life balance strategies to recruit and retain best employees. In Australia the need for work-life balance was further increased by the changes to organizational structures where flatter, more participative and less hierarchal structures were introduced, and fewer employees were expected to manage increased workloads (De Cieri, 2002).

It is generally believed that women bear the brunt of family responsibilities and therefore the most pressure is likely on them (Konrad & Mangel, 2000; Abbott et al., 1998). On another extreme Lingard & Francis (2005) accounted that Australian males under 35 years of age reported more stress and were keen to change the corporate world to accommodate work-life balance. If truth be told, generation Y places more value on non-standard work model that permits them to balance work and family life better and the trend is for more dual earner families to scale back from work commitments (Becker & Moen, 1999).

Asadullah & Fernández (2008) found that WLB practices increase the likelihood of reporting higher satisfaction and the results of the study indicate that WLB practices at the forefront of worker welfare policy improve the wellbeing of the workforce.

Bird (2006) studied methods to accelerate the implementation of a very successful work-life strategy within organization. He found out four primary factors which affect work life balance viz. growth and profit impact, full engagement, competitive advantage for talent and health-care cost solution.

The awareness of work-life balance policies within the surveying profession in Australia and New Zealand found that of the issues and options is not evenly spread amongst professional surveyors in the region. The implication explored in the study is that employers ignore work-life balance issues at their peril (Wilkinson, 2008).

To explore the views of male workers in a male dominated occupation of bus on the issues of work-life balance a qualitative study was conducted in UK. It was found that work-life imbalance was not only a source of concern, but also that it was the major source of dissatisfaction for participants. The participants made an association between problems with work-life balance and withdrawal behaviours, including turnover and non-genuine sick absence (Hughes & Bozionelos, 2007).

METHODOLOGY

RESEARCH DESIGN AND SAMPLE: A non-experimental, descriptive, and quantitative research design was used in the present study, and primary data from a sample size of 122 bank employees of both private and public sector banks of Delhi NCR region using stratified random sampling was collected. The strata were male and female employees working in private and public sector banks (four strata). Banks included in the study were Canara Bank, State Bank of India, The Oriental Bank, Punjab National Bank, Corporation Bank, Indian Bank, ICICI Bank, HDFC Bank, Kotak Mahindra Bank, ING Vysya Bank and Axis Bank randomly selected from fifty banks. Due to certain discrepancies 23 responses were rejected. In all, out of the total 122 samples, 95 were males and 27 were females from the banks mentioned above, 28 respondents were married while the remaining were single.

INSTRUMENTATION

RELIABILITY STATISTICS

A pilot study with sample size 33 was conducted after discussions with senior faculty members and human resource experts (not included in the final study). The reliability coefficient for the factors were: Leave Policies, .646; Parenting related issues, .766; Flexible work arrangements, .640; Additional work provisions, .809; Perception of employees towards the implementation of work life balance policies, .745. Statistical Package Social Sciences (SPSS) version 16 was used for all type of analysis.

Agreeing with the recommendations of Churchill (1979) and Gerbing & Anderson (1988), reliability procedures for all reflective scales comprised the calculation of Cronbach's alphas. The values exceeding .7 threshold were deemed acceptable (Nunnally, 1978). The only exceptions are in the cases of Leave Policies, .646 and Flexible Work Arrangements, .640 in which the use of low alpha .657 followed the research standards of Song and Parry (1993). Table 1 details the reliability statistics of the present study. Thus constructs were deemed to have adequate reliability.

TABLE 1: RELIABILITY STATISTICS

Reliability Statistics		
Factors	Cronbach's Alpha	No. of Items
Leave Policies	.646	5
Parenting Related Issues	.766	5
Flexible work arrangements	.640	6
Additional work provisions	.809	5
Attitude of employees towards the implementation of work life balance policies	.745	13

DESCRIPTIVE STATISTICS

The descriptive statistics for the various factors of work life balance policies like Leave Policies, Parenting related issues, Flexible work arrangements, Additional work provisions, Perception of employees towards the implementation of work life balance policies, were calculated. Table 2 provides a summary of the means and standard deviations for the scores within each of the above mentioned factors. Overall, the respondents perceive flexible work arrangements as a policy which is most important in the organization they are working ($M = 3.20$, $SD = 4.50$) and while least important was obviously their perception towards the implementation of work life balance policies ($M = 2.2$, $SD = 4.1$).

TABLE 2: DESCRIPTIVE STATISTICS

Factors	No.	Mean	Std. Deviation
Leave Policies	122	2.8	5.0
Parenting Related Issues	122	2.6	5.0
Flexible work arrangements	28	3.2	4.5
Additional work provisions	122	2.6	5.0
Attitude of employees towards the implementation of work life balance policies	122	2.2	4.1

Various statistical methods have been employed to analyze the data. These methods include descriptive statistics (Mean and Standard Deviation), chi square test, reliability statistics (Cronbach's Alpha), Analysis of Variance (ANOVA) and related procedures thereof like Multiple comparisons (Games-Howell test, Tukey HSD), Levene Statistics for Test of Homogeneity of Variances, Welch and Brown-Forsythe tests for Robust Test of Equality of Means.

FINDINGS

FORMALIZATION OF POLICIES

How formal is the system of work life balance policies in an organization is, was also ascertained. Majority of banks whether they are private sector ones (93.44%) or the public sector ones (83.60%) do not have written copies of work life balance policies. Comparatively private sector banks have better position. 88.52% employees of private sector banks and 77.04% of public sector bank employees have not been provided with a copy of work life balance policies.

HYPOTHESES TESTING

According to Aron et al. (2007) "Hypothesis testing is a systematic procedure for deciding whether the results of a research study, which examines a sample, support a particular theory or practical innovation, which applies to a population" (p.115). There is a significant difference between the groups towards perceived importance of various work life balance policies, as (males and female employees in private and public sector banks) $F(3,118) = 3.536$, $p < .05$.

TABLE 3: MULTIPLE COMPARISON OF GROUPS

ANOVA					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	1.352	3	.451	3.536	.017
Within Groups	15.041	118	.127		
Total	16.393	121			

Levene statistic (4.683), presented in table 4 further rejects the assumption that group variances are equal as .004 significance show that variances of four groups are significantly different (value of significance is less than 0.05).

TABLE 4: TEST OF HOMOGENEITY OF VARIANCES

Levene Statistic	df1	df2	Sig.
4.683	3	118	.004

Thus after having the result that variances in standard deviation is not homogeneous, Games-Howell test was applied to the data, which assumes that there is no homogeneity of variances. The outcome of the test is revealed in table 5 and it is coherent that each group of subjects is compared with all of the remaining groups. For each pair of groups the difference between group means is shown, the standard error of that difference, the significance level of that difference and a 95% confidence interval.

TABLE 5: MULTIPLE COMPARISONS (GAMES-HOWELL PROCEDURE)

(I) Bank and Gender	(J) Bank and Gender	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Males in Private Bank	Females in Private Banks	-.281*	.101	.046	-.56	.00
	Males in Public Banks	.024	.077	.989	-.18	.23
	Females in Public Bank	-.156*	.055	.033	-.30	.00
Females in Private Banks	Males in Private Bank	.281*	.101	.046	.00	.56
	Males in Public Banks	.305*	.102	.027	.03	.58
	Females in Public Bank	.125	.085	.482	-.12	.37
Males in Public Banks	Males in Private Bank	-.024	.077	.989	-.23	.18
	Females in Private Banks	-.305*	.102	.027	-.58	-.03
	Females in Public Bank	-.180*	.055	.010	-.33	-.03
Females in Public Bank	Males in Private Bank	.156*	.055	.033	.01	.30
	Females in Private Banks	-.125	.085	.482	-.37	.12
	Males in Public Banks	.180*	.055	.010	.03	.33

*. The mean difference is significant at the 0.05 level.

Games-Howell test shows that the mean difference in score are there for males in private bank as compared to females in private and public banks ($p < .05$). At the onset Games-Howell procedure further compares Males in Private Bank group is compared to Females in Private Banks group which reveals a significant difference of .046 (Sig. is less than .05), thus null hypothesis 1 is rejected. Same is the case when Males in Private Banks are compared with Females in Public Bank group. It reveals a significant difference of .033 (Sig. is less than .05), thus null hypothesis 2 is rejected. Interestingly when Males in Private Bank group is compared to Males in Public Banks group, we find that it has a non-significant difference of .989 (Sig. is greater than .05). This null hypothesis 3 is accepted. Likewise Games-Howell procedure further compares Males in Public Banks group with Females in Private Banks and Females in Public Bank, which reveal a significant difference of .027, as significance is less than .05, null hypothesis 4 is rejected. Thus all the multiple comparisons but one reveals a significant difference in the perceived importance of work life balance policies by the employees in private sector and public sector banks.

There is a no significant difference between the attitude of the groups towards the implementation of work life balance policies, as (males and female employees in private and public sector banks) $F(3,118) = .855, p > .05$ (table 6).

TABLE 6: ONE WAY ANALYSIS OF VARIANCE (ANOVA)

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.244	3	.415	.855	.467
Within Groups	57.247	118	.485		
Total	58.492	121			

Levene statistic (.190) further accepts the null hypothesis that group variances are equal as .903 significance, as displayed in table 7 show that variances of four groups are not significantly different (value of significance is greater than 0.05).

TABLE 7: TEST OF HOMOGENEITY OF VARIANCES

Levene Statistic	df1	df2	Sig.
.190	3	118	.903

As the group sizes were unequal we further conducted Welch and Brown-Forsythe test statistic, as with the standard F statistic, the Welch statistic is not significant below .05. The Welch statistic is more powerful than the standard F or Brown-Forsythe statistics when sample sizes and variances are unequal. The results of the statistics are shown in table 8 conform that the differences between group score vis-à-vis attitude towards the implementation of work life balance policies is not significant.

TABLE 8: ROBUST TESTS OF EQUALITY OF MEANS

	Statistic ^a	df1	df2	Sig.
Welch	.735	3	32.814	.539
Brown-Forsythe	.805	3	54.159	.496

a. Asymptotically F distributed.

Tukey HSD test shown in the above table further conforms that there is a no significant difference between the attitudes of the four groups (males and female employees in private and public sector banks) towards the implementation of work life balance policies, thus null hypothesis 5 is rejected.

TABLE 9: MULTIPLE COMPARISONS (TUKEY HSD)

(I) Bank and Gender	(J) Bank and Gender	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Males in Private Bank	Females in Private Banks	-.056	.203	.993	-.58	.47
	Males in Public Banks	-.056	.143	.980	-.43	.32
	Females in Public Bank	-.374	.234	.385	-.98	.24
Females in Private Banks	Males in Private Bank	.056	.203	.993	-.47	.58
	Males in Public Banks	.000	.200	1.000	-.52	.52
	Females in Public Bank	-.318	.273	.649	-1.03	.39
Males in Public Banks	Males in Private Bank	.056	.143	.980	-.32	.43
	Females in Private Banks	.000	.200	1.000	-.52	.52
	Females in Public Bank	-.318	.232	.520	-.92	.29
Females in Public Bank	Males in Private Bank	.374	.234	.385	-.24	.98
	Females in Private Banks	.318	.273	.649	-.39	1.03
	Males in Public Banks	.318	.232	.520	-.29	.92

DISCUSSION AND CONCLUSION

An exploration the desired and preferred work hour choices by bankers and the impact of work life balance and desired work hour adjustments on employees well being is very important. In the study four factors have been evaluated namely Awareness about WLB, Perception towards WLB, Attitude towards WLB policies and Formalization of WLB policies. The relationship of these factors was established in determining the work life balance in between the employees of public sector and private sector of banks.

Means and standard deviations of the descriptive statistics showed that employees perceive flexible work arrangements as a policy which is most important in the organization they are working ($M = 3.20$, $SD = 4.50$) and while least important was obviously their perception towards the implementation of work life balance policies ($M = 2.2$, $SD = 4.1$)

The study also revealed the extent of formalization in the banks which was found that most of the public sector banks (93.44%) are not having any written documents regarding the same but conditions of private sector banks (83.60%) was found to be better than Public sector banks.

ANOVA test (Table 3) revealed that there is a significant difference between the groups towards perceived importance of various work life balance policies, as (males and female employees in private and public sector banks) $F(3,118) = 3.536$, $p < .05$. Levene statistic (4.683) also rebuff the assumption that group variances are equal as .004 significance show that variances of four groups are significantly different (value of significance is less than 0.05).

ANOVA test (Table 6) showed that there is a no significant difference between the attitude of the groups towards the implementation of work life balance policies, as (males and female employees in private and public sector banks) $F(3,118) = .855$, $p > .05$. Levene statistic (.190) further accepts the null hypothesis that group variances are equal as .903 significance show that variances of four groups are not significantly different (value of significance is greater than 0.05).

Further we find that the results of Games-Howell procedure revealed that males in private banks versus females in private banks, males in private banks versus females in public banks and males in public banks against females in private and public banks have a significant difference in perceived importance of work life balance policies, thereby rejecting the null hypotheses 1, 2 and 4. In addition the procedure also divulges no significant difference between males in private bank and males in public banks which rejects the hypothesis 3.

Welch test statistic (Table 8), in comparison with the standard F statistic, (the Welch statistic is not significant below .05) conformed that the differences between group score vis-à-vis attitude towards the implementation of work life balance policies is not significant. Findings of HSD Tukey test reveal no significant difference between males and females in private and public banks towards the implementation of work-life balance policies, therefore rejecting the null hypothesis 5.

LIMITATION AND IMPLICATION

The study with bigger sample size and on a much bigger scale in terms of universe of the study could have been done, though resource crunch did not allow it as the study was self sponsored. Variables like different hierarchy in the personnel employed in the banks can also be done in future researches. More hypotheses could also have been tested; nevertheless the present study can be used as a platform to develop and initialize further studies in the banking and allied sectors.

The study can serve as a reference for prospective studies in this largely unexplored sector. The policy makers and human resource experts can take a leaf or two from the present study and design work-life balance policies which is appreciated by the over pressurized people working in banks so that they are motivated enough to serve the people and the nation. There is major implication of the study on the employees of private and public sector banks in India. The paper can be a guiding light for the banks for possible causes of discontent among the employees in terms of work life balance problems which may affect their job satisfaction. The factors discussed in the paper must be kept in mind by the bank administrations as these very factors are indicated by the respondents as aspects which are having a psychological bearing on the employees' performance.

REFERENCE

- Abbott J., De Cieri, H. & Iverson, R. D. (1998). Costing turnover: Implications of work family conflict at management level. *Asia Pacific Journal of Human Resource*, 36(1), 25-43.
- Aron, A., Aron, E. N. & Coups, E. J. (2007). *Statistics for psychology (4th ed.)*. Delhi: Dorling Kindersley.

- Asadullah, N. M. & Fernandez, M. R. (2008). *Work-life balance practices and the gender gap in job satisfaction in the UK: Evidence from matched employer-employee data*. (IZA, Discussion Paper no. 3582).
- Becker, B. & Huselid, M. (1998). High performance work systems and firm performance: A synthesis of research and managerial implications. *Research in Personnel and Human Resources Management*, 16, 53-101.
- Becker, P. E. & Moen, P. (1999). Scaling back: Dual earner couples work family strategies. *Journal of Marriage and the Family*, 61, 995-1007.
- Bird, J. (2006). Work life balance doing it right and avoiding the pitfalls. *Employment Relations Today*, 33(3), 21-30.
- Churchill, G. A. (1979). A paradigm for developing better measures of marketing constructs. *Journal of Marketing Research*, 16, 64-73.
- Clutterbuck, D. (2003). *Managing the work-life balance*. London: Chartered Institute of Personnel and Development.
- Cronbach, L.J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*, 16(3), 297-334.
- De Cieri, H., Holmes, B., Abbott, J. & Pettit, T. (2002). *Work life balance strategies: Progress and problems in Australian organizations*. (Working Paper 58/02). Victoria: Monash University.
- Gerbing, D. W. & Anderson, J. C. (1988). Updated paradigm for scale development incorporating unidimensionality and its assessment. *Journal of Marketing Research*, 25, 186-192.
- Greenhaus, J. H. & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10(1), 76-88.
- Hughes, J. & Bozionelos, N. (2007). Work-life balance as source of job dissatisfaction and withdrawal attitudes: An exploratory study on the views of male workers. *Personnel Review*, 36(1), 145-154.
- Konrad, A. M. & Mangel, R. (2000). The impact of work-life programs on firm productivity. *Strategic Management Journal*, 21, 1225-37.
- Lingard, H. & Francis, V. (2005). The decline of the 'traditional' family: Work-life benefits as a means of promoting a diverse workforce in the construction industry of Australia. *Construction Management and Economics* December, 23(10), 1045-57.
- Lockwood, R. N. (2003). Work/Life Balance Challenges and Solutions. *SHRM Research Quarterly*, 1-10.
- Mac Vicar, A., McDougall, M., Bell, S., Maxwell, G. & Rankine, L. (2005). *Work-life balance in smaller businesses in Scotland: Encouraging the expansion of flexible working policies and practices*. Scotland: Glasgow Caledonian University.
- Malik, A. & Khan, K. G. (2008). Work/life conflicts and desired work hour adjustments: Banking perspective in Pakistan. *International Review of Business Research Papers*, 4(5), 267-276.
- Managing Work Life Balance: Maintaining the Balance. Work Life Initiatives, The Way Ahead Report of the Year 2007 Survey. (2007). Retrieved from www.worklifebalance.com.au
- Nunnally, J. C. (1978). *Psychometric Theory* (2nd ed.). New York: McGraw-Hill.
- Song, X. M. & Parry, M. E. (1993). R&D-marketing integration in Japanese high-technology firms: Hypotheses and empirical evidence. *Journal of the Academy of Marketing Science*, 21(2), 125-133.
- Weathington, B. L., Cunningham, C. J. L. & Pittenger, D. J. (2010). *Research methods for the behavioral and social sciences*. New Jersey: John Wiley and Sons.
- Wilkinson, S.J. (2008). Work-life balance in the Australian and New Zealand surveying profession. *Structural Survey*, 26(2), 120-130.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator