

## Perceived Work-life Balance for the Job Satisfaction of Banking Employees in Sri Lanka

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**Abstract:** Human capital generates greater value for an organization and presently modern organizations highly focus on their human capital. Work-life balance is common in employee job satisfaction. The main objective of this study is to determine the impact of work-life balance on job satisfaction of banking employees in Sri Lanka. The indicators of work-life balance are organizational factors and individual factors. Organizational factors consist of work demand and organizational support. Individual factors consist of family demand and family member support. There were 123 respondents selected as the sample, and primary data were gathered through questionnaire method. Gathered data were analyzed through the SPSS Statistical Software. Multiple Regression analysis and Correlation analysis methods were used to analyze the research data. 84.7% variation of job satisfaction is explained by the independent variables. The correlation analysis reflects that work demand, family demand, organizational work-life balance support and family member support are significantly and positively correlated with employee job satisfaction. The findings of the regression analysis highlighted the impact of each independent variable on employee job satisfaction.

**Keywords:** Job satisfaction, Work-life balance, Banking sector

### Introduction

Human resource management is a vital managerial function in modern organizations. Quality of the service, customers' friendly service and competent employees generate a competitive advantage to organizations (Batarliene et al., 2017). Human resources practices enhance the employee motivation and employee competencies which generate sustainable competitive advantage (Pe'er, 2016). Highly satisfied and hardly stress employees are an invaluable source of company productivity (Deivasigamani & Shankar, 2017). Today context work-life balance and job satisfaction of the employees become much important research area related to human resource management (Kottawatta & Arunika, 2015). Work-life balance is the satisfactory level of an employee who engages with multiple roles in his/her life (Judith, 2016). Profession related activities and personal related activities need to manage by an employee. The proper balance between professional life and personal life enhance the employee's quality of life as well as the productivity level at the workplace.

Banking sector contributes to the Sri Lankan economy with strong financial aids to individuals and business entities. The banking sector has 69.5% market share based on assets in financial system Sri Lanka in 2017, there are 25 licensed commercial banks and 7 licensed specialized banks to distribute in the country (Central Bank of Sri Lanka, 2017).

According to central bank statistics, there are 13 numbers of licensed commercial banks, 158 licensed commercial bank (LCB) branches, 181 other licensed commercial banking outlets and 339 total licensed commercial branches and banking outlets in Kurunegala district of the second quarter in 2018 (Central Bank of Sri Lanka, 2018). Sri Lanka labour survey conducted by Department of census and statistics revealed that 160,000 persons employed in the financial and insurance industry around the country (Department of census and statistics, 2017). With this strong establishment research on the banking sector will be useful for further development. This study aims to enhance the knowledge regarding work-life balance and job satisfaction with the banking sector in Sri Lanka context. This study aims to investigate the research topic considering both public and private sector banks in Sri Lanka with special reference to Kurunegala District.

Researchers found that the absence of the work-life balance enhances the job dissatisfaction among employees and there is a strong relationship between work-life balance and job satisfaction (Shujat et al., 2011). In Sri Lanka banking employees need to work mostly from 9 am to 5 pm. But tight deadlines and unpredictable workflow pressure to employees work in long hours and many employees reported that they experienced job stress and work-life imbalance (Adikaram, 2016). Kottawatta and Arunika empathized that study on work-life balance and job satisfaction is much important in the current context to create an efficient and effective workplace. They addressed that bankers in Sri Lanka became more competitive and public bankers also more customer-oriented. Bankers have implemented strategies to attract more customers through long opening hours, opening more branches, more workload and high work pressure. It creates a poor work-life

balance among employees and high dissatisfaction on the job (Kottawatta & Arunika, 2015). Researcher encouraged with these justifications to investigate this matter on both private and public banking employees in Kurunegala district. In Sri Lanka context there are few types of research on this subject and this study contributes to fill up the research gap and facilitate future researchers with great support. The objective of this study is to determine the impact of work-life balance on job satisfaction of banking employees in Sri Lanka with special reference to Kurunegala District.

### Literature Review

Job satisfaction is widely considered subject in the research field. Job satisfaction highly refers to an individual's attitude towards his/her job. Job satisfaction is a complex phenomenon and it is resulting through assessment of various job elements (Azeem & Altalhi, 2015). As per (Ciarniene et al., 2010), when employees have higher job satisfaction their attitude towards the company and job is positive. Researchers have found that job satisfaction enhances employees' performance through enhancing their productivity, responsible for their task, mental and physical health (Ahmed & Ramzan, 2013). Employee satisfaction highly associated with employee engagement and only satisfied employees more tend to become an engaged employee (Wiseto, Hubeis, & Sukandar, 2016). Researchers revealed that a low level of job satisfaction is associated with a high level of absenteeism, employee turnover, poor commitment, and employee stress (Judge & Ilies, 2004; Shadab & Arif, 2015). Job satisfaction of employees significantly and negatively related to employee turnover intention (Rajapaksha & Kappagoda, 2017). As cited in (Azeem & Altalhi, 2015) Samavi, 2011 addressed that employee job satisfaction significantly contributed to enhancing employee

commitment towards the organization. Further Lambert et al., 2006 emphasized that work-life balance can be achieved if employee satisfaction with their work and personal life only. Job satisfaction is effected through salary and remuneration package, workplace conditions, organizational culture, physical environment, and administrative control (Judge & Ilies, 2004; Shadab & Arif, 2015). Job satisfaction is influence by extrinsic and intrinsic factors. Extrinsic factors refer to pay, working conditions, job security, and nature of the job, team cooperation, promotions, coworker support and leadership. Intrinsic factors are employee autonomy, recognition, meaningful work, responsibility, training and development, responsibility, skill variety, job involvement, job feedback, and task significance (Godfrey, 2014).

The work-life balance concept was first used during the 70's in the United Kingdom (Prasad, 2012). Later on, it began in the United States as well and in 80's and 90's organizations were began to implement work-life balance policies. The main purpose of such policies is enhancing employees focus on their families since they were highly focused on achieving organizational goals. Work-life balance is not limited to family members support. It includes other areas of employee's life such as travelling, sports, studies, leisure, entertainment, and personal development. According to (Zedeck & Moiser, 1990) work-life balance has been explained through segmentation, spillover and conflict models. Segmentation model identified that family and work are two different areas and there is no relationship and influence between these two areas. Currently segmentation model doesn't work in the real scenario. Spillover model reflects that work and family life affect each other and the effect may be both in positive and negative directions. Conflict model denoted that work, personal and family life creates demands to

satisfy by competing with a resource like time and energy (Benito-Osorio et al., 2014).

The work-life balance consists of three components called time balance, satisfaction balance and psychological involvement balance (Anuradha & Pandey, 2016).

- Time Balance - Employees should have adequate time to spend on their work roles as well as their family roles. It is not enough to satisfy with either job role or family roles.
- Satisfaction Balance - Employees should keep balance satisfaction among both job role and family role satisfaction.
- Psychological Balance - Emotional involvement should be equal among work role and family role.

#### *Work-Life Balance*

Researchers investigate the impact of work-life balance on employee job satisfaction with special reference to private sector commercial banks in Sri Lankan context and they considered working hours, working conditions, work pressure, change of job, and work-life balance programs as the work-life balance dimensions (Adikaram & Jayatilake, 2016). According to (Poulose & Sudarsan, 2017) work-life balance dimensions are personal life strains, personal life to work strains, personal life to work gains, and work to personal life gains. Further supervisory support, colleagues support, and the perceived organizational support considered under dimensions of work-life support (Yahya & Ying, 2014). Work-life balance can be divided into four dimensions namely work demand, family demand, work-life support and family support (Nishanthi & Thalgaspitiya, 2015).

#### *Work Demand*

As cited in (Sheikh et al., 2018) Boyar & Mosley, 2008 explained that work is the task and activities that an individual needs to perform at the workplace. Work demand

means the commitments and obligations required to perform a given job including time spent at the workplace and the workload amount that employee should perform in his/her job role. (Poulose & Sudarsan, 2017) found that workload significantly and negatively related to work-life balance. Most of the time employees face work and family conflicts because of insufficient time to dedicate to work responsibilities as well as family matters. Overtime working hours and high workloads are the indicators of work demand. Work demand is positively associated with work-family conflicts and reduces the work-life balance (Lu et al., 2008). Long working hour's effect on employees performance and work overload have consequences on employees as well as their families. Further researchers found that work-family conflict has a significant mediating effect on the association between work demand, home (family) demand and work-life balance (Sheikh et al., 2018).

#### *Family Demand*

Family demand means the commitments and obligations of the family including children, parents, and spouse. Family demand highly involves married employees since they have to care for their children (Lu et al., 2008). Further, they found that family demand positively related to work and family conflicts. As per (Boyar et al., 2008) family demand indicators are hours in care, children at home, dependent at home, and marital status. The latent constructs of the perceived family demand are family role conflict, family role ambiguity, family support and family to work support. Home demand has significant and negative effects on employee work-life balance (Sheikh et al., 2018).

#### *Organizational Work-Life Support*

The organizational work-life support means strong support (organizational policies and procedures) provide by the employer to the employee in helping achieve a balanced work

life. According to (Eisenberger et al., 1986) it is more important than the employer or organizational support on employees' socio-emotional needs by providing an adequate resource to manage role demands, provide enough appreciation for the employees, and concern employee' well being to maintain a better work-life balance. Further organizational support is recognized as an important factor for employee work-life balance as well as employee job satisfaction. Organizational support has a positive correlation with employee work-life balance (Yahya & Ying, 2014).

#### *Family Member Support*

The family support means the support from employee's family members like spouse, parents, and children to maintain a balance between work and personal life. Researchers found that family support provides positive energy to achieve work-life balance (Russo et al., 2015). The role of family support in balancing professional and personal life is more significant. Especially women who are having adult children easily balance their work and personal life than women with young age children and kids. Similarly, employees who have to take care of their parents also reflecting work-life imbalance. Therefore they need support from their partners, siblings, friends to handle children and parents (Padma & Reddy, 2013).

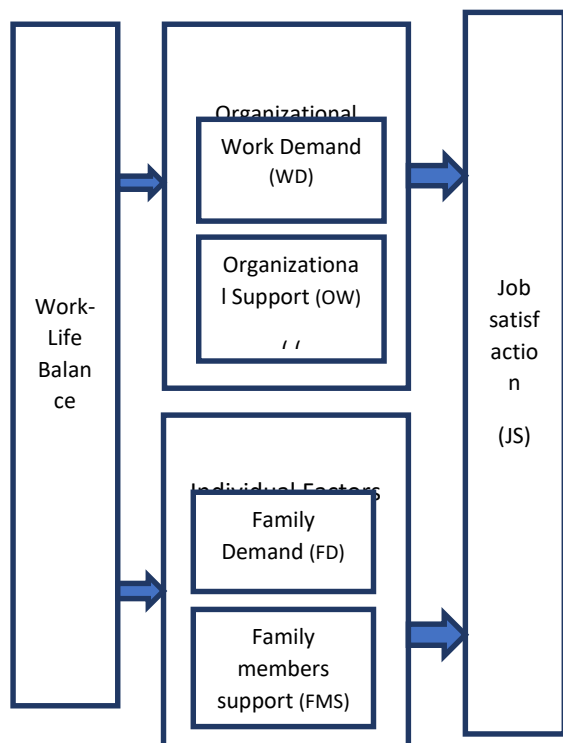


Figure 7. Conceptual Framework

### Methodology

In depth literature review is assist to identify the theoretical background and dimensions of work-life balance and job satisfaction. The independent variable of this study is work-life balance and the dependent variable is job satisfaction. Figure 01 represents the conceptual framework of this study.

### Result & Discussion

The researcher has selected 123 respondents from the total population of banking employees who are working in the executive category and residing in Kurunegala district in Sri Lanka. The researcher has used simple random sampling to collect the data since there is a larger population who are working in the banking sector in Kurunegala District. The primary data was gathered using a questionnaire prepared by the researchers. The researchers have used SPSS Statistical Software to analyse the research data. Multiple Regression analysis and Correlation analysis were used to further justify the validity of the research objectives. Reliability and validity are being considered as

measurements to the accuracy of research findings. The researcher has used Cronbach's Alpha ( $\alpha$ ) by using SPSS Statistics to measure the reliability of the data set. Cronbach's Alpha value is 0.693, which indicates a high level of internal consistency for the data sample. This implies that the data sample can be used for further analysis.

Generalizability is being considered as an assessment criterion for measuring the quality of research work. As explained by (Smith, 2018) "when properly applied quantitative methods can produce reliable results from a representative sample of participants that can be applied to a wider population or different contexts". The researcher has used a sample representing the banking industry who are permanently engaging as the banking employees in Sri Lanka. However, the captioned work-life balance is a common requirement for all the working organizations and the findings of this research would be able to apply to a wider population easily.

The descriptive statistics has been undertaken to understand and to get an idea on the minimum and the maximum values of each variable together with the mean and the standard deviation of each variable as shown in Table 01.

Table 01. Descriptive Statistics

	N	Mean	Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic
JS	123	2.3907	.25482	.065
WD	123	3.7534	.58493	.342
FD	123	2.9695	.59677	.356
OW	123	3.5589	.62240	.387
FMS	123	3.3313	.56945	.324

Table 02. Correlation Analysis of the Variables

		JS	WD	FD	OW	FMS
JS	Pearson Correlation	1	.370*	.152*	.760*	.754*
	Sig. (1-tailed)		.000	.046	.000	.000
WD	Pearson Correlation	.370*	1	.309*	.138	.303*
	Sig. (1-tailed)	.000		.000	.064	.000
FD	Pearson Correlation	.152*	.309*	1	-.005	.166*
	Sig. (1-tailed)	.046	.000		.479	.034
OW	Pearson Correlation	.760*	.138	-.005	1	.680*
	Sig. (1-tailed)	.000	.064	.479		.000
FMS	Pearson Correlation	.754*	.303*	.166*	.680*	1
	Sig. (1-tailed)	.000	.000	.034	.000	

\*\* . Correlation is significant at the 0.01 level (1-tailed).

\* . Correlation is significant at the 0.05 level (1-tailed).

Table 01 mentioned the needed values of the variables and all are under the specified ranges and suitable for undertaking the analysis.

Correlation analysis was done as shown in Table 02. It can be concluded that all the interrelationships between the variables are significant except the correlation between the variables working demand and organizational work-life support and between the variables family demand and organizational work-life support.

Table 03: Multiple Regression Analysis

Model	Unstandardized Coefficients		Sta. Coeffi.	t	Sig.
	B	Std. Error			
(Constant)	.793	.110		7.207	.000
WD	.079	.023	.182	3.399	.001
FD	.017	.022	.039	.749	.455
OW	.201	.028	.491	7.243	.000
FMS	.161	.032	.359	5.087	.000

a. Dependent Variable: JS

As per the analysis, as shown in Table 03, the independent variables and the dependent variable relationships are mentioning and the working demand is having a significant positive relation with the job satisfaction with the beta value of 0.079 and the t value of 3.3999 and the p-value of 0.001 which is less than 0.01. Hence they are significantly related at 0.1 level of significance. In the same time, the variables organizational work-life support and the job satisfaction also have a significant positive relationship with the beta value 0.201 and the t value of 7.243 and the p-value of 0.000 which is less than 0.01 and hence they are significantly related at 0.01 level of significance. Further, the variables family member support and the job satisfaction also having a significant positive relationship with beta value 0.161 and the t value of 5.087 and the p-value of 0.000 which is less than 0.01 and it can be concluded that the two variables are significantly related at 0.01 level of significance. Further, the variables family

demand and the job satisfaction are not significantly related with each other since the beta value is 0.017 that is quite low and the t value is 0.749 which is low value proving the insignificance and more importantly the p-value is 0.455 which is greater than 0.05. Hence, the two variables are not significant at the 0.05 level of significance.

Table 04. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.847 <sup>a</sup>	.717	.708	.13777
a. Predictors: (Constant), FMS, FD, WD, OW				

As per the model summary results shown in Table 04, the R squared value is mentioning as 0.847 which is a higher value. This explains that 84.7 per cent of the variation of the dependent variable (job satisfaction) as explained by the independent variables (working demand, family demand, organizational work-life support, family member support) around its mean. Thus, the model can be explained as more fitted and can be used in the estimation.

The model fit can be identified further by looking at the ANOVA table also. Table 05 explains the ANOVA output of the analysis.

As per the Table 05, the F statistics can be understood and value of the F statistics needs to be in the higher value and the here it is 74.837 which is considerably higher and the p-value is 0.000 which is considered to be significant. Thus, the model can be considered as correct and reliable enough to use in the estimation.

Table 05. ANOVA output of the analysis

Model	Sum of	df	Mean	F	Sig.	
1	Regression	5.682	4	1.420	74.83	.000
	Residual	2.240	11	.019		
	Total	7.922	12			
a. Predictors: (Constant), FMS, FD, WD, OW						

Table 05. ANOVA output of the analysis

Model	Sum of	df	Mean	F	Sig.	
1	Regression	5.682	4	1.420	74.83	.000
	Residual	2.240	11	.019		
	Total	7.922	12			

b. Dependent

### Conclusion

The study has been undertaken to determine the impact of work-life balance on job satisfaction of banking employees in Sri Lanka with special reference to Kurunegala District. The impact of the factors like working demand, family demand, organizational work-life support and the family member support on the job satisfaction has been measured in this study to increase the performance of the employees through the job satisfaction.

The study has been used the primary data and the data has been collected through self-administrated questioner and the population was the banking employees in Kurunegala district in Sri Lanka.

The multiple regression has been given the results for the independent and the dependent variables and the results are showing that the working demand is having a significant impact on job satisfaction. Working demand is explaining how much time they spend on the work and the family comparatively. If the employees are missing the family time because of the tie spend in the working place, the satisfaction will be reduced. Thus, there is a relation between those two measures and the management needs to take steps to make the steps to allow the employees to have the needed time with the loved once. Further, there is a significant relationship between organizational work-life support and job satisfaction. This explains that how is the feasibility of the working place to attend the family matters in urgent situations and normal situations. Accordingly, if the company management is allowing the

workers the freedom and easiness in the management in urgent situations, the workers will be more satisfied with the working. Thus, the banks need to increase the procedures and should make the steps easier for the employees to make life easier with satisfaction. If so, satisfaction can be achieved. The family member support and job satisfaction also having close relationships with each other. If the family members are understanding the situation and the job type, the employee will be more satisfied. Accordingly, not only the organizational factors are impacting on the satisfaction but the personal factors also do have an impact on this. In the same time, there is no relation between family demand and job satisfaction. The family needs to understand the nature of the work and if so the employee will be more satisfied to work.

Accordingly, there can be many suggestions for the banking sector of Kurunegala district to enhance the satisfaction of the employees and to achieve the objectives and the success of the business. The company factors are not the only concern but the personal factors do impact on this. Thus, the company management needs to take the proper steps like not to be much harsh on the employees and having the humanity side with them. Having the processed work plan to handle the employee's issues and aiding them in urgent cases and providing full support for the employees on behalf of the working organization.

If such a practice is not undertaking the job stress will be there and it leads to the working imbalance of the employees and it will be a mental disturbance for the employees. The present times, most of the banks do have a stressed working environment and tied schedules. This needs to be changed in a way that satisfaction can be achieved successfully.

As this research study found that the family is a critical sector in the employees to make a

satisfying working life. Thus, the company management needs to understand the working load given to a worker and the number of hours of the working of every employee. All the actions that are undertaken need to be in the order. If the employees are getting what they are expecting, the satisfaction of the job can be achieved successfully and it will be impacting the working quality and the working life of the employees also.

This study has helped the banking sector to understand the working balance of the employees and accordingly, the banks need to follow correct steps to make the employees motivated.

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