

## **FACTORS AFFECTING THE WORK-LIFE BALANCE OF THE EMPLOYEES OF PUBLIC AND PRIVATE SECTOR BANKS IN KERALA**

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### **Introduction**

In the present work environment, work-life imbalance is the main topic of debate among the employees. In the present environment, filled with personal, official and social responsibilities, imbalance between these personal, official and social commitments has become an important issue. This imbalance has highly affected the employees in the banking sector. If a bank employee attempts to accomplish the demands in work-life, he/she will have to sacrifice his/her personal, family and social life to a great extent. Work is the crucial element in present day life. So an employee cannot reduce the work related activities for the sake of family life. Work-life imbalance influences the employee's family life. It affects the form of mental and physical stress. Such family-life problems generate problems in official life. Work-life balance studies are one of the demanding areas in this century. Many research works are done on work-life imbalance in different industries. Many such studies have already been done in the banking industry. There is a lack of comparative studies in the area of public, old and new generation private sector banks.

At present, a reasonable number of bank employees, specifically officers, are facing work-life conflict in the form of mental and physical strain and are struggling to find useful time

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for their children and other family needs. Majority of the employees have to ignore the personal commitments towards family due to the heavy workload in Bank. They also neglect their commitments in social life. This work-life imbalance forces the employees and this results in low productivity, job burnout etc. This study tries to describe the factors affecting the work-life imbalance using collected data from selected 550 public and private sector bank employees in Kerala using questionnaire.

In this research paper, the demographic profile of the selected public and private sector bank employees in Kerala and the factors influencing their work-family-life imbalance is presented.

### **Objective**

The main objective of the paper is to examine the factors affecting the Work-life imbalance of the employees of public and private sector banks in Kerala

### **Methodology**

Primary data have been used for this study, which are collected from 550 selected employees with a well-designed questionnaire, the employees were selected by applying Multi-stage random sampling method.

### **Tools**

The collected data were analysed with appropriate statistical methods such as Friedman test and Multiple discriminant analysis.

### **Demographic Profile of Bank employees**

The profile of sample explaining the occupational and personal features of bank employees is presented in the table given below.

**Table 1: Occupational and personal profile of bank employees**

	<b>Categories</b>	<b>Frequency</b>	<b>Percent</b>
<b>Type of bank</b>	Public Sector	300	54.5
	Old Private Sector	150	27.3
	New Private Sector	100	18.2
	<b>Total</b>	<b>550</b>	<b>100</b>
<b>Name of the Bank</b>	SBI	240	43.6
	Canara	60	10.9
	Federal	90	16.4
	South Indian	60	10.9
	ICICI	50	9.1
	HDFC	50	9.1
	<b>Total</b>	<b>550</b>	<b>100</b>
<b>Designation</b>	Senior Manager	120	21.8
	Junior Manager	195	35.5
	Clerk cum cashier	235	42.7
	<b>Total</b>	<b>550</b>	<b>100</b>
<b>Experience</b>	below 5 years	145	26.4
	5–10	174	31.6
	10–15	62	11.3
	15-20	38	6.9
	20 & above	131	23.8
	<b>Total</b>	<b>550</b>	<b>100</b>
<b>Location</b>	Urban	146	26.5
	Semi urban	366	66.6
	Rural	38	6.9
	<b>Total</b>	<b>550</b>	<b>100</b>
<b>Distance between Residence to branch</b>	below 10 km	250	45.5
	10-20	147	26.7
	20 & above	153	27.8
	<b>Total</b>	<b>550</b>	<b>100</b>
<b>Number of hours worked per day</b>	7 hrs	95	17.3
	7-9	240	43.6
	above 9	215	39.1
	<b>Total</b>	<b>550</b>	<b>100</b>
<b>No. of transfers in service</b>	Nil	54	9.8
	1-2	160	29.0
	3-5	200	36.4
	6-7	52	9.5
	above 7	84	15.3

	<b>Total</b>	<b>550</b>	<b>100</b>
<b>Age</b>	below 30	147	26.7
	30 – 40	198	36.0
	40 - 50	96	17.5
	50 & above	109	19.8
	Total	550	100.0
<b>Gender</b>	Male	327	59.5
	Female	223	40.5
	Total	550	100.0
<b>Qualification</b>	upto Degree	197	35.8
	PG	230	41.8
	Professional	123	22.4
	Total	550	100.0
<b>Place of stay</b>	Urban	128	23.2
	Semi Urban	332	60.4
	Rural	90	16.4
	Total	550	100.0
<b>Type of family</b>	Joint	183	33.3
	Nuclear	367	66.7
	Total	550	100.0
<b>Marital status</b>	Married	467	84.9
	Unmarried	83	15.1
	Total	550	100.0
<b>Spouse employment</b>	Yes	357	76.4
	No	110	23.6
	Total	467	100.0
<b>Spouse employment type</b>	Govt	112	31.4
	Bank	103	28.9
	Professional	21	5.9
	Private	101	28.2
	Abroad	20	5.6
	Total	357	100
<b>Number of children</b>	Nil	82	17.6
	1	153	32.8
	2	206	44.0
	More than 2	26	5.6
	Total	467	100.0
<b>Number of dependents</b>	Nil	158	28.7
	1	125	22.7
	2	121	22.0
	More than 2	146	26.6
	Total	550	100.0

Table 1 exhibits the profile of the sample respondents (employees) selected for the study. As per the table, while 54.5 per cent of the respondents belong to Public sector banks, 27.3 per cent belong to old private sector and the remaining 18.2 per cent belong to new generation private sector banks. Bank wise classification reveals that 43.6 per cent from SBI, 16.4 per cent from Federal bank, 10.9 per cent each from Canara bank and South Indian bank, 9.1 per cent each from ICICI and HDFC banks. Designation wise classification shows that 42.7 per cent are clerk cum cashier, 35.5 per cent are junior managers and 21.8 per cent are senior managers. Experience wise classification describes that 31.6 per cent of employees have 5-10 years of experience, 26.4 per cent have less than 5 years, 23.8 per cent have 20 and above years, 11.3 per cent have 10-15 years and 6.9 per cent having 15-20 years of experience in banking. It is observed that 66.6 per cent of employees working in semi urban branches, 26.5 per cent in Urban and 6.9 per cent in rural branches. Distance between residence to branch wise classification indicates that 45.5 per cent are staying within less than 10 KM distance, 27.8 per cent in 20 and above distance and 26.7 per cent in 10-20 km distance. Working hours wise classification reveals that 43.6 per cent are working 7-9 hours daily, 39.1 per cent working more than 9 hours and 17.3 per cent working 7 hours. Number of transfer wise classification shows that 36.4 per cent were transferred 3-5 times, 29 per cent transferred 1-2 times, 15.3 per cent transferred more than 7 times and 9.5 per cent transferred 6-7 times. 9.8 per cent not yet transferred. Age wise classification reveals that 36 per cent are in 30-40 age group. 26.7 per cent below 30, 19.8 per cent in 50 and above and 17.5 per cent in 40-50 age group. 59.5 per cent of sample employees are male and 40.5 per cent are female. Qualification-wise classification shows that 41.8 per cent are post-graduates, 35.8 per cent upto graduation and 22.4 per cent professionally qualified. 60.4 per cent of sample employees stay at semi urban area, 23.2 per cent in urban and 16.4 per cent in rural area. Type of family-wise classification describes that 66.7 per cent come from nuclear family and rest 33.3 per cent from joint family. 84.9 per cent are married and 15.1 per cent are unmarried. Spouses of 76.4 per cent of married employees are employed and 23.6 per cent are unemployed. Among employed spouses 31.4 per cent are in Government sector, 28.9 per cent in Banking sector, 28.2 per cent in private sector, 5.9 per cent are professionals and 5.6 per cent are abroad. 44 per cent of married employees have 2 children, 32.8 per cent have one child and 5.6 per cent have more than 2 children. 17.6 per cent have no child. Dependent wise classification

shows that 26.6 per cent have more than 2 dependents, 22.7 per cent have one dependent and 22.0 per cent have 2 dependents. 28.7 per cent have no dependents.

### **Dominant reasons for the discomfort in workplaces.**

Out of the total 550 respondents 492 opined that they are facing discomfort in their workplace. Seven causes were identified, viz., heavy work load, overtime work, lack of support from superiors, lack of support from management, lack of support from colleagues, stress induced by customers, lack of job freedom. The mean rank computed from the rank preferences of selected employees are given below.

**Table 2 Mean ranks for the causes of discomfort in workplace**

	Mean Rank
<b>Heavy work load</b>	<b>1.95</b>
<b>Overtime Work</b>	<b>2.66</b>
Lack of support from superiors	4.88
Lack of support from management	4.91
Lack of support from colleagues	5.85
Stress induced by customers	3.61
Lack of job freedom	4.14

**Table 3 Test Statistics<sup>a</sup> (Friedman Test)**

N	492
Chi-Square	1181.466
df	6
Asymp. Sig.	.000

a. Friedman Test

As per Table 2; it is clear that Heavy workload has a mean rank of **1.95** which is the lowest mean rank in the matrix. As rank 1 should have the lowest mean, it may be observed that heavy

workload is the dominant factor which creates more discomfort among the bank employees in the workplace. Further the mean rank variation is tested by using Friedman test, and it was found that the value of the Friedman Chi-square is found significant at 5 per cent level. So it is clear that overtime work has a mean of **2.66** which is the second lowest rank in the matrix. Therefore it may be observed that overtime work is the second dominant factor which creates discomfort among the bank employees in the workplace.

### **Discriminant analysis between public sector and private sector banks**

Discriminant analysis is the method used to find out the most critical factor which generates the maximum work-family-life imbalance to the public and private sector bank employees. The factors affecting the work-family-life imbalance are explained below.

#### **1. Indifferent Customers' approach**

Different types of customers visit the bank daily. Some of them react emotionally. Some of the branches have no token system in these branches some customers are reluctant to follow the queue system which creates problems. Some customers have lack of knowledge in filling the various forms. Use of mobile phones and asking doubts by the customers in the time transaction also makes problems. Improper arrangement of currencies affects the time management of the employees. Managing some of the premium customers is difficult.

#### **2. More Number of customers**

The number of customers visiting the branch every day is more than the manageable size. Some of the customers have more than one transaction like deposit, withdrawal, passbook entry, NEFT, draft etc. Transactions related to some consumers are time consuming. Bank management is not ready for a proportionate increase in staff.

#### **3. Nature of the job**

Some employees cannot control their emotions when customers become emotional. Work related complexities, large queue and targets create tension to some employees. Customers' noise leads to loss of concentration of some employees. Fear of committing mistakes in transactions and fake currencies also creates problems.

#### **4. No Clarity in Job**

Actual work is not according to the work schedule. There is lack of clarity in the procedures of work allotted. Duty allotted to others is shifted to the employees without consent. Suggestion of new ideas create work pressure.

#### **5. No Control over the work**

Employees cannot control the overcrowding of customers, work schedule and taking leave. It is difficult to take leave in emergencies due to heavy workload. Employees spend more hours to complete a target. Due to shortage of time and excess of work, sometimes the employee fail to complete the work perfectly. They have no control over the work time and lunch break. The employees have to work more time than they are expected to.

#### **6. No Sharing of job**

Employees are forced to do the job even when they are sick. Their work builds up when they or others take leave.

#### **7. Lack of Team work**

There is a lack of proper clarification mechanism. Management does not promote group work culture. There is also a lack of sufficient co-operation, team spirit and personal relation between employees.

#### **8. No support from subordinates/colleagues**

Some of the subordinates/colleagues are not cooperative, not ready to take additional responsibility and not ready to inculcate the changes in work. Some of the subordinates or colleagues approach in silly matters for clarification. Inefficiency of subordinates or colleagues also affect the work.

#### **9. Negative Approach of top management**

Employees have to face unwanted criticism and face criticism when they fail to achieve the target. They also face partiality from top management. Employees have no say if problems arise. There is a lack of appreciation even when targets are achieved. Top management is not empathetic towards employees. Sufficient staff is not provided for completing an assignment. Top management allot tasks in the area where employees have no control. They also allot tasks to employees without sufficient resources. Transfer and promotion norms are not applied always. Employees are not appreciated when the branch achieves good results.

#### **10. Indifferent attitude of Superiors**



Some superiors criticize the employees in front of subordinates or customers. Superiors do not allow the employees to take leave in emergency situations or leave the office early in emergency. Superiors unnecessarily interfere in the subordinates' work. Superiors do not understand the personal problems of subordinates. Inefficiency of superiors sometimes influences the work of employees.

### **11. Ineffective communication**

Sometimes superiors are not ready to hear employee grievances and do not understand the work related problems. They are not ready to accept the explanation given by the employees.

### **12. Difficulty of Time Management**

Work schedule is rigid. Employees work beyond working hours. They do not get enough time for lunch and primary needs. They cannot get sufficient time for self-development and can't avail the permitted leave.

### **13. Negative attitude of family**

Family members' complain on employee's non availability during festivals and for pleasure trips. Children complain on non-supporting for their education. Spouse complaints on non-support in household activities. Parents blame employees for not giving sufficient care. Relatives' complain on non-availability in family get-togethers. Family members are not satisfied in the employee's support in their health related matters.

### **14. Mental strain (stress)**

Some employees become mentally stressed when the counter is overcrowded. Some employees are tensed to handle money. Customer ire negatively affects the mental health of employees. Some employees are always depressed when the work is tedious.

### **15. Physical strain**

The employees face the health problems like increase in blood pressure, persistent headache, regular backache, lack of sleep, increase in cholesterol levels, stomach upsets, eye sight problem and spondylosis.

### **16. Occupational stress**

Employees have to perform multiple tasks and work more because of non-performance of another staff. There is mismatch between the authority and the work of the employees. Others interfere in the mode of work of the employees. Some employees feel the job is boring and

monotonous. Employees think that their salary is too low compared to the amount of work. They also feel that they are not getting opportunities to use their skill and expertise

The output of discriminant analysis for identifying the critical variable is presented in tables 4, 5 and 6.

**Table 4 Wilks' Lambda**

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1	.865	54.439	16	.000

**Table 5 Functions at Group Centroids**

Public/ Private	Function
	1
Public	-.326
Private	.478

Unstandardized canonical discriminant functions evaluated at group means

**Table 6 Standardized Canonical Discriminant Function Coefficients**

	Function
	1
Indifferent Customers Approach	.270
More Number of Customers	-.209
Nature of The Job	.112
No Clarity in Job	.010
No Control over the Work	.218
No Sharing of Job	-.090
<b>Lack of Team Work</b>	<b>.579</b>
<b>No Support from Subordinates/Colleagues</b>	<b>.587</b>
<b>Negative Approach of Top Management</b>	<b>-1.259</b>
Indifferent Attitude of Superiors	.204

Ineffective Communication	.055
Difficulty of Time Management	-.272
Negative Attitude of Family	.196
Mental Strain (Stress)	-.075
Physical Strain	-.150
<b>Occupational Stress</b>	<b>-.489</b>

The factors affecting the work-life conflict among the employees of public and private sector banks is explained by applying multiple discriminant analysis. The statistic of discriminant analysis, the Wilks lambda characterized by the Chi-square is found significant (**Wilks' Lambda 0.865 with Chi-square 54.439, P < 0.05**). So the model is found valid for interpretation. The output also gives a centroid matrix, where negative co-efficient is belonging to public sector banks, while positive co-efficient is for private sector banks. From the standardized canonical discriminant function it may be seen that the highest negative co-efficient is – **1.259**, the negative approach of top management and second highest negative co-efficient is **-0.489**, the occupational stress. But the highest positive co-efficient is **0.587** for no support from subordinates or colleagues and second highest positive co-efficient is **0.579** for lack of teamwork. Therefore, it can be concluded that in public sector banks, the negative approach of top management and the occupational stress and in private sector banks, lack of support from subordinates or colleagues and lack of teamwork are the critical factors and these factors create more work-family-life imbalance among the employees in these two banking sectors.

## Findings

1. More than half of the employees work in Public sector banks and more than 1/4<sup>th</sup> of the employees belong to old private sector banks. 2/5<sup>th</sup> of the employees belong to State Bank of India and 1/6<sup>th</sup> belong to Federal Bank. 2/5<sup>th</sup> of the employees are clerk cum cashiers and 1/3<sup>rd</sup> are junior managers. Around 1/3<sup>rd</sup> of the employees have experience of 5-10 years and 1/4<sup>th</sup> are new entrants. 2/3<sup>rd</sup> employees working in semi urban branches and 1/4<sup>th</sup> are in urban branches. Nearly half of the employees stayed within less than 10 KM distance. 2/5<sup>th</sup> of the employees working 7-9 hours and another 2/5<sup>th</sup> working over 9 hours. 1/3<sup>rd</sup> of employees transferred 3-5 times and nearly 3/10<sup>th</sup> transferred 1-2 times. More than 1/3<sup>rd</sup> of employees belongs to 30-40 age

group and 1/4<sup>th</sup> belongs to below 30 age group. Majority of the employees are male. 2/5<sup>th</sup> of employees are post-graduates and 1/5<sup>th</sup> are professionally qualified. More than half of the employees stay in semi-urban area. 2/3<sup>rd</sup> employees are from nuclear families. More than 4/5<sup>th</sup> of employees are married. 3/4<sup>th</sup> of spouse are employed. Nearly 1/3<sup>rd</sup> of spouse are employed in Government, bank and private sector each. 2/5<sup>th</sup> employees have 2 children and 1/3<sup>rd</sup> have one child. 1/4<sup>th</sup> of employees have 2 dependents and 1/4<sup>th</sup> of employees have no dependents.

2. Heavy workload has the lowest mean rank. Heavy workload is the most dominant factor which creates more discomfort among the bank employees in the workplace. So bank employees' main workplace problem is heavy workload.

3. Overtime work has the second lowest rank in the matrix. Overtime work is the second dominant factor which creates discomfort among the bank employees in the workplace. Besides heavy workload, bank employees face the problem overtime work.

4. Negative approach of top management and the occupational stress create more work-family life imbalance among the employees in public sector bank. The approach of the management towards employees is not employee-friendly and it negatively affects the work-life balance. Work related stress also affects the work-life balance of employees.

5. Lack of support from subordinates or colleagues and lack of teamwork create more work-family life imbalance among the employees in private sector banks. Employees work towards personal achievements and gains. But peer support and team work are not adequate enough.

## **Conclusion**

In this research paper the work-life balance of public and private sector bank employees has been under study. Here, the main problems faced at the workplace by the employees of both public and private sector banks and the critical factors which create work-life imbalance among them are identified. There are various factors creating discomforts among the employees in both public and private sector banks. Among these problems heavy workload and overtime work are the most critical factors that create discomfort to the employees in the workplace. There are various

factors which create work-life imbalance among employees. Some factors affect the work-life imbalance of public sector employees and some others affect the private sector employees. Among these, the negative approach of top management and occupational stress are the factors critical to public sector bank employees and no support from subordinates or colleagues and lack of teamwork are critical to the private sector bank employees for their work-family life conflict.

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