
Effect of Work-life Balance on Job Performance: A Comparison Between Clerical Staff and Officer Cadre in Indian Banking

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Abstract

The need of the hour is to devise proper balance between work and life. Curriculum activities can be a part of job and proper working conditions further help establishing work-life balance. The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. This paper is aimed towards understanding the importance of work-life balance and its effect on the Job performance of employees. A comparison is drawn between Officer and Clerical staff in this study. The target population comprises of two hundred regular employees of the different branches of HDFC Bank, State bank of India, and Punjab National Bank situated in Odisha. The findings indicate that work-life balance approach is positively associated with employees' performance in the organization, irrespective of their stature in the organization.

Key Words- Work-Life Balance, Job Performance, Indian banking

Introduction

The concept of work-life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. The way to achieve this is to adopt an approach that provides a two way process considering the needs of employees as well as those of employers (Lewis, 2000). However, work-life balance does not always mean that employees have to divide their time equally into work life and family life. A work-life balance actually means to divide one's time for work and for one's own life.

Work life balance is a very important phenomenon that is of great concern to various employees in both private and public sector. It goes beyond prioritizing the work role and one's personal life. The competition for market leadership in the banking sector, may lead to bank managers giving their employees excessive work load in order to meet up with their target. Employees try their best to be retained in the organization by putting in more time at work which may be at detriment of their personal life. It is most likely that there will be a misplacement of priority of interest by the employees trying to meet up with the target of the banks, which may affect their personal life. It also affects the social, psychological, economical and mental well being of the individual. All these is been reflected in the output of the individual, which affects his or her performance in the work place on the long run. Hence, the study of work life balance and employee performance is imperative.

Literature Review

Work-family balance is defined as "satisfaction and good functioning at work and at home, with a

minimum of role conflict” (Clark, 2000). Moreover, Parkes and Langford (2008) defined this as “an individual’s ability to meet work and family commitments, as well as other non-work responsibilities and activities”

Work-life balance refers to the flexible working arrangements that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities (Redmond Valiulis and Drew, 2006).

Work Life Balance proposed by Barrera (2007) - “Employers working constructively with their employees to put in place arrangements, which take into account the needs of the business as well as the non-work aspects of employees’ lives”. It comprise of both employees and employers who are both central to the subsequent use and successful implementation of Work Life Balance policies and practices. This can only be achieved as a joint effort between employers and employees.

Several empirical studies have showed that the experience of work-life balance is positively related to employees’ performance and organizational performance as well (Harrington and Ladge, 2009; Parkes and Langford, 2008). More specifically, work-life balance has been shown to have positive outcomes, such as low turnover intention, improvement of performance, and job satisfaction (Cegarra-Leiva et al., 2012; Nelson et al., 1990; Scandura and Lankau, 1997). Work-life balance contributes to increasing employees’ in-role performance (Magnini, 2009).

A review of the work-life literature reveals that Work Life Balance initiatives can be broadly divided into four dominant categories which include flexible working arrangement (home working, compressed hours); leave arrangement (annual leave, Parental leave); dependent care assistance (Child care arrangements and Crèche) and general services (Employment assistant programs) (De Cieri, Holmes, Abbott and Pettit, 2005; De Cieri and Bardoel, 2009).

Research indicates that organizations that identify, plan and implement work-life balance policies that are receptive to the changing nature of the workforce reap positive results in the guise of high levels of staff retention and increased productivity (Bardoel *et al.*, 2000).

Employees are happier when they are able to balance their work life demands. Management also experience improve relationship with employees (Obiageli *et al.*, 2015). Azeem et al., (2014) predicted that perceived work-life balance fosters job satisfaction which leads to the organizational commitment among employees in the long run.

Objectives of the Study

- To determine the effect of work-life balance on Job performance across different demographics in Banking Sector.
- To draw a comparison between officers and clerical staffs on the impact of work-life balance over their respective Job performance.

Methodology

The study makes a critical analysis of work life balance and employee performance in the Organization and identifies different entities of work life balance that has impact on performances of employees. The study encompasses a comparative study among two cadres of bank staffs: officer's cadre & clerical cadre. A well-structured questionnaire was used as a primary source of data. 5-point Likert-type scale ranging from 1 (strongly disagree) to 5 (strongly agree) was used as scale. About 400 questionnaires were distributed among employees of different banks. From which 200 valid respondents were taken into consideration. Data was collected in between January 2016- April 2016. One-way ANOVA was used as a basis of data analysis. One-way analysis of variance (abbreviated one-way ANOVA) is a technique used to compare means of three or more samples (using the F distribution). This technique can be used only for numerical data. Statistical Package for Social Sciences (SPSS) was used as a statistical tool for data analysis.

Sample Classification:

Bank	Location	Samples
HDFC Bank	Bhubaneswar	42
HDFC Bank	Cuttack	17
HDFC Bank	Khurdha	8
State Bank of India	Bhubaneswar	48
State Bank of India	Puri	11
State Bank of India	Cuttack	24
State Bank of India	Jharsugudha	6
State Bank of India	Berhampur	18
Punjab National Bank	Bhubaneswar	16
Punjab National Bank	Rourkela	10
	Total	200

Data Analysis

The work-life has been considered to be comprised of 10 entities as 1) The demands of one's work interfere with his home/family life; 2) One's amount of time job takes up to make it difficult to fulfill family responsibilities; 3) Things one want to do at home do not get done because of the demands of job put on him; 4) One's job produces strain that makes it difficult to be flexible for family activities; 5) Due to work related duties, one has to make changes to his plans for family activities; 6) The demand of one's family or spouse interfere with work related activities; 7) One has to put off doing things at work because of demands of his time at home; 8) Things one want do at work don't get done because of the demand of the family or spouse; 9) One's home life interferes with his responsibilities at work such as getting to work on time and working overtime; and 10) Family related strain interferes with his ability to perform job related duties. Accordingly, the average response of all these entities taken together collected in the form of 5-point Likert's scale has been considered to be the quantified opinion of a respondent towards this. This quantified average score is subjected to various statistical methods for studying the variations in opinions towards work_life (Dependent) on the basis of the demographic (Independent) variables cadre

(Clerical / Officer), age (Low/ Middle/ High), gender (Male/ Female), marital status (Married/ Unmarried), salary (<20000/ 20000-40000/ >40000). Steps have been taken to analyze the variation in work_life in respect of cadre as well as its interaction with other independent variables. Table-1 describes the mean response towards work_life from different segments of respondents on the basis of above demographic information in addition to the interaction groups as cited.

Table 1: Cadre, age group, gender, marital status and salary-wise overall response towards work_life.

		Clerical		Officer		Total	
		Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
Age_group	Low	3.87 ^C	1.31	4.10 ^C	0.75	3.97	1.10
	Middle	3.14 ^B	1.71	4.08 ^C	0.51	3.92	0.89
	High	2.50 ^A	0.81	3.83 ^C	0.50	3.66	0.64
	Total	3.52	1.37	3.97	0.57	3.84	0.90
Gender	Male	3.51 ^G	1.48	4.06 ^H	0.61	3.89	1.01
	Female	3.53 ^G	1.15	3.84 ^H	0.49	3.77	0.72
	Total	3.52	1.37	3.97	0.57	3.84	0.90
Marital Status	Married	2.50 ^J	0.34	3.88 ^K	0.54	3.76	0.65
	Unmarried	3.72 ^K	1.41	4.14 ^K	0.59	3.93	1.10
	Total	3.52	1.37	3.97	0.57	3.84	0.90
Salary	< 20000	3.80 ^P	1.34	4.10 ^P	0.46	3.83	1.27
	20000-40000	2.99 ^M	1.39	4.12 ^P	0.55	3.99	0.79
	> 40000	2.50 ^M	0.38	3.60 ^P	0.47	3.49	0.55
	Total	3.52	1.37	3.97	0.57	3.84	0.90

N.B:- Different superscripts along a demographic variable indicate significant difference at 5% level ($P < 0.05$) and similar superscripts indicate similarity at 5% level ($P > 0.05$).

Table 2: Analysis of Variance on work_life basing on cadre and age groups with interaction

Source of Variation	Sum of Squares	df	Mean Square	F
Cadre	9.546	1	9.546	13.983*
Age Group	12.655	2	6.328	9.268*
Cadre * Age Group	8.434	2	4.217	6.177*
Error	153.609	225	0.683	
Total	184.245	230		
Between Cadre * Age Group	30.635	5	6.127	8.975*
Within Cadre * Age Group	153.609	225	0.683	
Total	184.245	230		

*N.B:- * - Significant at 5% level ($P < 0.05$), NS – Not Significant at 5% level ($P > 0.05$)*

Table-2 depicts that the F-values calculated against cadre, age group and cadre x age group interaction (13.983, 9.268 and 6.177 correspondingly) are significant at 5% level. Hence, the opinion towards work_life from clerical and officer cadres are different significantly and accordingly the respective means 3.52 and 3.97 differ. So, clerical cadre employees have nearly neutral whereas officer cadre have expressed satisfaction over work_life. Similar observation is displayed in case of age groups and cadre x age group interaction groups also. To study specifically, one-way ANOVA results in significant F-value (8.975) due to 6 (six) cadre x age group interaction supplemented with superscripts by Duncan's Multiple Range Test (DMRT) reveals that opinion of high aged clericals (2.50) varies significantly from middle aged clericals (3.14) and other four similar groups. Hence, all officers irrespective of age along with young age clericals have same opinion (satisfaction) on work-life. This is also envisaged from the superscripts (A-C) in Table-1 against means of different segments due to cadre and age group interaction.

Table 3: Analysis of Variance on work-life basing on cadre and gender with interaction

Source of Variation	Sum of Squares	df	Mean Square	F
Cadre	9.546	1	9.546	12.539*
Gender	1.261	1	1.261	1.656 ^{ns}
Cadre * Gender	0.609	1	0.609	0.800 ^{ns}
Error	172.828	227	0.761	
Total	184.245	230		
Between Cadre * Gender	11.417	3	3.806	4.998*
Within Cadre * Gender	172.828	227	0.761	
Total	184.245	230		

N.B:- * - Significant at 5% level ($P < 0.05$), NS – Not Significant at 5% level ($P > 0.05$)

Table-3 depicts that the F-values calculated against cadre, gender and cadre x gender interaction (12.539, 1.656 and 0.800 correspondingly). Only the first one is significant at 5% level. Hence, the opinion towards work_life from clerical and officer cadres are different significantly and accordingly the respective means 3.52 and 3.97 differ. So, clerical cadre employees have nearly neutral whereas officer cadre have expressed satisfaction over work_life. A contrasting observation is displayed in case of gender and cadre x gender interaction groups also. To study specifically, one-way ANOVA results in significant F-value (4.998) due to 4 (four) cadre x gender interaction supplemented with superscripts by Duncan's Multiple Range Test (DMRT) reveals that opinion of male and female clericals (3.51, 3.53) are similar and vary significantly from male and female officers (4.06, 3.84). Hence, all officers irrespective of gender have same opinion (satisfaction) on work-life. This is also envisaged from the superscripts (G-H) in Table-1 against means of different segments due to cadre and gender interaction.

Table 4: Analysis of Variance on work_life basing on cadre and marital status with interaction.

Source of Variation	Sum of Squares	df	Mean Square	F
Cadre	9.546	1	9.546	13.666*
Marital Status	9.364	1	9.364	13.404*
Cadre * Marital Status	6.758	1	6.758	9.675*
Error	158.576	227	0.699	

Total	184.245	230		
Between Cadre * Marital Status	25.669	3	8.556	12.248*
Within Cadre * Marital Status	158.576	227	0.699	
Total	184.245	230		

N.B:- * - Significant at 5% level ($P < 0.05$), NS – Not Significant at 5% level ($P > 0.05$)

Table-4 depicts that the F-values calculated against cadre, marital status and cadre x marital status interaction (13.666, 13.404 and 9.675 correspondingly) are significant at 5% level. Similar observation is displayed in case of marital status and cadre x marital status interaction groups also. To study specifically, one-way ANOVA results in significant F-value (12.248) due to 4 (four) cadre x marital status interaction supplemented with superscripts by Duncan's Multiple Range Test (DMRT) reveals that opinion of married clericals (2.50) varies significantly from unmarried clericals (3.72) and other two similar officer groups. Hence, all officers irrespective of marital status with unmarried clericals have same opinion (satisfaction) on work-life. This is also envisaged from the superscripts (J-K) in Table-1 against means of different segments due to cadre and marital status interaction.

Table 5: Analysis of Variance on work_life basing on cadre and salary with interaction.

Source of Variation	Sum of Squares	df	Mean Square	F
Cadre	9.546	1	9.546	14.087*
Salary	19.497	2	9.748	14.385*
Cadre * Salary	2.727	2	1.363	2.012 ^{ns}
Error	152.475	225	0.678	
Total	184.245	230		
Between Cadre * Salary	31.770	5	6.354	9.376*
Within Cadre * Salary	152.475	225	0.678	
Total	184.245	230		

N.B:- * - Significant at 5% level ($P < 0.05$), NS – Not Significant at 5% level ($P > 0.05$)

Table-5 depicts that the F-values calculated against cadre, salary and cadre x salary interaction (14.087, 14.385 and 2.012 correspondingly) are significant at 5% level except last one. Similar observation is displayed in case of salary and cadre x salary interaction groups also. To study specifically, one-way ANOVA results in significant F-value (9.376) due to 6 (six) cadre x salary interaction supplemented with superscripts by Duncan's Multiple Range Test (DMRT) reveals that opinion of clericals drawing salary above 20000 varies significantly from below 20000 salaried clericals and other three similar officer groups. Hence, all officers irrespective of salary with less salaried clericals have same opinion (satisfaction) on work-life. This is also envisaged from the superscripts (M-P) in Table-1 against means of different segments due to cadre and salary interaction.

Conclusion

Work life of clerical and officer cadre is different significantly and clerical cadre employees have nearly neutral whereas officer cadres have expressed satisfaction over it. Similar observation is displayed in case of age and cadre x age interaction groups also. Impression of high aged clericals towards work life

varies significantly from others. All officers along with young clericals have same satisfaction over work-life. Satisfaction towards work life by male and female clericals are similar whereas varies significantly from male and female officers. All officers irrespective of gender have same level of satisfaction on work-life. Married clericals have significantly different satisfaction from unmarried clericals and officers. Hence, all officers irrespective of marital status with unmarried clericals have same level of satisfaction on work-life. Clerks drawing salary above 20000 have different satisfaction level from those below 20000 salaried clericals as well as other three officer groups. Hence, all officers irrespective of salary with less salaried clerks have same satisfaction on work-life.

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