North American Academic Research

Journal homepage: http://twasp.info/journal/home

Research Article

Bankers' Work-Life Balance and Organizational Commitment: Exploring the Dominant Factors to Ripple on Job-Family Life Balance

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***Accepted**: 30 April , 2020; **Online**: 18 May, 2020*

***DOI** : https://doi.org/10.5281/zenodo.3832290*

***Abstract:** A widespread challenging issue for any employee is to maintain both family life and the work-life satisfactorily. As the banking sector of Bangladesh is a broad money market for job seekers, controversy is always being found after getting a job with the two integral parts, i.e., family vs. work of their life. The study was designed on three steps process. In Step–1, several bank executives (n=281) were interviewed about a separate 17 items of WLB contents & WLB policy and its impact on the job. In Step-2, based on the responses, exploratory factor analysis was run to identify the dominant factors which supported the initial selected WLB contents. The alpha (α = .731) testing revealed that the data are internally consistent, and five factors were identified, such as: Work to family Balance, Involvement Balance, Satisfaction Balance, Job Interest Balance, and Communication Balance. In the final step (Step-3), the study tried to observe the impact on commitment (effective& normative) towards WLB contents, and the result showed affective & normative commitment, which are somewhat dependent on WLB contents, and the relationships are positively correlated as well as significant.*

***Keywords**: Work-Life Balance, Commitment, Factors of WLB, Bankers, Bangladesh*

1. Introduction

The banking sector in Bangladesh has a vital role to play in enhancing the growth of economic and financial activities, especially in the area of trade, commerce, industry, import, and export. Taking into consideration the need of the economy, there are at present 57 banks out of which four (4) are state-owned commercial banks (SOCBs), five (5) are specialized banks, thirty-nine (39) are domestic private commercial banks (PCBs) and nine (9) are foreign commercial banks in the Bangladesh banking sector. These banks are offering a variety of services to their clients through

nine thousand seven hundred twenty (9720) branches and nearly eighty-two thousand employees all over the country (BB Annual Report,2017-2018).The Total Assets and Deposits of those branches were 12371.94 and 9375.38 Billion BDT respectively(Ibid) The services provided by those banks include general banking, investment banking, EXIM banking, internet banking ,etc. In the course of time, the nature and magnitude of banking business have changed with respect to product diversification and service quality. This has resulted in tremendous work pressure on the employees involved in the process and the issue of work-life balance (WLB) came to the academic discussions which signify simply as a tradeoff between work as well as family life. Osterrman (1995) stated that work-life balance (WLB) played a significant role in creating job satisfaction and organizational commitment which helped to maintain a stable behavior of the employees. WLB is positively related to job and life satisfaction (Haar & Ollier-Malalerre,2014) and negatively related to anxiety and depression (Haar et al.,2014), psychological strain(Brough et al.,2014) and job stress(Behson, 2002). Haar(2013) stated that WLB has an impact on the indirect (mediation) effect between conflict and work life enrichment of working parents and non-parents. White (2010) argued that because of increased educational opportunities of women resulted in their greater participation in public life including the banking sector and in recent years, some banks of Bangladesh responded to change the demographic profile of their employees by developing family-friendly policies.

The present study on the Banker's work-life Balance and organizational commitment in the context of Bangladesh plans to investigate the relationship between WLB items and employee's commitment in the context of the banking sector in Bangladesh. This sector is the service provider of the bulk of the job seekers and controversy is always raised among the employees in the issue of two integral parts in the work environment, i.e., family vs. work life. To address this controversy, the proposed study was designed in a three-step process such as an interview of bank executives, factor analysis and impact study on commitment towards WLB contents. It is expected that the findings of the study will be useful to human resources planners and policymakers at large in implementing and formulating policies related to work-life balance and organizational commitment in banks in Bangladesh.

A review of related literature on different aspects of WLB in the Banking sector of Bangladesh and abroad will provide further justification for the proposed study.

2. Literature Review

Work-life balance

Work-life balance as an important aspect of human resources management (HRM) has drawn the attention of many researchers who have studied the subject from different angles and dimensions. Work-life balance refers to the balance between family life and work life. The practice of work-life balance in an organization is to reduce the conflict of work and personal issues. The practices include flexible working hours, work life from home life, sharing of the job, different types of family leave programs, etc. The aims of those practices are to reduce the job trauma, the conflict of work family and eventually guide to decreased turnover (Arif & Farroqi, 2014). WLB is said to improve employees' performance and efficiency (Mukururi & Ngari, 2014). This is obvious because when the organization helps to lessen the conflict of work-family issues, the stress of family would go down and less disrupting to the work (Kirchmeyer &Cohen, 1999).

In this respect, the study if they (2012) drew special attention to the work-family balance of female managers of the banking sector of Bangladesh. The study revealed that in present days women worked more in banking job in mid-lower level than the similar level the socioeconomics issued of a women employee in most case limited to their WLB issued the study concluded there will need change as well adoptions in attitude in the workplace the bank' organizational culture.

Greenhaus et al., (2002) in another study on the relation between work-family balance and quality of life examined the issued among professionals employed in public sector in a there component like time balance implement balance and satisfaction balance. The study showed differentials result in different levels the individuals who spent more time in work and family roles and those who spent more time in the family than work experience a better life quality than balanced individuals who can turn a higher quality of life than those who spent more time on work than family. Karckay et at., (2017) stated in their study on the mediating effect of work-life balance on the association between work-family conflict and satisfaction of life tried to develop a scale of work-life balance for Turkish weekend woman and men of Turkey. The study was also investigating the intercede effect of work-life balance between work to family conflict family to work conflict and life satisfaction the study pointed out that the work-life balance scale was suitable and revitalize for a Turkish employee (SEM) sample structure equation modeling supported the indirect effect of work-family conflict and family conflict on life satisfaction via work-life balance. The study concluded that developing a new work-life balance scale, examining

the relationship of the concept of conflict and life satisfaction variables and comparing men and women will contribute to the work-life balance aspects in Turkey.

Another study by Beauregard et al., (2009) focused on individual-level explanations for the link between work-life practices and organizational performance such as reduced work-life conflict; improve job-related attitudes, perceived organizational supports and use of practices. The study recommended that business case may be customized to reproduce the ways by which WLB practices can persuade organizational performance including enhanced social exchange process, increase cost savings and reduce turnover. Perfect balances between working and non-working roles are advantageous for both the employee and the employer and that type of balance boosts the quality of organizational outcomes and personal & organizational communication. (Lazar, 2010)

(Susi, 2010) in a study narrated that WLBis coerced for the happiness of employees. Lots of organizations experience the emergence of WLB policy (including employee retention, work-family conflict, and job stress, better life balance, and job satisfaction) the practices need to be sustained and persuaded at workplace culture. Well-built and helpful organizational culture along with job nature increase employee's aim to stay behind in the organization. (Asiedu-Appiah, 2013) revealed that WLB is vital for increasing employee performance both in home and workplace. An individual obtains fulfillment in life from family and work places. (R.lockwood, 2003) defined WLBis nothing but to manage work and personal responsibilities. Work-life involves the support from peers & senior management and the WLB programs improved employee's productivity and motivation.

Organizational commitment

Some researches propose that there is an association between work-life balance and organizational commitment. Organizational commitment refers to what an employee feels for his organization. It is an experience of a sense of belongingness for the organization. (PSUWC, 2013).Allen and Meyer (1996) suggest the three-dimensional construct of the organizational commitment: affective section refers the emotional association and affection of employee towards the organization, and normative component refers the feeling of obligation of the employee to remain with the organization. Research suggests that work-life policies reduce the work-family conflict helps to induce organizational commitment. Birjandietal., (2013) identifies the positive relationship between work-life balance and organizational commitment. The different components considered were the fair and sufficient payment, secure and sanitary working environment, growth

opportunity, observance of the law, working life social attachment, working life general atmosphere, social unity and integration and development of human capabilities and relationship with organizational commitment. Work-life balance tries to increase the affective commitment and thereby positively influences in-role performance (Kim,2014).

The extensive review of the literature on the work-life balance and organizational commitment does not provide any conclusive evidence on the organizational level in general and banking sector in particular. More specifically in the context of Bangladesh, limited research work was performed in the area of WLB in general and banking sector in particular. The main focus of the study is to identify the major factors that influence banker's work-life balance activities and its impact on organizational commitment. The results of the study may create a sensation among the employees of banks to maintain a happy balance between work and life in order to increase productivity vis-à-vis the economy as a whole. Moreover, the study could be able to create a theoretical base for the future researchers on the issue applicable to banking operation which was not found in the past studies done by other researchers.

3. Methodology of the Study

The study is exploratory in nature which tries to develop a relationship between WLB and organizational commitment on the basis of data collected from selected bank employees. Accordingly, the researchers attempt to build a WLB scale and to do this they went through many related kinds of literature and which was an extensive review of different international and national researches. In the beginning, the authors discuss with different employees of selected banks (N=6) regarding their work life and personal life issue through face to face conversation. Few items were developed from such discussion. To verify and strengthen the factors the researchers again went for an extensive literature review and finally develop 17 items which are more or less coherent and important for the bankers in Bangladesh. The 17 items are given in table-III.

Employee Commitment

In the study, the researchers picked up two types of commitments (Affective & Normative) based on literature survey related to the study.

Questionnaire Development

After a threadbare exercise, the researchers prepared a structured questionnaire which contained three parts. The 1st part contained demographic information such as gender, age, designation,

education, years of experience. In the 2nd part, the respondents were interviewed regarding WLB policy by their banks and their concern regarding the policy. In the 3rd part, a five-point Likert scale was established on WLB policy and Commitments (Affective & Normative) where 5 denoted very important/content/Strongly Agree and 1 denoted very unimportant/not content/strongly disagree.

Sampling

The sample size was set as 300 employees from 10 private &4 government commercial banks in Bangladesh under non probability convenient sampling method; where, only 281 responses found suitable for the study (n= 281). The respondents consisted (n=281) where (n=241, 85.76%) were male and (n=40, 14.24%) were female, with having average age of 44.23 years. The education standard of the respondents; up to HSC or equivalent (n=23, 8.19%); and graduate or above (n=258, 91.81%). The average year of experience of the job displayed 7.52 years. The respondents' designation showed as First Assistant Vice President (FAVP)(n=5),Junior Assistant Vice President (JAVP)(n=12), Senior Executive Officer (SEO)(n=22),Executive Officer (EO)(n=25),Principal Officer (PO)(n=33),Senior Officer (SO)(n=40),Management Trainee Officer (MTO)(n=31),Probationary Officer (Prob-O)(n=17), Trainee Junior Officer (TJO)(n=14), Officer (O) (n=22),Teller (T)(n=5), Direct Sales Executive/ Marketing Executive (n=25), Security Guard (n=23), and MLSS (n=7).Analysis and Results

Data Analysis

Upon collecting data, the study analyzed the WLB policy and respondents' concern regarding the policy through MS Excel. Then the study went for a reliability testing (calculated Cronbach's alpha) to observe the consistency of data and after passing the consistency test; the study went for a correlation & regression analysis by using all the 17 items of WLB scale with affective commitment & normative commitment to finding out the relationship. After that, the study went for exploratory factor analysis (EFA); Principal component analysis by varimax rotation with Kaiser Normalization to find out the dominant factors which affect the employees' work life and personal life activities.

4. Analysis & Findings

Work-life & employees' concern analysis

In this section, the study started with a very simple question regarding WLB policy by the respondents' respective bank. The question is, ***"does your bank have a separate policy for work-life balance?"*** and the results are given in table-I

Table-I: Separate WLB policy by Bank

	Frequency	Percent
N/A	5	1.8
No	115	40.9
Not Aware	82	29.2
Yes	79	28.1
Total	281	100.0

Source: Researchers 'compilation based on field survey (August-December, 2019)

Only *(n=79, 28.1%)* were known to separate WLB policy whereas *(n=115, 40.9%)* said 'No' and *(n=82, 29.2%)* were 'Not Aware' regarding the policy and *(n=5, 1.8%)* did not say anything regarding the issues. The researchers then asked the following questions regarding work life and family life issues and the results are given in table-II as below.

Table-II: Employees' concern regarding work-family life issues

Question	Always	Often	Sometimes	Rarely	Never	n
1. Do you normally work more than 12 hours in a day?	23	23	60	49	126	***281***
2. Do you feel you are not able to balance your work life?	15	27	100	60	79	***281***
3. How often do you think or worry about work (when you are not actually at work)?	29	22	101	64	65	***281***
4. Do you find yourself unable to spend enough time with your family?	22	38	130	57	34	***281***
5. Do you ever miss out any quality time with your family or your friends because of pressure of work?	10	41	133	74	23	***281***
6. Do you ever feel tired or depressed because of work?	21	46	101	72	41	***281***
7. Are you not able to get time for working out?	8	34	134	67	38	***281***
8. Do you take special initiatives to manage your diet?	30	25	69	80	77	***281***

Source: Researchers compilation based on field survey (August-December, 2019)

Descriptive statistics of data

The following Table III shows the mean & std. deviation of WLB policy, affective and normative commitment items. More or less all the mean are lying from 3 to 5 in the scale of 1 to 5& the Std. the deviation is lying from .7565 to 1.5007 except only one variable which is 3.1031*(The large deviation may arise due to the preference or ignorance of respondents regarding communication with colleagues*). As the difference between the scales is 1 so that deviation can easily be appreciated.

Table-III: Descriptive Statistics of the data

WLB Items	Mean	Std. Deviation	Analysis N
Workload	3.840	1.2533	281
Job nature	3.918	1.1134	281
Communication with friends & family	4.256	.8774	281
Communication with colleagues	4.434	3.1013	281
Education and training activities	3.865	1.1905	281
Working hours	3.911	1.0869	281
The balance between work and Current salary level	3.826	1.0597	281
Life in general at present	3.979	.9998	281
Family	4.463	.8739	281
Relations with friends and acquaintances	4.196	.8414	281
Free time and relaxation	4.139	.8400	281
Community activities and volunteering	4.007	.8280	281
Religion	4.285	.9585	281
Earning a high salary	4.214	.8263	281
Getting promoted	4.388	.8034	281
Improving work expertise	4.359	.7576	281
Length of service in my current job	4.196	.7565	281
Affective Commitment			
I would be very happy to spend the rest of my career with this organization.	4.071	1.5007	281
I would feel guilty if I leave my organization now.	3.772	1.0512	281
I would continue to work for this organization in the future, as it deserves the same.	4.057	.9730	281
Normative Commitment			
I really feel as if this organization's problems are my own.	4.028	.9743	281
This organization has a great deal of personal meaning for me	4.093	.9173	281
I do not feel any obligation to remain with my current employer.	3.078	1.3736	281
I would not leave my organization right now because I have a sense of obligation to the people in it.	4.068	.9097	281
Too much in my life would be disrupted if I decided to leave my organization now	3.907	1.0240	281

Source: Researchers compilation based on field survey (August-December, 2019)

Reliability statistics

The table-IV revealed the data consistency of WLB policy, Affective, and Normative items and the result showed that the data were poorly to fairly internally constant which supported the findings (Taylor, 2013; Cortina, 1993; Kline, 2000; George &Mallery, 2003)

Table-IV: Reliability Statistics

Factor Retain	Cronbach's Alpha	No. of Items
Work-life Balance Scale (WLB)	.731	17
Affective Commitment (AC)	.599	3
Normative Commitment (NC)	.695	5
		Total Items = 25

Source: Researchers compilation based on field survey (August-December, 2019)

Exploratory factor analysis (EFA)

To apply EFA the study went to investigate the data suitability through Bartlett's test of sphericity and Kaiser Mayer-Olkin (KMO) test. The KMO value was observed as 0.789; KMO value was more than 0.6 is suitable for EFA and about to 0.9 or above is excellent which supported the findings of (Kaiser, 1974; Tabanick&Fidell, 2001; Hutcheson &Sofroniou, 1999) and Bartlett's test result showed significant ($\chi^2 = 1321.865$; $p < .001$) as well for the EFA.

After running the factor analysis with 17 items (as shown in table-V) the eigenvalue of all the 5 revealed factors were more than 1 and the factors' eigenvalue were respectively 3.022, 2.514, 2.082, 1.371 & 1.227 and the total variance explained from the model was determined as 60.101%. The Cronbach's Alpha was .731 which means data were fairly consistent which supported the findings (Taylor, 2013; Cortina, 1993; Kline, 2000; George &Mallery, 2003)

Table-V: Obtained Factor loading from EFA *(n=281)*

Principal Component Analysis					
Variables	*Factor*				
	1	*2*	*3*	*4*	*5*
1. The balance between work and Current salary level	.734				
2. Working hours	.732				
3. Life in general at present	.727				
4. Job nature	.627				
5. Education and training activities	.570				

6. Workload	.563				
7. Family		.796			
8. Relations with friends and acquaintances		.772			
9. Religion		.760			
10. Getting promoted			.615		
11. Earning a high salary			.597		
12. Community activities and volunteering			.546		
13. Free time and relaxation			.508		
14. Length of service in my current job				.807	
15. Improving work expertise				.670	
16. Communication with colleagues					.842
17. Communication with friends & family					.527

Source: Researchers compilation based on field survey (August-December, 2019)

Table-VI: Names & Definitions of obtained factors from WLB scale

Factor names	*Definition*
One: Work to family Balance	Refers to the various work-related issue of the job such as workload, job nature, education & training activities, working hour, the balance of work & current salary, and current lifestyle.
Two: Involvement Balance	This means the opportunity for psychological involvement in family, relatives, peers, and religion.
Three: Satisfaction Balance	Satisfaction Balance refers to satisfaction towards both the family and work roles.
Four: Job Interest Balance	States the attraction of being expertise in the related field and the length of the present job.
Five: Communication Balance	How well the communications can be maintained among friends & family, peers, subordinates, and bosses.

Source: Authors' observation

Correlation Analysis

A correlation analysis was conducted on all variables to explore the relationship between them. The bivariate (Pearson Correlation) procedure was subject to two-tailed of statistical significance at two different levels highly significant (p<.01) and significant (p<.05). The correlation coefficient value (r) ranged from 0.01 to 0.29 is considered weak, from 0.03 to 0.49 is considered moderate and from 0.50 to 1.00 is considered strong which supported the findings (Ratner, 2019; Rumsey, 2019). The result of correlation analysis for all the variables is shown in Table-VII. It examines the correlations among WLB items, employees' affective and normative commitment towards the organization.

Table-VII: Correlation Matrix

Component	Work-life Balance Scale (WLB)	Affective Commitment (AC)	Normative Commitment (NC)
Work-life Balance Scale (WLB)	1.000		
Affective Commitment (AC)	.118*	1.000	
Normative Commitment (NC)	.188**	.618*	1.000

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Researchers compilation based on field survey (August-December, 2019)

The variable of WLB related items is positively correlated with affective commitment, and employees' normative commitment towards organization. ($r = 0.118$; $p < 0.05$, and $r= 0.188$; $p < 0.01$). The two commitments (affective and normative) are also positively and strongly correlated to each other ($r = 0.618$; $p < 0.05$) shown in table-VII

Regression Analysis

Regression analysis is normally used to find how much the independent variable can explain the dependent variable. In this research the two independent variables are effective & normative commitments towards the organization and the dependent variable is WLB items.

<u>*Model-1:*</u> From the study in model-1 the R square = .014 which means independent (affective commitment towards organization) variable can explain 1.4% of the dependent variable (WLB items) shown in table-VIII.

Table-VIII: Model Summary-1

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.118[a]	.014	.010	.84194

a. Predictors: (Affective commitment), WLB items

Model-2: From the study in model-2 the R square = .035 which means independent (normative commitment towards organization) variable can explain 3.5% of the dependent variable (WLB items) shown in table-IX.

Table-IX: Model Summary-2

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
2	.188[a]	.035	.032	.64079

a. Predictors: (Normative commitment), WLB items

From the above regression analysis, the study found that the WLB items can explain a little about the organizational commitment (affective & normative) of the bankers. There are some other items apart from the WLB which policy may affect the bankers' commitment.

Justification of weak results

From the above result of correlation (given in Table-V) & regression (given in table-VI &VII), the result might look weak. Since the research is exploratory in nature so the researchers try to explore whether there is any relationship between WLB items and organizational commitment or not. The study shows a very weak or poor relation in that relationship. The basic reason may occur due to the lack of knowledge regarding WLB content and policy (given in Table –I) or apart from the WLB policy there have some other issues of HR practice (recruitment & selection, Training & development, salary & benefits, career opportunity growth, etc.) may affect the bankers' commitment.

5. Conclusion, study limitations and Future Research

In this study firstly a scale on WLB items was developed by picking up 17 related WLB items based on literature & interview with bankers. Secondly, the researchers identified the major factors influencing bankers' Work-life balance activities. An EFA was run and five dominant factors (Work to family Balance, Involvement Balance, Satisfaction Balance, Job Interest Balance, and Communication Balance) were revealed affecting bankers' Work-life balance activities. Finally, the study explored the bankers' organizational commitment (affective & normative) towards the bank and find out the relationship between WLB items and employees' commitment (affective& normative). For that outcome, the respondents showed their opinion regarding organizational commitment and that found more or less satisfactory;

however, a very insignificant relation was found between WLB items and employees' commitment (affective& normative) through regression and correlation analysis. It is expected that the newly generated WLB scale will be very effective and supportive for the WLB policy of the banks. This study will be an era for the policymakers (Bangladesh Bank, BIBM, & others) to improve the current WLB policy and future researches will have a base to work on these issues. The implication of the study would be very interesting to the policymakers as many of the bankers could address their problem regarding the family & job balance. Many of them had some frustration as well. Some new policies and awareness program can be arranged by the authority for the betterment of the bankers' mental health.

Therefore, the major limitations of the study can be considered as the respondents' less interest and unwillingness to provide information. More fully, many of the bankers didn't know better of the work-life balance policy by their bank as well as the concept. Most of the bankers thought that the leave policy & holidays are the only factors of WLB policy. Time, funding, and authoritative support (as it is personal initiative research without funding) from the banking authority would be the other significant limitation of the study. Majority of the respondents are working in Dhaka zone and based on the whole country oranother zone would have a different response regarding the issue.

Future researches could be driven to improve these situations by using criteria of work-life balance towards job satisfaction, employee motivation, job boredom, monotonousness in the job, etc. The study only picked up 17 WLB items, few more items can be added in further researches. Bangladesh Bank & BIBM could support such types of research in the future.

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Conflicts of Interest

There are no conflicts to declare.

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