

## **Work Life Balance as a Tool to Predict Employee Performance in Select Commercial Banks in Kerala**

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### **ABSTRACT**

Work life balance (WLB) has been considered as one of the major issues in the field of human resource management for the last few decades. The new business contexts add value to this subject and the rate of pace of change creates thrust into it. The need for a better work atmosphere, family friendly life and personal space is high. People are more conscious about their work surroundings and prefer a cool working environment also. Performance is nothing but an effort exhibited in order to achieve the desired goal or output. The best performance is the right mixture of one's own potential, skills, knowledge and expertise but in sometimes it is negatively affected by certain other factors also. A positive working environment can attempt to make changes in the performance level of the employees. Though Work life balance has been attracting a great deal of attention among practitioners, academic research in the area of WLB and Employee Performance is still lagging behind. This study aims to understand the ability of

Work life balance to predict the employee performance with special reference to commercial bank employees in the central region of Kerala. The questionnaire based survey technique was used for the study and the responses were collected from 250 commercial bank officers. The validated and purified scale items were analysed using confirmatory factor analysis and correlation analysis. It was found that the positive work life balance has the ability to predict the presence of improved employee performance. The Performance of the employees is significantly affected by the presence of positive work life balance and a better performance can be resulted with the enhanced WLB.

Keywords: Work life balance, Employee Performance, Commercial Banks

## **1. INTRODUCTION**

To maintain a balance between work and family life is always remain as a challenge for both the employer and employees. Even though the term work life balance has been used in our day life language for a number of years, industry considered this term by 1980's only. Even though our nature is abundant with resources, without having competent workforce it is not possible to produce the desired output with capital and technology alone (Mehta, 1976). When we compare developed and under developed countries economically, competent human resources makes the major difference and it becomes the reason for the rapid economic progress of developed countries. According to Ginzerberg (1980), majority of the human resources in an organization is unutilized due to lack of opportunities, poor skills and resistance to change. Properly managed human resources always add values in terms of economic well-being. The changing importance from hard HRM to soft HRM forces the management to create work force friendly policies and practices, more precisely it give birth to work life balance practices. After 1990's rapid transition, Indian market faces several changes even in their work force demographics. The rising number of women workers and dual income families makes WLB as a strategic issue of human resource. Clutterbuck (2003) viewed WLB as a critical and important issue of 21<sup>st</sup> century. Through these practices both employee and employer get benefited. Some of them

include employee satisfaction and well-being, reduced absenteeism and turnover, successful recruitment and retention increased productivity and customer satisfaction. Stress and burnout are the dominant reasons for the emergence of work life balance in organizational context. Now the term got larger boundaries and give attention to not only married, with children couples or working mothers but also in a broader concept of people as a whole (Shankar & Bhatnagar, 2016). Delecta. P (2011) states that “Work life balance is defined as an individual ability to meet their work commitments as well as other non-work and family commitment”(Kumar & Janakiram, 2017). WLB is all about how effectively a person can manage their duties at work place as well as in their family life. Organizational efforts can boost the abilities of individuals in order to keep balance in their work – family affairs. The changing employee perception about work argued that employees expect a new psychological contract that frames better employment relationship in terms of WLB (Maxwell & McDougall, 2004).

According to Clark (2000), “Work-life balance is satisfaction and good functioning at work and at home with a minimum of role conflict”. When the conflict between the work and personal matters got minimized then the balance will be automatically emerged(Cloningier, Selvarajan, Singh, & Huang, 2015). In the present scenario WLB is considered as a strategic HR issue and an important factor which lead to turn over intentions of the individuals. In the recent years, organizations experienced heavy competitive pressure in order to perform faster, better and even more cost effective. People started considering lifetime employment contract as a notion of past and seek awareness about the potential benefits regarding WLB policies. The present study aims to explore the different dimensions of WLB, especially its connection towards employee performance.

Individual performance always contains high relevance for an organization as well as an individual’s alike. High performance always leads to satisfaction, self-efficacy and mastery over the field. Moreover it is the basis for promotion, award, honour and career advancement. Performance can be considered as qualitative and quantitative measure where an individual intended to reach in relation with the work (Altındağ & Köseadağı, 2015). Many studies on individual performance of employees have been conducted especially in manufacturing sector

and different approaches of calculating performance was exist in literature. But the factors which boost the performance of individual is still not organized and none of them are studied the importance of WLB on employee performance also. Employee Performance is always an important tool for sustainable employability(Koopmans, n.d.). According to Campbell, performance is “behaviours or actions that are relevant to the goals of the organization” and which is considered as the most endorsed definition of performance. Researchers considered performance as a multi-dimensional concept consist of behavioural process aspect and outcome aspect of performance. Behavioural aspect deals with the action itself while outcome aspect in turn refers to the result of the individual (Campbell & Wiernik, 2015). Earlier studies found that WLB is positively affecting individual and organizational outcomes. It further leads to organization’s financial performance and increase employee satisfaction and labour productivity (Perry-Smith & Blum, 2000).

The organizational effort in the field of WLB may be propelled by the performance of the employees. Therefore it is necessary to study the effect of WLB and its factors which may facilitate the better employee performance as an outcome. Thus, this study aims to address two main research questions:

Research question 1: How do the enablers of WLB influences the Performance of an individual employee?

Research question 2: Whether WLB can considered as a tool to predict employee performance?

This study focuses on how the performance is linked with the work life balance pertaining in the organization. The article tried to enhances the existing field of literature and attempt to make a link between WLB and employee performance. The study also identifies the relationship between the enablers of work life balance and the performance dimensions.

## **1.1 OBJECTIVES**

This study aims to understand what drives Work life balance and how WLB affects employee performance in select commercial banks in the central region of Kerala. The specific objectives that we intend to meet are as follows:

1. To analyse the existence of enablers of WLB in the firm affects the degree of employee performance.
2. To analyse how WLB affect the performance of the employees in commercial banks.
3. To analyse whether WLB is capable enough to predict the performance of the employees

## 2. THEORETICAL FRAMEWORK AND HYPOTHESES

The main aim underpinning this research is the relationship between Work life balance and Employee Performance. Beyond the primary relationship this paper also seeks to establish the role of work life balance enablers on the performance of employees.

**Work life balance** is the term which has replaced the commonly used concept work –family balance in the recent years. Due to the diverge range of employees, it becomes necessary to manage a balance between work and other life activities such as study, travel sport, leisure etc. It considered as the equilibrium between the amount of time and effort dedicated by individual on work and personal activities. Work life balance simply provides a fit between multiple roles in a person's life and further leads to a state of involvement and satisfactory level. WLB policies and practices are normally initiated by the organization in order to manage work and family responsibilities of their employees. A large number of family friendly policies are practiced by different organizations which includes job sharing, part time work, compressed work weeks, flexible working hours, parental leave, telecommuting, and on-site child care facilities and so on (Lazar, 2010). Changing demographics, decline of traditional family culture and increase in the number of dual – career couples boosts the growth of work life balance practices. Building an organizational culture that supports work life balance will always add fuel to the organizational progress. Work life balance initiatives becomes a normal need for everyone in an organization regardless of their age and gender. When these efforts converted into employee satisfactions it

directly reflects in the reduction of absenteeism, turnover intentions, job level stress and increase in productivity.

Most of the existing literature in this field concentrates on how demographic factors influences WLB. Among those factors gender, age and marital status plays a major role. Studies shows that many of the managers and supervisors understand their female work force as compared to males and provide more assistance to them regarding their need to attend family work (Karkouljian, Srour, & Sinan, 2016). Having a balance between work and family life shows a positive sign that it is not worthy to sacrifice your marriage life or not having children because of the work pressure (Panisoara & Serban, 2013).The degree of implementation of WLB policies has some relationship with the firm based factors such as manager's attitude towards WLB and firm's culture. So the initiative towards the work life balance is purely based on its capability for improving the firm's performance. If the WLB policies failed to show a positive relationship with performance, then the support from the management will gradually reduce (Adame-sánchez, González-cruz, & Martínez-fuentes, 2016).

Work life balance policies always boost the relationship between one's environmental self-perception and pro-environmental behaviour. Too many working hours generally makes the employees dissatisfied and further appears to negatively impact on pro-environmental behaviour. Studies revealed that not merely reducing working hours or implementation of flexi time will not improve the employee behaviours. It needs a consistent arrangements to cope up with their psychological and emotional feelings over the work pressure (Melo, Ge, Craig, Brewer, & Thronicker, 2018). Work life balancedimensions such as flexi time, leaves and dependent's care influences the employee performance and it will be more enhanced in the presence of job autonomy(Githinji & Gachunga, n.d.).

According to Pareek and Purohit – (2011), the parameters for the measurement of WLB consist of six factors; social needs, personal needs, time management, team work, compensation and benefits and work itself. Social needs deals with the associations and relationships exist at the work place. Personal needs relates to the care for family, house and entertainment. Prioritization of work comes under time management and monetary and non-monetary remuneration is

handled by compensation and benefit parameter. Work includes the job and the responsibilities itself. This paper uses all the six parameters in order understand the relationship between WLB and employee performance.

Some research works considered highly inter related and complimentary or overlapping human resource policies that helps employees to perform their non - work related jobs as a work – family bundle. In this concept it focuses on WLB policies as a whole rather than dealing with one-by-one. Firms with more comprehensive bundles shows higher performance than the others. An interesting fact that obtained through the study is the non-moderation effect of the size of the firms. The relationship between the work - family and employee performance is not affect by the firm's size at all (Perry-Smith & Blum, 2000). But certain other studies revealed that financial security is the most important parameter in order to maintain lifestyle balance (Wagman, Björklund, Håkansson, Jacobsson, & Falkmer, 2015). Furthermore activity balance, balance in mind and body, balance in relation to others and time balance are the four major balance needed by an individual for a stress free work life (Wagman et al., 2016).

According to Allen (2000), work life balance outcomes have three dimensions; work related outcomes, non – work related outcomes and psychological or stress related outcomes. This paper concentrates on the very first dimension of the WLB outcome i.e., work related outcomes. Enhancement of the employee performance is the most important work related outcome provided by the WLB practices (Tavassoli & Sune, 2015). Belongingness towards the organization can be improved by the effective implementation of the WLB policies and it could also promote the productivity among people(Mukhtar, 2012). Job related factors such as work time, income, supervisory status, tenure, supervisor's support, organization's support and the job value plays an important role in order to cultivate work life balance among employees. Even work life balance can shows a mediation effect on job satisfaction (Wu, Rusyidi, Claiborne, & Mccarthy, 2013).

Individual performance is an issue that address not only the employees but also a great concern for the organizations also. Performance is an abstract concept which cannot be measured directly and the identification of its constructs is also difficult task. A widely accepted definition

of work performance is that of Campbell: “Behaviors or actions that are relevant to the goal of the organization”. For the purpose of this study, four dimensions of employee performance have been taken; Task performance, Contextual performance, Adaptive performance and Counterproductive work behavior. Task performance can be defined as the competency with which one can performs the central portion of the job. It includes job knowledge, keeping knowledge up to date, quantity and quality of jobs, decision making capacity and problem solving ability etc. Contextual performance is nothing but the individual behaviors that support organizational, social and psychological core functions. It includes extra task efforts, organizational citizenship behaviors, enthusiasm, resourcefulness, motivation etc. At the same time adaptive performance consist of adjusting goals and plans, learning new tasks, innovation, generating new ideas, keeping calm etc. Counterproductive behaviors is being defined as the behaviors that harms the well-being of the organization such as off – task behaviors, longer breaks, absenteeism , tardiness etc. (Koopmans, n.d.).

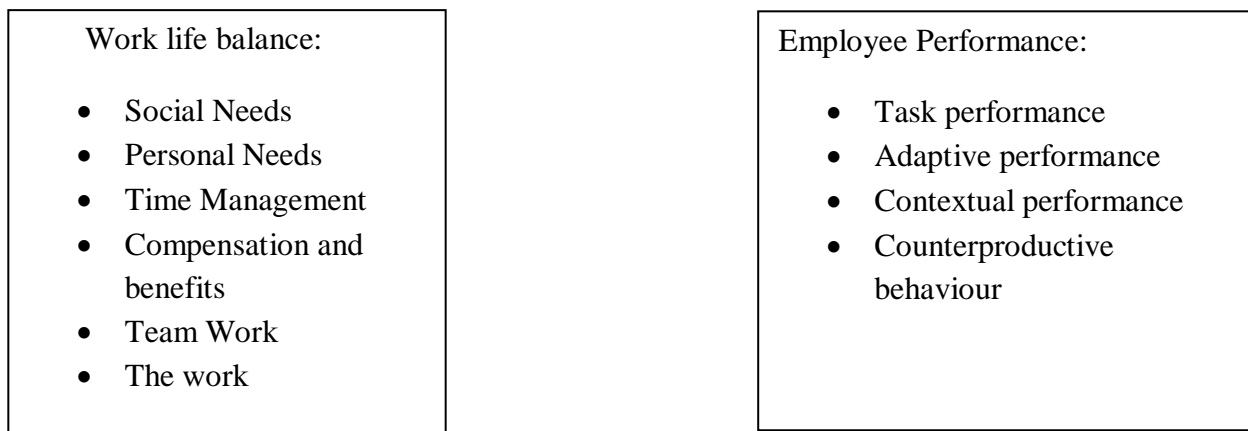


Figure 1. Conceptual Model

## 2.1 HYPOTHESIS FORMULATION:

Hypotheses were set keeping in align with the objectives of theresearch. To understand the application of WLB on employee performance, 6 hypotheses were set.

H1: Social need has significant impact on performance of the employees.



H2: Personal need has an impact on employee performance significantly.

H3: Time management has significant impact on employee performance.

H4: Team Work does influence the performance.

H5: Compensation and benefit has a significant impact on employee performance

H6: The work itself has an impact on the performance.

## **2.1 RESEARCH GAP**

Though Work life balance has been attracting a great deal of attention among practitioners, but academic research in connection with WLB and employee performance is lagging behind. Though these studies have helped to better understand the concept of Work life balance and build a theoretical platform for further studies, its effect on performance is unrevealed. This study endeavours to address the knowledge gap by empirically testing what drives WLB to boost employee performance and whether the presence of good work life balance can be taken as an indicator of better performance. This study attempts to contribute to a developing body of research in Work life balance and employee performance.

## **3. METHODOLOGY**

The under taken research is as exploratory study to understand the effect of work life balance on employee performance in select commercial banks in Kerala. The researcher has selected leading commercial banks in the central region of Kerala to study the effect of WLB on the performance of commercial bank employees. Commercial banks act as the back bone of the country's financial system and occupies a crucial position in this digital world of money transactions. RBI act as the supreme authority for all the commercial banks operates in India. Commercial banks includes both public sector banks, private sector banks and foreign banks. As per the State Level Bankers Committee (SLBC) report, Kerala has 20 public sector commercial banks with 346 branches and 20 private sector commercial banks having 2225 branches.

Questionnaire based survey technique was used. The sample frame for the study was demographically limited to the central region of the state of Kerala. Judgement sampling method

was opted for choosing the samples from the population. Responses were collected from 250 Commercial Bank officers from Kottayam, Ernakulam and Thrissur districts. The survey research was conducted on WLB based on the model of Udai Pareek and performance based on Linda Koopmans model. Work-Life Balance model of Udai Pareek consists of six components: Social needs, Personal needs, Time management, Teamwork, Compensation & Benefits and Work. On the basis of these six components WLB research was conducted. Koopmans considered four performance variables such as Task performance, Contextual performance, Adaptive performance and Counterproductive work behaviour. Researcher used these four performance variables in order to measure the predictive capacity of WLB on employee performance. The validated and purified scale items were analysed using confirmatory factor analysis and correlation analysis.

## **4. ANALYSIS AND FINDINGS**

The data passed the internal consistency and reliability test as the Cronbach's alpha values were all greater than 0.7. Out of the 250 employees, 55% were female and 45% belongs to male category. 60% of the sample were married and rest falls on unmarried category. No one fulfils single parent criteria. It was found that WLB has a significant positive effect on performance of commercial bank employees. The results were in an unexpected direction showing a positive correlation between WLB and Performance, which shows that more balanced work - life will boost the performance.

### **4.1 Data Analysis**

The study followed a two stage data analysis. In the first stage the study examined the psychometric properties of the scale through confirmatory factor analysis and in the second stage various hypothesised relationships were tested. CFA was performed using SPSS AMOS and the hypothesized relationships were examined using Structural Equation Modelling (SEM) with a bootstrapping sample size of 5000.

## Confirmatory Factor Analysis

To establish the psychometric properties of the various measures used in the study, the researcher performed a confirmatory factor analysis. Measurement model fit was established by examining various model fit indices ( $\chi^2 / DF = 2.89$ ,  $RMR = .03$ ,  $GFI = .91$ ,  $CFI = .95$ ,  $RMSEA = .04$  and  $SRMR = .03$ ) and it was found that all the indices were within the threshold limits. In this stage the study also checked the reliability and validity of the scales. One of the most popular reliability statistics in use today is Cronbach's Alpha (Lee Cronbach, 1951). Cronbach's Alpha is a test reliability technique that requires only a single test administration to provide a unique estimate of the reliability for a given test. The closer the Cronbach's Alpha coefficient is to 1.0, the greater the internal consistency of the items in the scale. Therefore, it was decided to use the same tool for the main study as the Cronbach Alpha score for the present study was above 70%. George & Mallery (2003) provided the following rules of thumb for Cronbach's Alpha coefficient ( $\alpha$ ):  $\alpha > 0.9$  - Excellent,  $\alpha > 0.8$  - Good,  $\alpha > 0.7$  - Acceptable,  $\alpha > 0.6$  - Questionable,  $\alpha > 0.5$  - Poor, and  $\alpha < 0.5$  - Unacceptable". Reliability coefficients of all the constructs (.95 to .80) and Average variance extracted values were within the limits (.60 to .83), which provides evidence for reliability and convergent validity.

Sl. No.	Particulars	Cronbach's Alpha
1	Social Needs	.740
2	Personal Needs	.782
3	Team Work	.812
4	Compensation and benefits	.752
5	Time Management	.853
6	The work	.846
7	Task performance	.772
8	Adaptive performance	.893
9	Contextual performance	.870
10	Counterproductive behavior	.814

Table 1: validation of the variables

## Descriptive Statistics

Descriptive statistics are shown in table 2. The correlation analysis shows that the direction of correlations were as expected.

Construct	Mean	SD	1	2	3	4	5	6	7
Social need	3.17	.85	.82						
Personal need	3.55	.52	.18	.88					
Time management	2.57	.74	.25	.21	.87				
Team work	2.69	1.10	.19	.20	.15	.84			
Compensation and benefits	2.18	1.31	.22	.27	.13	.17	.91		
The work	2.85	.89	.16	.21	.28	.26	.14	.80	
Performance	3.65	.80	.35	.38	.29	.24	.28	.31	.95

Note: All correlations significant at .01 level, diagonal values represent cronbach alpha coefficient

## 4.2 Hypotheses Testing

In hypotheses 1 the study has predicted that, “*social need has significant impact on employee performance*”. However, the study found support for this assumption and results revealed that social need of the employees have significant impact on employee performance ( $\beta = .37$ ,  $SE=.03$ ,  $p<.01$ ,  $CII = .28, .44$ ). Thus the hypotheses was accepted. To test the relationship between employee personal needs and performance the study has predicted that, “*personal need hasan impact on employee performance significantly*”. However similar to the prediction the study found that personal need of the employees have significant effect on employee performance ( $\beta = .41$ ,  $SE=.02$ ,  $p<.01$ ,  $CII = .33, .48$ ) and thus the study accept the hypotheses 2. In hypotheses 3 the study examined the relationship between time management and employee

performance. The study has predicted that, “*time management has significant impact on employee performance*”. However from the analysis it was found that time management has significant impact on employee performance ( $\beta = .32, SE=.05, p<.01, CII = .277, .426$ ). Thus the hypothesis three was also accepted. In hypotheses 4, the study has predicted that, “*teamwork has an influence on employee performance*”. From the results of the data analysis it was found that team work has significant positive impact on employee performance  $\beta = .27, SE=.03, p<.01, CII = .21, .31$ )and hence the study failed to reject the hypothesis.

Further in hypothesis 5, the study examined the relationship between compensation and benefits and employee performance. It was predicted that, “*compensation and benefits has significant impact on employee performance*”. From the analysis it was found that compensation and benefits have a significant positive impact on employee performance ( $\beta = .30, SE=.04, , p<.01, CII = .25, .40$ )and hence the study failed to reject the hypothesis. Finally in hypothesis 6, the study examined the relationship between the work and the employee performance. The study postulated that, “*the work itself has influence on the performance*”. However, the results revealed that the work significantly influences the performance and the relationship was found positive ( $\beta = .33, SE=.04, p<.01, CII = .26, .41$ ). Thus the hypothesis 6 was accepted.

### 4.3. FINDINGS AND DISCUSSION

The purpose of the research was to identify the predictive capacity of the work life balance in terms of improving the employee performance. The evidence shows that all the six dimensions of work life balance has a significant positive impact on the employee performance. The presence of work life balance is merely an indicator of improved performance. Even though all the six parameters of work life balance shows a positive relationship with employee performance

personal needs shows the most. It is clearly an indicator of how much an individual give importance to his/her personal demands. Among the rest, social needs took the second place. People also prefer the social interactions and value interpersonal relationships at the work place. Existence of work life balance can predict the performance of employees positively.

## 5. CONCLUSION AND IMPLICATIONS OF THE STUDY

The findings of this study has identified the important drivers of employee performance in connection with the Work life balance exist in individual's wok life. Work life variables such as personal needs and social needs shows a greater impact on employee performance and enhance as well. The presence of WLB is always indicates a satisfactory performance and hence it can be considered as a tool to predict employee performance. However, this study has certain limitations. This study has been conducted using the responses form one industry. Therefore, the results of the study could not be generalised to other industries. As research studies using the variables WLB and performance is scarce, this study has drawn many concepts from adjacent fields of literature also. Thus some of the unique features of WLB and Employee performance may have been overlooked while generating assumptions and scales. Future researches should try to overcome these limitations and they can even study the other dimensions of WLB and employee performance. Nonetheless, this study contributes to the growing literature of WLB and employee performance.

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