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## WORK LIFE BALANCE AND EMPLOYEE COMMITMENT: PERCEPTIONS OF BANKING EMPLOYEES

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### Abstract

*The study examines the connection between work-life balance and employee commitment within the context of the banking sector in Nepal. It studies the scenario of work life balance among the Nepalese bankers, measures the perception of bankers towards employee commitment and tries to explore the connection between work-life balance and employee commitment. The variables selected to hold out the study was perceived work-life balance and employee commitment among 113 employees working in 20, different branches of commercial banks in Kathmandu valley. The study involved primary data collected through a questionnaire survey that included several questions on a seven-point Likert Scale. It was found in the study that the respondents had a positive view towards the environment of work life balance in the Nepalese banking industry. The bankers weren't fully committed to the task and they think that official works affect personal life but personal works do not affect official works of the employees significantly.*

**Keywords:** Work-Life Balance, Employee commitment, Bankers

### Introduction

Nowadays the work became competitive and organizations have pressure to maintain quality and reduce cost for gaining competitive advantages. Employee commitment is a most to achieve such targets. Commitment is the outcome of various personal and official factors. So, the organizations nowadays are focused on the work life balance. Work life balance is the capacity of employees managing family life and life at the work (Guest, 2002). Work-life balance is defined as the balance between a person's work and private life (Higgins & Duxbury, 2002). The term work-life balance was explored to deal with problems i.e. stress, depression and frequent cases of illness among workers. Organizations introduced several employee assistance program to assist and support those employees who are tormented by work-life conflict. This initiative produced tremendous outcomes to reduce the negative impact of imbalance between work and family (Harrington, 2007; Leiter&Durup, 1996). In keeping with Aycan and Eskin (2005), organizational and spousal support are significant factors in reducing work-family conflict for men and women. Work-life balance is not the end result of only balancing work and family commitment but visiting friends and relatives, entertainment and inventive activities too (Hughes &Bozionelos, 2007). To manage both domains efficiently depends on the strategies employed by both employees and employers. During this regard, Lockwood (2003) asserts that employers have increasingly realized that, to enhance work-life balance, they need to consistently improving the standard of lifetime of employees with their families to extend the quality of labour. This means the requirement for vibrant businesses to

push work, and family integration to enhance the commitment of workers. Therefore, as companies aim at reducing cost and increasing profit within the global market, it's crucial for employers to implement policies to assist workers balance between paid work and non-paid roles. Furthermore, Asiedu-Appiah, Dufie-Marfo, and Frempong (2013) argue that paid work and non- paid work activities are two important domains in these long hours at the workplace reduce the presence of employees at home, and that they often miss family and social activities. The authors observe that as employees get more involved in their jobs, they're less likely to possess the time for social activities which eventually reduces commitment to work. On the opposite hand, when an employee spends longer with the family and less time at work, it can lead to absenteeism and labour turnover among workers (Adams, King & King, 1996). In spite of those outcomes, employees aren't equally conscious of the provision of work-life balance policies in their organizations (Budd & Mumford, 2005; Yeandle, Crompton, Wigfield, &Dennet, 2002). In determining the link between work-life balance and commitment, Beauregard and Henry (2009) argue that commitment to figure depends largely on the extent to which employees are ready to balance work activities and non-work activities and are satisfied with the work they are doing, and also the conditions of service within which they work. Thus, for an organization to compete well within the global market in top quality standards, it'll guarantee employees with flexible work arrangements, so as for them to display the next level of positive attitude to figure. Asiedu-Appiah, *et al.*, 2013; Sackey & Sanda, 2009) who have studied work stress among bankers, no concrete study has attempted to analyse the influence of work-life balance on commitment among employees in banking occupation. This study, therefore, fills this gap by exploring the influence of work-life balance on commitment among employees in banking status.

## **Literature Reviews**

### **Studies on work-life balance and commitment**

Several findings have suggested a positive relationship between work-life balance and employee commitment (Wayne *et.al.*, 2004) which suggests employees' experience of work-life balance increases their commitment toward organization they work for. Adam *et. al* (1996) suggested that if a person is very involved in his or her job, the probabilities of labour family conflict are surely increased which ends up in a high level of burnout, low satisfaction and commitment. Work-to-family conflict occurs when experiences at work interfere with the family life inflexible working hours, work overload, interpersonal conflict at work, and unsupportive supervisor in organization. Family-to-work conflict occurs when experiences within the family interfere with work-life primary responsibility for youngsters, elder care responsibilities, interpersonal conflict within the relatives, unsupportive members of the family (Pathak, 2018). The economic process of a rustic mainly depends on its financial set-up. Over the last few decades, the Indian financial set-up underwent certain major changes, in terms of its structure, management techniques, and therefore, the regulatory environment. These changes are even more pronounced within the sub-sector of banking. Hence, the modernization of the finance industry led to severe concerns like excessive work demands, increased time pressure, role conflicts, and increased incidents of stress (Bajaj & Pal, 2015).

During this study were measured using socio-demographic characteristics like gender, status, parental status, and age. Gender has been viewed by Parpart, Connelly, and Barriteau (2000) as roles and responsibilities of men and women that are socially constructed. Warren (2004) explained that girls with domestic responsibilities have taken on part-time jobs as support because of maintaining marketplace skills, source of income and sustain interest outside the house. This has resulted in conflict as women typically perform childbearing duties like taking

children to high school, hospital and visiting their basic needs (Porter & Ayman, 2010). Jennings and McDougald (2007) argue that men and women tend to prioritize work and family roles differently whereas men typically sacrifice longer reception for work activities, women tend to sacrifice longer at work for home commitments. Martins, Eddleston, and Veiga (2002) observe that women's career satisfaction has negatively been related with work-family conflict throughout their lives whereas men experience adverse effects only at the later stages of their career. The status of a worker may influence work-life balance. Martins *et al.*, (2002) suggest that workers who are married give more priority to their families' relative rather than work so the remain more absent. Swami (2010) considered as detrimental factor to spouse and employees in managing work life balance. Similarly, Tausig and Fenwick (2001) found that old age employees are more balanced than young ones. Generally, role of the family members and employees themselves plays a significant role to make difficult to family and work life. The authors further suggest that at the late stage of their career, older employees might not be able to endure work pressure; hence it's advisable to cut back their workload. This might eventually reduce work-family conflict in line with Herscovitch (2002). He claimed that this situation could arise when the worker feels that the organization has treated him or her well and thus he or she owes the employers a continued period of employment. Allen and Meyer (2000) found that work load of the employees negatively affects the social life of the employees that reduces the commitment towards work.

One important concept that has been studied widely and proven to be effective for organizational performance is employee commitment. It's been defined because of the extent to which an employee is loyal to his organization by accepting its values, willing to place a high level of efforts and need to take care of his membership within the organization. Mowday *et al.*, (1982) claimed that employee commitment as a relative strength of an individual's identification with and involvement in a very particular organization. For every individual, work also as a family member is of utmost importance. It was found that a job with family and family with work are often in conflict. This conflict arises due to long working hours, missing social activities, and child sicknesses (Gutek *et al.*, 1991). It is reported that the more someone involved in his job, the upper the work-family conflict which eventually ends up in increase job burnout, low satisfaction and reduced commitment (Adams *et.al.*, 1996). Consistent with Gutek *et al.*(1991) the more someone preoccupied the upper the speed of work family conflict, there's a disproportion within the degree of conflict reported by gender. It's noted that as experience grows, irrespective of gender, work-life conflicts decline (Cinamon& Rich, 2005). Those that are work-oriented make accommodations that meet their need for challenges while with career enrichment and people who are family-oriented will seek accommodations to attenuate conflicts with family requirements (Cinamon& Rich, 2005). The social exchange theory clearly explains the connection between work-life balance and commitment. This theory supports the likelihood that job life balance policies promote employee participation within the organization to the extent that the staff feels obligated to exert "extra effort" reciprocally for these "extra benefits". These are extra-role activities that employees perform and aren't mandated to try and do, but are beneficial towards the organization, could be a further indication of their employee commitment (Lambert, 2000).

The working conditions and employee engagement are congenial in the non-financial sector than that of the financial sector in Nepal. It should also state that stress at work level is lower in the non-financial sector than that of financial sector in Nepal. No doubt, with the advance of conditions of the seven variables would definitely improve the standard of labour life in Nepalese Organizations (Biswakarma, 2015). Nepali (2018) in his study explored problems and developed remedies in balancing work life and family life. He concluded that while the number of girls who continue the work without having children has increased, most ladies quit

working life after the birth of kids even today. So, the day nursery school should be provided at the place of employment. The Social Security schemes for working women were found not up to mark, it should be incorporated for all working women either as social welfare or national assistance by the government. Gautam (2017) developed a relationship between the work-life balance of bank employees as associated with age, gender, and legal status. His study found the numerous relationship between age and legal status while no significant relationship was found between gender and work-life balance. Looking into the holistic picture, it may be seen that younger people having better work-life balance as compared to older people of 40 years and above. A number of single individuals fall in normal level Work-Life Balance than married individuals. Banking professionals working publically or newer banks experience greater conflict than does the worker working in other bank categories. Therefore, one can infer that organization type could be a contributing factor when a conflict is experienced, especially for banking professionals (Adhikary, 2018). In light of these issues, the study tried to grasp the scenario of work life balance among the Nepalese bankers, measure their perception towards employee commitment, and understand the connection between work-life balance and employee commitment

## **Methodology**

The study adopted descriptive and correlational research designs. Employees of banks working within Kathmandu valley was considered as population and 113 samples were taken for the study based on the review of previous study methodology. The means of obtaining knowledge under descriptive research design is a questionnaire. This research design has been went to describe the characteristics of the respondents, the response of the respondents towards work-life balance. Correlational research design has been went to determine the connection between dependent and independent variables. Multivariate analysis has been done between the independent variables namely perception of work life balance, work interfering with the family life and family interfering with work-life with perception of employee commitment. The variables selected to hold out the study was (1) perceived work-life balance and (2) employee commitment among the staff working within the different branches of commercial banks in Kathmandu valley. The study involved primary data collected through a questionnaire survey that included several questions on a seven-point Likert Scale. The degree of work life balance is measured using the three statements from Chaney (2007) and eight statements from Gutak *et.al.*, (1991). Totally 11 items were asked to respondents towards their perception of work life balance, the degree of labor interfering with family and degree of family interfering with work. The degree of employee commitment was measured using Blau *et.al.*, 1993)'s work commitment index. It consisted of 11 statements that addressed respondents' opinions on employee commitment. Participants were asked to rate themselves on a seven-point scale. Where seven stands for strongly agree and one stands for strongly disagree. In order to search the solution to the target, mean, frequency and percentage, and correlation analysis was done. The study used purposive sampling within the selection of organizations including bankers of assorted designations starting from least experienced assistant trainees to well-experienced managers among twenty branches of various commercial banks operating in numerous parts of Kathmandu valley.

## Results

8 respondents were below age 20, 48 were between 21 and 25 years, 22 were between ages 26 and 30, 14 were between ages 31 and 35, 11 were between ages 36 and 40, and 10 respondents were above the age 40. This information is shown in a table that follows.

Table 1. Age Group

Age Group	Number of respondents	Percentage
Below 20	8	7.08
21 – 25	48	42.48
26 – 30	22	19.47
31 – 35	14	12.39
36 – 40	11	9.73
Above 40	10	8.85

It shows that the findings of this study are more important to Millennial age group bankers from 21 to 25 years of age.

In terms of the work experience of the respondents, 65 had less than 5 years of experience, 21 had 6 to 10 years of service, 9 had 11 to 15 years of work, 10 had 16 to 20 years of experience and 8 respondents had more than 20 years of work in the industry.

Table 2. Work experience

Experience	Number of respondents	Percentage
Less than 5 years	65	57.52
6 – 10 years	21	18.58
11 – 15 years	9	7.97
16 – 20 years	10	8.85
More than 20 years	8	7.08

Table 2 shows the statistical distribution of respondents on the premise of their work experience. As an enormous majority of the respondents in our sample has work experience of less than 5 years and second big number with an experience of six to 10 years. So, we are able to relate the findings of this study more towards the bankers with considerably less work experience, that's among the staff with work experience up to ten years within the industry.

Table 2. Perception over Work Life Balance

Statement	Mean score	Standard Deviation
My organization provides flexibility to manage personal and work life.	4.62	1.49
I am able to fulfill my personal life demands with the support of my organization	5.58	1.46
We have sufficient leave facility to manage time for spouse..	5.55	1.40
<b>Average mean score</b>	<b>5.25</b>	

It is shown by the table 3 that flexibility is not so encouraging in the Nepalese financial sector but various strategies and policies are adopted to manage the work life balance of employees. Overall mean score is also at the agree level so level of work life balance in Nepalese financial sector is satisfactory.

Table 3 Work Interfering with Family Life

<b>Statement</b>	<b>Mean Score</b>	<b>Standard Deviation</b>
After work, I come home too tired so can not do the work demanded by spouse.	4.69	1.41
On the job, I have so much work to do that it takes away from my household works.	4.50	1.57
My family / friends dislike how often I am preoccupied with my work while I am at home.	4.44	1.60
My work takes up time that I'd like to spend with family/friends.	4.75	1.58
<b>Average Mean Score</b>	<b>4.59</b>	

The respondents were asked to score their degree of agreement on four work-to-family conflict related claims. When asked about how much the work life of the respondents had influenced their personal lives, the respondents usually had a significantly higher degree of positive response. For example, most bankers thought their job was taking the time they would rather spend with their family. Overall mean score is 4.59. It is also in the line of somewhat agree. It means employees of financial sector has to do official work at home that disturbs the personal life to some extent.

Table 4 Family Interfering with Work Life

<b>Statement</b>	<b>Mean Score</b>	<b>Standard Deviation</b>
I'm often too tired at work because of the things I have to do at home.	4.10	1.66
My personal demands are so great that it takes away from my work.	3.91	1.60
My administration and peers dislike how often I am preoccupied with my personal life while at work.	4.04	1.56
My personal life takes up time that I'd like to spend at work	3.89	1.59
<b>Average Mean Score</b>	<b>3.98</b>	

In the flipside, when asked how their family life had influenced their professional life, the replies seemed to be geared towards the discord in the comments. Unlike the findings found in Table 4, most respondents did not believe their personal lives were taking away the time they would rather spend at work. Overall mean score is also in the line of 3. It means they do not agree that their personal life affects work life.

Table 5 Perceived Employee commitment

<b>Statement</b>	<b>Mean Score</b>	<b>Standard Deviation</b>
I think this job has contributed a lot in my life	4.37	1.72
I can see myself in this occupation for many years.	4.60	1.65
My occupation is a good choice.	4.83	1.39
If I could, I would not choose this occupation.	3.07	1.63
If I had no need for more money, I would still continue in this occupation.	3.72	2.03
I am till the period not dissatisfied with this occupation.	5.19	1.41
I like my occupation.	4.65	1.43
I think it will be injustice if I leave the job.	4.95	1.93
I have the ideal occupation for my life's work.	4.58	1.47
I wish I couldn't choose a different occupation.	4.20	1.49
I fortunately entered this occupation.	3.80	1.73
<b>Average Mean Score</b>	<b>4.36</b>	

Table 6 shows the responses of bankers towards statements that measured the extent of commitment to their employer organizations. It was observed that the positive statements are having more mean score than negative statement. Thus, employees of Nepalese financial sector are committed towards their job and organization to some extent.

Table 7. Position of Work life balance in Nepalese banking sector

<b>Variables</b>	<b>Minimu m</b>	<b>Maximu m</b>	<b>Mean</b>	<b>Standard Deviation</b>
Perception of Work Life Balance	2	7	5.25	1.081
Perception of Work Interfering with Family Life	1.5	7	4.59	1.159
Perception of Family Interfering with Work Life	1	7	3.98	1.282
Perception of Employee commitment	1.72	7	4.36	0.898

Table 7 is the summary of Tables 3, 4, 5 and 6 which depicts the perception of 113 respondents towards each of the foremost variables selected for the study. On a scale of 1 to 7 where 1 meant strongly disagree and seven meant strongly agree, the mean response towards work-life balance was 5.25 with minimum and maximum values 2 and seven respectively where the response deviation was 1.081. It means the bulk of the respondents agreed that work-life balance in the banking sector is in moderate level. History of private banking is not long in Nepal. Banking sector of Nepal is developing different policies to support the employees to manage their private and work life. Similarly, the mean response towards work interfering with the family life was 4.59 which shows that the majority of the responses were on the agreement that their work-life had disturbances on family life in a minimum extent. However, the mean response towards family interfering with work-life was 3.98 with minimum and maximum values 1 and seven respectively where the response deviation was 1.282. This reflected that the bulk of the bankers showed slight disagreement on the actual fact that their family matters had affected their workplace. On another side, the mean response towards employee commitment was 4.36 with minimum and maximum values 1.72 and seven respectively where the response

deviation was 0.898. This shows that the bulk of the bankers showed commitment but not the strong one. It means banking sector has to develop the policies to manage the work and family life so that the commitment of the employees of Nepalese banking sector can be increased.

Table 8. Relationship between work life balance and employee commitment

Variables	1	2	3	4
Perception of Work Life Balance	1	-0.071	-0.050	0.124
Perception of Work Interfering with Family Life		1	0.408	0.442
Perception of Family Interfering with Work Life			1	0.680
Perception of employee Commitment				1

The value of the correlation coefficient of the variables between Karl Pearson is shown in Table 8. As the associations between variables 1, 2 and 3 measuring the work-life balance with variable 4 measuring employee commitment, they were further represented using a diagram.

Figure 2. Relationship between factors of work life balance and employee commitment

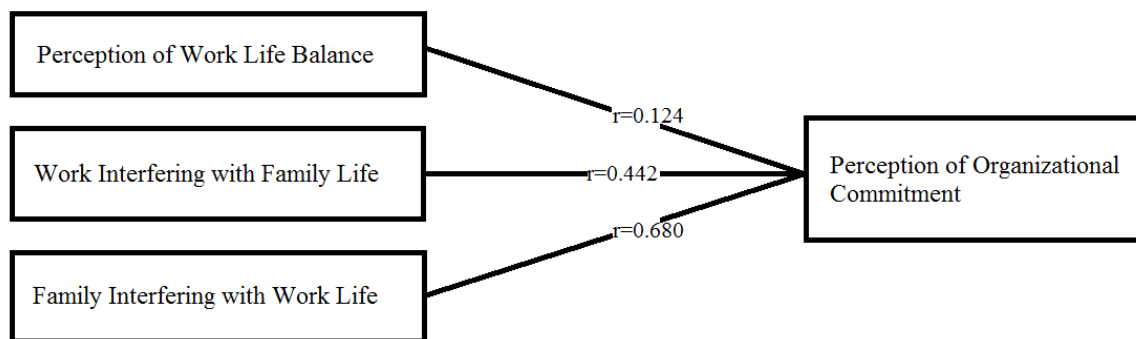


Figure 2 shows the correlation between the values of each of the variables measuring the work-life balance with their perception regarding employee commitment with the assistance of our study model. From the multivariate analysis, it was observed that the r-value between the perception of work life balance of respondents, work interfering with the family life and family interfering with work-life with relevancy their employee commitment were 0.124, 0.442 and 0.680 respectively and p-values are significant at 5 percent level of significance. It shows that there's a better relationship between the employee commitment of bankers and their perception of a family life interfering work life. This also means the majority of the bankers believe that employment to the family conflict has a stronger correlation with their employee commitment than family to work conflict. The overall direct correlation between work-life balance items and commitment variables indicates that if employees are able to find a balance between their work and private lives, it allows them to be loyal and committed to their employers. It's also a touch that employee commitment will be achieved in a company through an honest work-life balance of the workers.



## **Discussion and Conclusion**

The study attempted to study the perception of bankers regarding work-life balance together with its relevance to their employee commitment. The sample was well distributed among male and female respondents who face an equal pressure in balancing their private life, and therefore, the career. The findings of our study which failed to show a promising work life balance among the bankers working in Kathmandu, however, were more relevant among younger employees of age upto 25 years. It gives rise to conclusion that young individuals aren't able to find a balance between their work life and family life. It was not in line with findings of Gautam (2017) where it was seen that younger people had better work-life balance as compared to older people of 40 years and above. This might be because the present workforce of the industry constitutes the number of younger employees. It was found in the study that the respondents had a positive view towards the fulfilling nature of work life balance towards the employee commitment which validated their further responses. This shows that Nepalese bankers are cognizant of what could make a piece fulfilling and believe that it's necessary to possess work-life balance so as for them to arrange to the organization they were working in. The positive relationship among work-life balance and employee commitment observed in our study was in line with the findings of Adhikary (2018) where she inferred that employee commitment may be a resulting factor when a conflict is experienced, especially for banking professionals. This was also in line with the findings of our study as the majority of respondents experienced work-to-family conflict over family-to-work conflict. She also found no significant inverse relationship between work-family conflict, and career satisfaction which can be relatable just in case of our study as satisfaction is additionally one in all the variables of employee commitment. The study also measured the bankers' perception regarding two important dynamics that influenced their work-life balance. The primary of two measured the degree to which their family life was interfered with by their work. The second measured the degree to which their work-life has interfered with family life. Interestingly, most of the respondents felt that their family life was abstracted by their work instead of their period abstracted by family matters. This result was also in line with the study conducted among Indian banking professionals where the workplace environment is analogous as compared to ours (Swami, 2010). And a few Nepalese banks are operated as a venture with Indian banks. While this might be also due to rigidity within the workplace which the workers cannot find the simplest way around, this also raises suspicion regarding how employees are being treated. But this wasn't the case in US-based banks studies by Michalos (2014) where family to figure conflict was more strongly effective. So, among the 2 major dynamics, work-life interfering family life was the key factor that affected their work-life balance. Regardless of the case, our study revealed that it's unhealthier for banks to possess their employees to bring their affairs to the workplace than they take their office matters to their homes. Regarding the employee commitment, it was observed that the majority of the bankers generally weren't fully committed to the task they were in. If we consider the perception of bankers towards employee commitment, this slightly lack of commitment also can be explained by the disruption in their work-life balance as all three factors measuring work-life balance had a positive relationship with the extent of employee commitment. This wasn't aloof from the studies conducted in Japanese firms that were a statistically significant association between work and family practices and the feminine turnover rate was established. Our study failed to study the demographic impact on work life balance.

## **Implications**

### **Implications for managers**

Based on the findings of this study, we concluded that employee commitment in a banks will be achieved through the right work-life balance among the workers. This is often a robust hint to the managers of the banks operating in Kathmandu on maintaining the loyalty of their employees. This might help them reduce the ratio of work and improve performance. Also, it was observed that job to the family conflict was more prevalent among the bankers undertaken for this study, which implies that there are problems within the current work that have increased stress among the workers which have affected their personal lives. Managers should find what may be the reasons behind it and develop the policies to overcome such issues so that banks can induce more commitment of the employees in the work place.

### **Implications for future research**

Due to various constraints, the scope of this study was limited. This study has not covered to the demographic variables of the employees. Demographic variables are also important domains for determining employee commitment thus further researcher can cover those aspect of individuals. It might even be interesting to determine how variables aside from work-life balance have a relationship with the employee commitment, where the study may be extended to other sectors like industrial, medical, hospitality, etc. and impact on the more capital intensive sector. Furthermore, the very fact that job to family conflict is more evident among the bankers reveals that there are various factors within the workplace that might cause this and might be studied further. Our informal discussion with the respondents revealed that there have been instances of things like higher work demands, target pressure, stress and anxiety because of job repetition, etc. which are subjects of attention not just to managers, but future researchers too.

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