

Maintaining the Quality of Work-Life Among the Employees of Private Banks

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Abstract: This empirical study deals with the concept of Quality of Work-Life and factors that are responsible for maintaining the Quality of Work-Life. The literature review highlighted that the employees have different perceptions on the variables that stimulate or hinder their quality of work-life. The variables used are impact of new technologies, flexible working arrangements, new working conditions, family friendly policies, leave arrangements, type of job and basic responsibilities. The research gap found here was the impact of these flexible arrangements on the quality of work-life has not been tested in detail and in totality. A questionnaire survey based on Literature review has been conducted on the private bank employees. The number of responses received for private banks are 388. Factor analysis was conducted to group the variables into factors which were taken ahead for conducting Multiple Regression Analysis. The employees of private banks in Gurgaon have indicated that their quality of work-life is affected by Flexible working procedures, New work conditions, Diverse Job Dimensions, Positive Work Benefits, Basic Responsibilities, Telecommuting, Any Other Schedule Flexibility, Study Leave, Maternity Leave, Prenatal Leave, Emergency Leave, Unpaid Leave, Counseling Services, Health Programs, Exercise Facilities and Any Other Employee Welfare Service.

INTRODUCTION

Private Sector Banks: Banks are one of the important components of financial system and basic instruments of circulating money. Banking plays an indispensable role in modern economy. Banking has changed dramatically over the past few years. Banks offer a wide range of products and services than ever before and deliver them faster and more efficiently. However, the central function of banking remains the same—mobilizing the savings (deposits and investments) of the economy towards investment. The primary activity of a bank is to act as a payment agent and borrow and lend money. It is also referred to as banking company. It consists of the activities undertaken by a bank to carry on its operations including receiving, keeping and lending money to the outsiders.

Private sector banks with their focussed business and service portfolio have a reputation of being niche players in the industry. The strategies of these banks have allowed most of them to deliver superlative levels of personalized services. With RBI allowing these banks to operate their businesses in urban areas, this statutory requirement has translated into lower deposit mobilization costs and higher margins relative to public sector banks.

Banking has made a shift from being traditional to going online. It is now marked by intense competition, narrowing margins, growing customer and regulatory pressure and rapid technological developments which have pressurized the employees to work even harder.

The newly developed facilities provided by banks to the customer are automated teller machine services, plastic money in the form of credit cards and debit cards, telebanking, anywhere banking, internet banking, mobile banking, relationship banking, life and general insurance, mutual funds, demat accounts, etc.

Work-Life Balance: Importance of Work-Life balance (WLB) in Human Resource Management is well established. The antecedents and consequences of WLB are the driving forces behind the success or failure to maintain work-life balance. Though this perspective is widely acclaimed and utilized to explain the importance of WLB, it is sparsely incorporated in Human Resource Management. Academic literature on WLB provides information on the individual effects of various WLB policies on the employees of diverse organizations. However, it does not provide the combined effect of these policies on the mental and physical balance and economic well being of the employees. Work-life balance is a concept including proper prioritizing between “work” (career and ambition) and “lifestyle” (health, pleasure, leisure, family and spiritual development/meditation). There can be two ways through which the organizations can provide the facility of work-life balance options. They can be offered either individually or in a group. A lot of employees working in the organization wish that individual working arrangement should be made available to them. For accommodating such expectations, the organizations need to have appropriate culture. There is a perception among the organizations that presence of more work-life balance arrangements could have the risk of damaging the career of the employees. Thus, it is very essential for management to understand the importance of WLB and consider the views of employees in this respect. Most employees feel that their jobs are “very” or “extremely” stressful. When there are high-stress jobs, the employees might suffer from stress-related medical conditions and are likely to quit.

Work-life balance policies can help to deal with many problems of employees like low morale, high level of stress, reduced absenteeism and employee tiredness.

This study aims to explore the WLB in the context of individual, family and organization (as perceived by the employees). Towards achieving this end, existing literature on work-family conflict, quality of work-life and work-leisure conflict is critically reviewed. Gaps in the existing literature have been identified and their applicability is proposed and analyzed. Consequently, a discussion is offered as to how this perspective can be utilized by managers in effectively managing their work and family life.

Constructs and Variables: The study deals with the following constructs which are discussed further in Literature review:

Quality of Work-Life (QWL): Quality of work-life is the environment at the work-place provided to the people on the job. The sub-variables in this category are impact of new technology, flexible working arrangements like flexi-time, telecommuting, part-time work, new working conditions like professional autonomy, creativity and learning techniques, challenging assignments, project teams and strict deadlines, family friendly policies like medical care arrangements, counseling services, referral services, health programs, exercise facilities and equal access to promotion and development, leave arrangements, type of job and basic responsibilities.

LITERATURE REVIEW

A preliminary survey consisted of many articles. The studies included in the Literature mostly belong to the countries like Greece, UK, Ireland, USA, Austria, Australia, Netherlands, Pakistan, Canada, Malaysia, China, India, Finland, France, Scotland and Europe. The relevant articles in each of the components were reviewed. However, the present study doesn't claim that the Literature review is exhaustive. Work-life balance is a very broad concept and it has so many aspects that provide a lot of scope for research. Since specific issues have to be taken into consideration to conduct this research, the Literature review has been conducted on those lines. The survey of each article is the basis for classifying the aspects of WLB under the category of Quality of Work-Life

The concept of Work-Life Balance has been defined by many prominent people in the field of Human Resources Management. Some of the commonly used definitions of WLB have been mentioned below: Work-Life Balance (WLB) employment practices are concerned with providing scope for employees to balance what they do at work with the responsibilities and interests they have outside work and so reconcile the competing claims of work and home by meeting their own needs as well as those of their employers (Armstrong, 1977).

There should be a balance between an individual's work and their life outside work and this balance should be healthy (Kodz et al., 2002). WLB is about employees achieving a satisfactory equilibrium between work and non-work activities i.e parental responsibilities and wider caring duties, as well as other activities and interests (Work Foundation, 2003). Flexible working hours commonly includes flexi-time, work from home, part-time working, compressed work-week, job sharing, leave arrangements and study leave. Flexi-time allows flexibility in the working hours. Leave arrangement provide employees an opportunity to take care of domestic issues. Study leave allows career breaks by maintaining a claim on job.

Thus, organizations should design a range of schemes that help their employees in maintaining a healthy work-life balance.

Work-Life Balance Policies (Kodz et al., 2002) through Institute of Employment Studies (IES) Survey Brighton UK: The survey describes the main WLB policies which are implemented in the organizations of various sectors across the world.

- Part-time Working
- Care Leave
- Varying Hours
- Compassionate Leave
- Career Breaks
- Workplace Counseling or Stress management
- Working from home
- Flexi-time
- Term-Time working
- Help with child care in school holidays and Creche
- Job sharing
- Reduced hours

The successful implementation of these policies in the organizations may result into the following benefits as stated by Department of Trade and Industry's (DTI's) employment relations research survey in Great Britain 2003.

- Improved productivity and quality of work
- Improved commitment and morale
- Reduced staff turnover
- Reduced casual absence
- Improved utilization of new recruits
- Help to tackle high degrees of stress

As mentioned in the Introduction chapter, the study deals with three concepts namely Work-family conflict, Work-Leisure Conflict and Quality of Work-Life.

The review of the articles describing the above concepts as well as its subvariables is presented below in brief:

Quality of Work-Life (QWL): The job satisfaction and commitment of the employees can be obtained from the determination of quality of work-life. The relationship between quality of work-life and organizational commitment (OC) was established (Daud, 2010). The author also attempted to determine a set of factors that can adequately represent the conception of a quality of work-life. After conducting factor analysis, the factors extracted were growth and development, participation, physical environment, supervision, pay and benefits and social relevance which determine the relationship of QWL with organizational commitment among Malaysian employees. This study provides valuable information about how employees in organizations view their work environment. A principal component factor analysis with Varimax rotation was used separately for both the sections to identify individual dimensions and variables of both the sections to develop clearer factor loadings. This study provides valuable information about how employees in organizations view their work environment. The limitation of this paper is that the sample size is very less to generalize the results.

The association among emotional labor, work-family interference and quality of work life was examined (Cheung & Tang, 2009). It brings several terms into action starting with a model namely conservation of resources model which states that stress occurs when individuals experience threatened or actual loss of valuable resources. In order to reduce stress, individuals are motivated to conserve and build on their existing resources to minimize the resources loss. Surface acting refers to the change of emotional expression without facilitating the change of inner emotional state. The authors have tested the effects of surface acting by hypothesizing that Surface acting would relate positively to work-to family interference. By deep acting, employees have to control both their internal thoughts and feelings to express the organizationally sanctioned emotion. Thus, the authors have hypothesized that deep acting would relate negatively to work-to family interference. Then, the following hypothesis were designed and tested.

- Expression of naturally felt emotions would relate negatively to work-to-family interference.
- Quality of work life would mediate the association between emotional labor and work-to-family interference
- Family-to-work interference would relate positively to the use of surface acting
- Family-to-work interference would relate positively to deep acting
- Family-to-work interference would relate negatively to the expression of naturally felt emotions.

Cross-sectional and self reported data were obtained from 442 Hong Kong Chinese service employees. A standardized questionnaire was used to test the responses. Factor analysis and regression was used to test the hypotheses and find the correlation between work-family interference and other terms mentioned in the hypotheses. It was found that surface acting was a salient correlate of work to-family interference which indicates that the employees change emotional expression without facilitating the change of inner emotional state because of the imbalance of work and personal life. The deep acting did not found any relation with work to family interference.

It indicates that employees have to control both their internal thoughts and feelings to express the organizationally sanctioned emotion but not because of any imbalance between work and life. It provides a strong framework for studying the effect the different emotional labor strategies on work to life interference. The measures for quality of work-life adopted were:

- Quality of Work Life allows growth and development of an employee
- Quality of Work Life encourages participation in various work and family activities
- Quality of Work Life makes the work environment healthy
- Quality of Work Life enables effective supervision

- Quality of Work Life enhances the productivity of employees
- Quality of Work Life facilitates work-place integration

The gap found here is the above variables may be dependent on various work-life balance policies whose relationship can be explored.

A relationship between Work to family (WIF) and intention to quit was explored in the study (Porter & Ayman, 2010). It indicates that the imbalance in the work-life and family-life results into a depression in the minds of the employees and force them to have an intention to quit. The hypotheses in this study are designed to test relationship of WIF, work flexibility, access to alternative work schedules and participation in alternative work schedules with intention to quit and to test the relationship of WIF with work flexibility access to alternative work schedules, participation in alternative work schedules. The respondents chosen for the study were women managers of a large Healthcare organization in the US Midwest.

Managers in the system were sent an email that included the consent letter and a web link to the survey ($n = 1262$). After two weeks, a follow-up email reminder was sent to the participants. Then, overall 243 responses were returned with filled questionnaire. The variables were decided on the basis of the individual information about the managers like presence of spouse, children and number of children. The parameters in the questionnaire were arranged on the basis of the work-family conflict, intention to quit, work flexibility and alternate work schedules. It was found that the work to- family interference (WIF) was positively related to intentions to quit. Significant relationships were found among work flexibility, WIF and intention to quit. This relationship was supported, allowing us to conclude that employees who perceive personal control and autonomy in their work environment (as defined by how, when and where they work) will report lower levels of WIF and intentions to quit. The research gap found here is that the sample used is composed of women managers. Having more input from the organization about the alternative work schedules offered and how readily accessible they are to employees may have helped us. The organization related factors that could possibly affect the quality of work-life of employees are as follows:

New Technologies: The intrusion of paid work into non-work time and space has been particularly accelerated by the development of new technology, such as mobile phones and laptop computers, potentially making people available 24 hours a day. The impact of technology is, of course, being felt by many employees, not just managers. This is especially true for those involved in knowledge work. However, the potential benefit of technology to “free up” people from the workplace does not appear to have been realized. Instead, it has increased the expectation that decision-makers particularly managers can be accessed at any time. Most respondents told of taking work home with them at least some of the time and a number were also on-call to be reached if problems arose when they were not in the workplace. The concept of work-life balance has been dealt in terms of middle level managers. There has been a long debate over how individuals can succeed in their working lives without sacrificing their personal lives. The downsizing and restructuring of organizations since the 1980s has had impacts for both the work patterns and career experiences of middle managers. Since then, the role of middle managers has been widely changing with times specifically in the case of middle level managers. Thus, the study moved forward by discussing about the issues by focusing on difficulties faced by the Australian middle managers’ in achieving WLB. The concerns highlighted in the article are the impact of new technologies; limits to autonomy and control in the middle management role; and difficulties in taking advantage of flexibility initiatives in the workplace. Since, the middle managers are caught in the middle between work and personal life; there is a need for organizations to support middle managers’ efforts to achieve work-life balance if the organization’s long-term goals are to be achieved. It means that this category of middle managers also demand a lot of attention. While analyzing their experience, some respondents stated that they were actively striving for separation revealed experiences where “work” did not remain in the workplace but became an element of their “own time”. They seriously need to strike a balance between their work and personal life. The absence of this balance results into frustration, stress and fatigue, as respondents were often unable to control the workplace factors intruding on their personal lives. Thus, a very important point to be noted here is senior managers must provide support for middle managers’ effort to create work-life balance if the organization’s long term goals are to

be achieved. Also, it would be important to know how these new technologies may affect the quality of work-life of the employees (Parris et al., 2008).

Leave Arrangements: The impact of WLB on the employees working in IT sector mainly software professionals is very important. Nowadays, especially with the difficult scenario of jobs and working procedures, maintaining a balance between one's personal and professional life has become a prominent topic in the society. The article also gives us information about the history and origin of WLB long back in 1970s. The author has then commented on the way the IT sector is heading towards the achievement of its objectives and the challenges the IT sector employees are facing like extended work hours, high achievement targets, less time for family life, etc (Singh, 2010). This may serve as a great background for further research on WLB and its impact. It can be also strengthened if other sectors could also be taken into consideration. However, the study attempts to examine the importance and relevance of WLB policies in the minds of the software professional employees, the extent to which these policies are actually implemented and applicable in the organizational context and the way in which these policies are treated from the organizational point of view. The article involved a total of 133 software professionals selected on the basis of convenience sampling working in two IT companies situated in South India. The questionnaire was adopted from "Better WLB survey", of the University of Queensland and the Department of Industrial Relations, Australia. The questionnaire consisted of various WLB issues like Career leave, study leave, maternity leave, job sharing, telecommuting, counseling services for employees, referral services, health programs, etc. A comparison of responses obtained from the employees of two organizations has been done to get the clear view on the impact of WLB in both the organizations. The hypotheses were designed to test the existence of difference of perceptions for the importance of WLB policies between software professionals working in both the organizations, the attitude towards the implementation of WLB policies in both the organizations. After this data was collected, the descriptive statistics was calculated (Sullivan & Mainiero, 2007). The study is a decent contributor to the wide Literature of WLB and helps us in understanding the concept of WLB in the IT sector. The leave measures have been adopted from "Better WLB survey", The University of Queensland and the Department of Industrial Relations, Australia.

It includes various kinds of leaves arrangements available for the employee in an organization like:

- Study leave: It allows employees to take time off for study
- Maternity leave: Leave that provides paid or unpaid time off work to care of a child or make arrangements for the child's welfare
- Pre-natal leave: Time for pregnant women or their partners to attend medical appointments during working hours, either using additional leave or sick leave
- Emergency leave: It allows employees to take a minimum leave of two days after the death of a family or household member
- Unpaid Leave: Leave without pay
- Privilege Leave: Paid Time Off or Personal Time Off
- Sick Leave: Leave provided to care of the health or medical emergencies

These leaves can affect the quality of work-life of the employees on the basis of its availability in the organization.

Type of job: There is a daily struggle of employees with balancing the work and family life. A study examined the role of employees' work-family integration in the spillover of daily job satisfaction onto daily marital satisfaction and affective states experienced by employees at home (Ilies et al., 2009). Thus, the hypotheses developed in the article are formulated on the basis of the comparison of both the work-life and family-life. It is hypothesized that employees experience high positive affect at home when they experience high daily satisfaction and they experience lower negative affect at home when they experience high daily job satisfaction. Theory on affective experiences specifies that pleasant events and experiences are

more relevant to positive affect, whereas unpleasant events and experiences are more relevant to negative affect. The other hypotheses formulated in the study were based on the same type of comparison but attribute is different in each case. The employees reported higher marital satisfaction when they experience high daily job satisfaction. It is also further checked whether the tendency for employees with higher (rather than lower) daily job satisfaction to experience higher positive and negative affect at home is stronger for employees who are more rather than less work family. The participants were selected from a pool of university employees including administrative professionals, supervisors, and clerical-technical employees and the final sample turned out to be 101. The responses were recorded on the basis of a questionnaire when the employees were at work in 3 different phases. The measures covered in the survey were job satisfaction, employees' daily marital satisfaction, Spouses' global marital satisfaction, employees' positive and negative afternoon affect at work, employees' home positive and negative affect and employees' work-family role integration. The results supported the main effects of daily job satisfaction on daily marital satisfaction and affect at home, as well as the moderating effect of work-family integration on the strength of the within-individual spillover effects on home affect. Employees with highly integrated work and family roles exhibited stronger intra individual spillover effects on positive and negative affect at home. The limitation of this study is that it has ignored some of the factors like frustrations of employees with their spouses. There are two job type classifications; the first type as a supporting role at work, which includes time-bound jobs as secretary, administrative assistant, and other similar positions; the second type as more autonomous roles, which includes jobs such as human resource analyst, communications manager, and editor. The gap found here is that this job classification can be responsible for influencing the quality of work-life of employees.

New Working Conditions: Flexibility includes part-time work, flexible working hours and home base tele-working. The article examines whether these instruments really enhance WLB of old employees and new employees. It is mentioned that the new employees have to work under new working conditions characterized by professional job autonomy, flexibility, team working by project, management by objectives and strict deadlines (Peters et al., 2009). The hypotheses have been formulated under different categories. The first one is related to work family conflict, new working conditions and gender differences. The multi-stage sample selected for data collection was 807 Dutch employees. Thirty organizations participated in the survey carried in the year 2003. Both written and oral fully structured questionnaires were used. The home interviews lasted for about one hour (singles) to one and a half hours (for couples). The dependent variable was work-home interference and independent variables were new working conditions while the control variables were age of the youngest child in the household, spouse's contractual hours, educational level and gender. The methodology adopted was bivariate correlations, t-tests and multiple regression analyses. The results indicate that flexibility does affect the work-life balance of workers positively, also under New Working Conditions. Generally, employees holding a smaller part-time job (12-24 contractual working hours per week) experienced a better work-life balance. In particular, female workers gained from more control over the temporal location of their work. Home-based tele-workers and employees holding larger part-time jobs (25-35 hours per week) did not experience a better work-life balance. In particular, employees working under 'New Working Conditions', that is, those having higher levels of job autonomy, often performing team working by project, being managed by objectives and often facing strict deadlines, may be vulnerable to these side effects of flexibility.

- Professional autonomy is given to employees at work to decide how, where and when the tasks should be done
- The work is characterized by creativity and learning new techniques
- The employees are encouraged to accept challenging assignments
- Working in project-teams is beneficial to the firm
- Employees formulate personal targets to meet strict deadlines

The research gap found here is that effect of these new working conditions has not been checked on the quality of work-life of the employees.

Family friendly policies: WLB policies are Family friendly policies (FFP) that enable employees to balance the demands of paid work and personal life can be in the form of work-place flexibility or work-time flexibility. They have basically covered the women population of Malaysia. It caters to the family friendly policies in terms of work-time flexibility. Women face the issue of balancing work and life when they have dual career families. It checks the extent to which the employees are interested with regards to some of the modes of family friendly policies offered by the employers and indicates that there are many work places in Malaysia which have implemented various family friendly policies but there still exists a gap between employee's practical needs and the availability of family friendly policies. The sampling used for selecting the respondents is convenience sampling and it was tested by self administered questionnaire. The responses were obtained from 175 employees working in the Klang Valley, which is the central business region of Malaysia and is where the capital city, Kuala Lumpur is located. The study shows that there are a lot of people in Malaysia who have dual career families and women have to look after their personal life including their children and work-life which includes their job responsibilities. It is mentioned that family friendly policies such as flexi-time and part time working will enhance the life of married women with young children who require the greatest parental time, to balance work and home. It was found that many married women who had young children have stopped working. Thus, FFPs and flexi-time have proved to be an important factor in determining whether more women may be able to participate in the labour market. The study also provides evidence at many work places in Malaysia for the implementation of FFPs such as various types of leave entitlements. The author has stated that there is no feeling of consciousness and exigency among the employers for this kind of flexibility. The limitation of this work is that the study is restricted to Klang Valley region which is the central business region in Malaysia. If the survey was carried in more areas, then, we could have got the wider responses for getting generalized results. Flexibility in working hours and introduction of many more FFPs would give a two way benefit to employers and most importantly employees. The impact of work-life balance policies has been examined on employees' job satisfaction and turnover intention in banking sector (Bilal et al., 2010). The hypotheses have been formulated for finding the relationship between WLB policies and job satisfaction, WLB policies and employee's turnover intention, employee's job satisfaction and turnover intention and job satisfaction as a mediator between WLB policies and turnover intention. The data collection has been done on the basis of standardized questionnaire distributed directly to full time employees in United Bank Ltd in different branches of twin cities. The data analysis was done using the tabulation and constructing Pie Charts. The results of the study indicate that the WLB policies have a significant impact on employee's job satisfaction and turnover intention. It strengthens the argument that the imbalance of Work and life creates a conflict in the minds of the employees which should be resolved at organizational level. Family friendly policies include child care arrangements, elderly care arrangements, counseling and referral services, health programs, etc.

- Arrangements for medical care in the office premises
- Counseling services for employees: The organization arranges counseling services for employees who experience work/family stress
- Referral services for employees' personal needs: The organization provides a referral service-a telephone service that you can use for assistance with personal matters
- Health programs: Quit smoking programs, flu vaccinations on site, Dietary advice programs
- Exercise facilities: The organization provides or subsidizes on site exercise facilities or gym membership
- Equal access to promotion and training and development: The organization provides providing equal access to promotion, training and development by providing encouragement and assistance to those employees with family responsibilities.

The gap found here is that these family friendly policies, if available in the organization, could impact the quality of work-life of the employees (Subramaniam & Selvaratnam, 2010).

The relationship between the use of four family-friendly employment practices (i.e., telecommuting, ability to take work home, flexible work hours, and family leave) and work-family conflict has been analyzed in this study. It also examines whether reporting to a family-supportive supervisor was related to the use of the four practices and to work-family conflict. Thus, it has been hypothesized that employees working through telecommuting have less work-family conflict compared to others. Ability to work from home involves completing the work assignments from home. Thus, it has been hypothesized that employees working from home will have less work-life conflict compared to others. Flexible work hours indicate that the employees can design their own work schedule to complete their work assignments in time. Thus, it has been hypothesized that the employees who have the opportunity to have flexible work hours have less work-life conflict compared to others. The fourth family practice examined was family leave. There is a provision of family leave for reasons like birth of a child, career advancement, taking care of a seriously ill spouse, etc according to the federal law in the United States. Hence, it has been hypothesized that employees who avail family leave report less work-life conflict compared to others. After establishing the four hypotheses for the family friendly employment practices, the authors also focused on finding the relationship between these policies and the family supportive supervisors of the employees. Thus, the hypothesis has been designed to check whether the reporting to a family-supportive supervisor will be related to the use of telecommuting, taking work home, flexible hours, and family leave. Another hypothesis has been designed to confirm whether there will be a negative relationship between reporting to a family-supportive supervisor and work-family conflict. Further, a hypothesis has also been designed to check whether having a family-supportive supervisor will mediate the relationship between telecommuting taking work home, flexible work hours, and family leave and work-family conflict. The source of sample was alumni of the College of Business of a public university and students enrolled in an evening MBA program there. The questionnaire was sent to them and response was received. After calculating the statistical values in terms of mean standard deviation and regression, the result indicated a strong support to the use of flexible hours which was negatively correlated with both self-reports and significant other reports of work-family conflict. A positive relationship was found between taking work home and self-reported work-family conflict. Reporting to a family-supportive supervisor was positively related the use of flexible hours and family leave. Thus, it was found that the use of three of the four practices was related to work-family conflict and reporting to a family-supportive supervisor was related to the use of certain practices and to work-family conflict (Breugh & Frye, 2008).

An altogether different category of employees is those who do not have children and the impact of WLB on them. Whenever WLB is discussed in any context, the substantial portion of it denotes child care responsibilities. A very little attention is given to that category of employees who do not live in the conventional family structures and who do not have children. It checked whether the existing WLB measures are applicable to those employees (specifically females) who do not have children. The objectives were based on the evidence that suggest women's hours of work drop significantly more than those of men when they have children and given the rise of single-person households in the UK.

The respondents taken in this study were 940 full time female trade union members divided into two unions. The two questionnaire surveys were administered with two large UK trade unions (Union 1 and Union 2) to provide a large sample of workers across organizations. An explorative factor analysis was used (principle components analysis with Varimax rotation) to find out the exact factors affecting WLB. Pearson's correlation was carried out to examine patterns of relationships between WFC/FWC and WLC/LWC and organizational identity, turnover intention, organizational culture and psychological health for female workers with and without childcare responsibilities in both Unions. Results suggest that a work-family conflict scale may not adequately measure the conflicts experienced by people who do not live within a family structure that involves children (Waumsley et al., 2010).

Flexible working policies: The following are the flexible working policies (Lazar et.al.,2010)

- **Flexi time:** It allows employees, to determine (or be involved in determining) the start and end times of their working day, provided a certain number of hours is worked.
- **Telecommuting:** Arrangement to do at least some of the regular work from home instead of going into the office is often called 'telework' or 'telecommuting' and can be advantageous for employees by allowing them:

to organize their work day around their personal and family needs; to decrease work-related expenses; to reduce commuting time; and to work in a less stressful and disruptive environment.

- **Compressed Work Weeks:** A compressed work week is an arrangement whereby employees work longer shifts in exchange for a reduction in the number of working days in their work cycle (e.g. on a weekly or biweekly basis). This can be beneficial for employees in terms of additional days off work (e.g. longer weekends allowing “mini vacations”) and reduced commuting time, whereas employers can extend their daily operating hours, with less need to resort to overtime.
- **Part-Time Work:** Part-time arrangements can also allow people with health problems, disabilities or limited disposable time (e.g. students) to participate in the labour force, develop their skills and obtain work experience. Finally, they can facilitate re-entry into the workforce for those who have had career breaks —particularly mothers (or fathers) who have stayed at home to raise their children — or provide a gradual exit for employees nearing retirement.
- **Job sharing:** It is an arrangement which allows two (or sometimes more) employees to jointly fill one fulltime job, with responsibilities and working time shared or divided between them.

The quality of work-life can be enhanced if organizations can implement flexible policies. However, despite these benefits and awareness in the media, there is paucity of flexible policies as not all occupations are agreeable to flexible working arrangements. The organizations are more concerned about their implementation costs, probable legal liabilities and difficulties in supervising and appraising the performance of employees. Flexibility may be disapproved by organizations if they perceive them as leading to greater isolation of employees, reduced job security and promotion opportunities and diminished health and safety protection. Compressed work-weeks may be disapproved by the organization to facilitate effective customer service. The European Working Conditions Survey found that 85% of those working less than 30 hours per week were satisfied with their work-life balance strengthening the argument that these policies can influence quality of work-life of the employees. Thus, the relationship between the flexible policies and quality of work-life can be found out.

Gap identification – Motivation for Current Research

The gaps have been identified after reviewing the literature. Some of these gaps will be drawn in the present study. The specific variables under each gap have been included in the questionnaire which is described in the next section.

- **The relationship between WFC and diverse reasons for work-life imbalance needs further research:** The study proposes to explore the impact of various work-life balance practices on work- family conflict and quality of work-life. Some of the diverse reasons for work-life imbalance mentioned in the studies are multiple role life commitments, human orientation, schedule flexibility, synergy and career management strategies. However, their individual relationship with WFC could be explored. This establishment of relationship (if any) would facilitate us to find out the reasons for generation of conflict in the minds of employees which results into imbalance in maintaining family life and work-life.
- **The impact of flexible working schedules on the quality of work-life of the employees:** Analysis of implementation and utilization of alternative work schedules (Flexi time, Job sharing, compressed work week, Telecommuting and shift work) in the context of quality of work-life. A lot has been said about schedule flexibility and its advantages but it is necessary to find the impact of these flexibility policies on the quality of employees’ work-life, if properly implemented in the organization. A study to find out the availability and implementation of flexibility policies like as well as other employee welfare policies and the relationship (if any) with the quality of employees’ work-life would be of great value in the existing literature of work-life balance.

- **Differences in WLB of employees with and without children have not been studied in detail:** The effect of the variables namely marital status and presence of children on work-family conflict and quality of work-life can be studied. However, an individual study in which the population can be categorized into employees with and without children. This would bring out the actual differentiated WLB aspects that are responsible for troubling the employees mentally.
- **The impact of demographic and other categorical variables on the work-family conflict:** Demographic variables could be helpful in exploring the relationship between WLB policies and WFC. Demographic and qualitative variables like marital status, working status of spouse, number of children and dependents, basic job responsibilities and income may have full potential to generate conflict in the minds of employees as well as affect their quality of work-life. These variables might stimulate or hinder their productivity at work.

Research Questions: Do the organization related factors stimulate or hamper the quality of work-life of the employees (from their own perspective)?

Objective: To establish a relationship between organization related factors and quality of work-life (i.e to explore the factors of quality of work-life and check which of these explored factors as well as some demographic variables are significant in determining the quality of work-life).

RESEARCH METHODOLOGY

Research Design (Malhotra & Dash, 2009)

A research design is the actual framework of a research that provides specific details regarding the process to be followed in conducting the research. It can be defined as the plan and structure of enquiry formulated in order to obtain answers to research questions. It is a framework or blueprint for conducting the research projects. It specifies the details of the procedures necessary for obtaining the information needed to structure and solve research problems.

Type of Research Design: It is very necessary to select an appropriate and specific research design before the actual research work is started. The present study is a formal research where the objectives are clearly established and details about all aspects of a problem situation (WLB) are gathered. Irrespective of the problem's complexity, it is necessary to design this conclusive research efficiently in such a manner that it should form the basis for an analytical study that would help in developing hypothesis. Descriptive research is generally conducted for the following reasons:

- To describe the characteristics of relevant groups such as employees, organizations, etc.
- To estimate the percentage of units in a specified population exhibiting a certain behaviour.
- To determine the degree to which variables are associated.
- To make specific predictions.

Most of the above mentioned reasons are applicable to this study. Hence, Descriptive research design is appropriate for this research.

Specification of the measurement and scaling procedures: The study consists of usage of Nominal scale and Likert's scale for measuring the variables. Some of the variables like demographic variables, job profile, flexible working procedures, leave arrangements and additional work provisions have to be measured for identifying and classifying them. The responses to these questions are in the form of Yes/No. Since it is needed to segregate the data into categories that are mutually exclusive and collectively exhaustive, a nominal scale has been used to measure them. Some of the variables like work family conflict, quality of work-life, work-family integration, etc consist of a series of statements where the respondents have to provide answers in the form of agreement or disagreement. So, the respondent needed to select a

numerical score (like 1 or 2 or 3 or 4 or 5) for each statement to indicate the degree of agreement or otherwise. Each score has to be finally added up to measure the respondent's attitude. Thus, a Likert's scale can be used to measure them.

Survey: It is a research technique which is used to gather information from a sample of respondents by employing a questionnaire to obtain primary data. It is the data which is gathered first hand to answer the research question being investigated. The present study involved personal interaction with the respondents of the companies mentioned in the above section by asking them to fill the questionnaire.

Description of the Questionnaire

The questionnaire has been prepared on the basis of the variables identified in the Literature review and it is divided into five parts based on the type of information to be acquired. It is provided in the Appendix .

Part One: It consists of the demographic information of the respondents like age, gender, marital status, educational qualification, details on children and details on dependents.

Part Two: It consists of details of the job profile including the designation, basic responsibilities, monthly gross income, the details on schedule flexibility at work that will include part-time work, flexi-time, telecommuting, compressed work-week, working in shifts, details of leave arrangements including study leave, career breaks, maternity leave, additional work provisions like counseling services, referral services, health programs, exercise facilities and training and development.

Part Five: It is related to variables that influence quality of work-life. The variables are as follows:

Impact of new technologies (Lewis & Cooper, 2005): The intrusion of paid work into non-work time and space has been particularly accelerated by the development of new technology, such as mobile phones and laptop computers, potentially making people available 24 hours a day. The impact of technology is, of course, being felt by many employees, not just managers.

Flexible working arrangements (Peters et.al, 2009): It includes well-established flexible work arrangements that potentially allow employees to better harmonize work and family life, for instance, part-time work and flexible working hours or flexi-time.

- Flexi-time allows employees to meet family or personal commitments and emergencies.
- Flexi-time reduces commuting time by starting and ending work before or after the rush hour.
- Telecommuting facilitates employees to organize their work day around their personal and family needs.
- Telecommuting decreases work-related expenses.
- Telecommuting allows employees to work in a less stressful and disruptive environment.
- Part-time work can maximize the use of human resources and increase operational flexibility.

New working conditions (Echtelt, 2007): Employees working under 'New Working Conditions', that is, those having higher levels of job autonomy, often performing team working by project, being managed by objectives and often facing strict deadlines, may be vulnerable to these side effects of flexibility.

- Professional autonomy is given to employees at work to decide how, where and when the tasks should be done.
- The work is characterized by creativity and learning new techniques.
- The employees are encouraged to accept challenging assignments.

- Working in project-teams is beneficial to the firm.
- Employees formulate personal targets to meet strict deadlines.

Family friendly policies (Sullivan & Mainiero, 2007): It includes child care arrangements, elderly care arrangements, counseling and referral services, health programs, etc.

- Arrangements for medical care in the office premises.
- Counseling services for employees: The organization arranges counseling services for employees who experience work/family stress.
- Referral services for employees' personal needs: The organization provides a referral service-a telephone service that can be used for assistance with personal matters.
- Health programs: Quit smoking programs, flu vaccinations on site, Dietary advice programs.
- Exercise facilities: The organization provides or subsidizes on-site exercise facilities or gym membership.
- Equal access to promotion and training and development: The organization provides equal access to promotion, training and development by facilitating encouragement and assistance to those employees with family responsibilities.

Leave arrangements ("Better WLB survey"-The University of Queensland and the Department of Industrial Relations, Australia and Sullivan & Mainiero, 2007): It includes various kinds of leaves arrangements available for the employee in an organization like:

- Study leave: It allows employees to take time off for study.
- Maternity leave (for Females): Leave that provides paid or unpaid time off work to care of a child or make arrangements for the child's welfare.
- Pre-natal leave: Time for pregnant women or their partners to attend medical appointments during working hours, either using additional leave or sick leave.
- Emergency leave: It allows employees to take a minimum leave of two days after the death of a family or household member.
- Unpaid Leave: Leave without pay.
- Privilege Leave: Paid Time Off or Personal Time Off.
- Sick Leave: Leave provided to care of the health or medical emergencies.

Type of job (Ilies et al., 2009): There are two job type classifications; the first type as a supporting role at work, which includes time-bound jobs as secretary, administrative assistant, and other similar positions; the second type as more autonomous roles, which includes jobs such as human resource analyst, communications manager, and editor.

Quality of work-life (Cheung & Tang, 2009): It is the extent to which employees can enhance their personal lives through their work environment and experiences. The following are the aspects of QWL used in this study.

- Quality of Work Life allows growth and development of an employee.
- Quality of Work Life encourages participation in various work and family activities.
- Quality of Work Life makes the work environment healthy.

- Quality of Work Life enables effective supervision.
- Quality of Work Life enhances the productivity of employees.
- Quality of Work Life facilitates work-place integration.

Selecting a Sampling procedure: A process that uses a small number of items or a small portion out of a population to draw conclusions regarding the whole population is known as sampling. It can also be defined as the act, process or technique of selecting a representative part of a population for the purpose of determining the characteristics of the whole population. The following are the multiple stages of the sampling process:

- **Stage I- Rationale for choosing three categories of industries:** The Service Sector contributes a lot to the Indian Gross Domestic Product (GDP). It has a big share in the country's GDP. Also, it has been indicated through literature review that the work-life balance problems are comparatively more prevalent in the sectors namely Call centre employees, Information Technology (IT) professionals, Bank employees, University academic staff (including Admin staff), Labor Market/Trade Union members/Credit Union executives, Doctors, Retail shop supervisors, Healthcare employees and Nursing employees. Hence, the present study has taken service sector for conducting the research. It was decided to choose this sector from the above mentioned sectors because the employees have indicated more Work-Life Balance (WLB) issues as compared to the other ones and these firms are major contributors to the service sector. The problems are different with banking employees which include role description issues, huge targets, lack of family friendly policies, type of job (autonomous or supportive), impact of new technologies/banking software, new working conditions, etc. Thus, priority wise, this sector has been chosen as they cover wide variety of WLB issues by avoiding getting repetitive and providing a huge scope for a detailed analysis. However, studies can be conducted on WLB issues applicable to other sectors as well. The issues mentioned above are more relevant to the urban environment. Although rural sector has its own share of WLB problems but the WLB issues of urban sector are relatively more troublesome to the employees. The studies found in Indian context are comparatively less in number. Thus, it will be necessary and interesting to study the concept of Work-Life balance of the employees working in India. The present study may add value to the existing WLB literature by exploring new facts. The private banks have variety of issues like more targets, extended banking hours, job insecurity, etc as compared to public sector banks. The present study is more issue specific. Gurgaon has been selected on the basis of varied reasons. BPO industry has its offices mostly in Gurgaon. Private bank branches have their wider presence in Gurgaon. The lifestyle of Gurgaon is comparatively lavish and costly. Also, there is a lot of scope for the existence of WLB issues in a city like this. WLB problems are more relevant for urban centric population (as indicated in Literature Review). The names of the organizations could not be revealed in the thesis as the organizations have not provided a "No Objection" to do that.
- **Stage II-Defining target population:** The collection of elements that possess the information sought by the researcher and about which inferences are to be made. The target population of this study includes: All the employees of private banks in the Gurgaon. There are approximately 19 private banks in Gurgaon.
- **Stage III-Specifying the sampling frame:** A sampling frame is a list of elements from which the sample may be drawn. In this case, the sampling frame is the list of employees of the private banks in Gurgaon. The exact list of employees is very confidential information which has not been shared by the companies.
- **Stage IV-Selecting a Sampling Technique:** The technique that was considered suitable for this study depending upon all the practical difficulties is the one in which an element cannot be included in the sample more than once i.e sampling without replacement.
- **Stage V-Selecting the branches/centers/company offices:** The next step is to decide the branches or centers or company offices.

- Find out the total number of private banks in Gurgaon (19 banks-133 private bank branches). Select 20 branches across all banks in the city through Convenience Sampling.
- **Stage VI-Selecting employees from the branches:** After the selection of companies/banks and its offices/branches is done, the final step is to randomly select employees from the branches.
- **Stage VII-Determination of sample size:** The sample size plays a crucial role in the sampling process..However, it is essential to consider three factors while determining sample size for problems involving means. They are standard deviation of the population, the acceptable level of sampling error and the expected confidence level.

Sample Size Calculations

The pilot study was conducted through simple random sampling to calculate the sample size: 118 bank employees,

The Sample Standard Deviation is given in Table 1 and respectively in that order as shown below:

Table 1
Standard Deviation-Private Banks

Type of Variable	S.N (As per questionnaire)	Name of Variables	N Statistic	Std. Deviation Statistic
Independent	1	III.Quality of Work-Life New Technologies	118	0.90963
Independent	2	Flexi-time Meets Family demands	118	0.90938
Independent	3	Flexi-time Reduces Time	118	0.91282
Independent	4	Telecommuting: Organizes Workday	118	0.90825
Independent	5	Telecommuting:Decreases Expenses	118	0.91124
Independent	6	Telecommuting: Less Stressful	118	0.9041
Independent	7	Part-Time work maximizes HR	118	0.91277
Independent	8	Professional Autonomy	118	0.93773
Independent	9	Creativity	118	1.2852
Independent	10	Challenging Assignments	118	1.30414
Independent	11	Project Teams	118	0.78631
Independent	12	Strict Deadlines	118	0.91172
Independent	13	Medical Care	118	0.95896
Independent	14	Dual Career Couples	118	0.99732
Independent	15	Access To Promotion	118	1.36302
Dependent	16	QWL: Growth	118	0.99047
Dependent	17	QWL :Encourages Participation	118	0.92403
Dependent	18	QWL :Healthy Environment	118	0.95567
Dependent	19	QWL:EffectiveSupervision	118	0.90897
Dependent	20	QWL:Productivity	118	0.92262
Dependent	21	QWL: Work-place Integration	118	0.95975
		Mean Standard Deviation Value		0.999617

The standard formula for sample size is given as:

$$n = (ZS/E)^2$$

Z = Standardized Value corresponding to a confidence level (95%)=1.96 (Normal Distribution Table)

S = Sample standard deviation

E = Acceptable level or Margin of error =0.1(Approx) (Malhotra & Dash, 2009)

Private Banks

$$n = (1.96*0.999617/0.1)^2$$

$$n = 383.865$$

The sample size all the three sectors has been mentioned below according to the following justification

- When population size is unknown, it may be assumed as 20,000 (Raosoft.com, 2007)
- The Margin of error may be assumed as 5 to 10 percent (Malhotra & Dash,2009)
- When the Margin of error is 5%,Confidence level is 95% and Population size is 20,000,the recommended sample size is 377(Raosoft.com, 2007)
- When population size is 25000, Confidence level is 95% and degree of accuracy is 0.05,the sample size is 378. (Research-advisors.com,1970)
- Thus, the sample size can be reasonably considered to be above 378 respondents.
- The pilot study responses have also been added to the responses collected finally. So, the final sample sizes is as mentioned below: Banks=388
- As a rough guideline, for formulating the problem in factor analysis, there should be at least four or five times as many observations (sample size) as there are variables(Malhotra & Dash,2009)
- The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is an index used to examine the appropriateness of factor analysis.High values between 0.5 and 1 indicate that factor analysis is appropriate (Malhotra & Dash, 2009).
- In Regression analysis, a substantial subject to predictor ratio should be 30 to 1 (Pedhazur & Schmelkin, 1991).
- While determining sample size when using multiple linear regression for prediction, the following is the Sample Size Recommendations at Selected Levels of Squared Population Multiple Correlation Coefficients for Varying Numbers of Predictor Variables. For 9 and more predictor variables, the good prediction level would be $\rho(\text{Square})=0.5$ -Sample Size=100(Knofczynski & Mundfrom,2008).

After the Sample Size calculations, the frequency distribution of final sample is given in Table 2 as given below:

Table 2 : Frequency distribution of sample demographics

S.N	Sector	Variable	Number	Frequency (%)
1	Private Banks	Gender		
		Male	285	73
		Female	103	27
		Age		
		Below 30	227	58
		Above 30	161	42

Reliability Analysis: When the outcome of a measuring process is reproducible and the scale provides stable measures at different times under different conditions, it is termed as Reliability. An analysis has been conducted for checking the reliability of the questionnaire. The Cronbach's alpha (a measure of reliability) has calculated for all the models separately. These coefficients are expected to indicate reliability as they ought to meet the minimum acceptable level of 0.6(Hair et al., 2007).

Factor Analysis: It is a set of methods in which the observable responses of individuals on a set of variables are represented as functions of a small number of latent variables called factors. The present study contains large number of variables that would make the analysis and interpretation of the problem difficult. Factor analysis helps to reduce the number of variables to be analyzed into a few factors that may summarize the available data. It is needed to identify the underlying dimensions that would explain the correlations among a set of variables. Along with that, it is also necessary to identify new factors to replace the original set of correlated variables in regression analysis. Thus, factor analysis is needed for all models in this study. Bartlett's test of sphericity has been used to test the null hypothesis that the variables are uncorrelated in the population through a Chi-square statistic. The factor analysis would be called appropriate if the null hypothesis is rejected. Along with that, Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy also has also been tested through an index. Generally, a value greater than 0.5 is desirable for concluding that factor analysis is appropriate. The factor analysis has been done individually for all the four analyses whose results have been described in Chapter IV. The steps involved in conducting factor analysis (Malhotra & Dash, 2009) are as follows:

Step One: Formulation of problem: According to the questionnaire described in Chapter III, the variables used in the analysis are mentioned in this step.

Step Two: Correlation Matrix: A correlation matrix shows simple correlations between all possible pairs of variables included in the analysis. The diagonal elements which are all 1 are usually omitted. An identity matrix should have all diagonal terms as 1 and all off diagonal terms as 0. The following is the formulation of Hypothesis.

Null Hypothesis: Variables are uncorrelated in the population (The population correlation matrix is an identity matrix). In other words, it means that each variable correlates perfectly with itself but has no correlation with other variables. The hypothesis is tested by Bartlett's test of sphericity. The test statistic for sphericity is based on a chi-square transformation of the determinant of the correlation matrix. The chi-square statistic is used only for Bartlett's test of sphericity and its value will help in concluding whether the variables are correlated or not. A large value of the test statistic will favour the rejection of the null hypothesis. Another useful statistic is the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy which is an index used to examine the appropriateness of factor analysis. High values between 0.5 and 1 indicate factor analysis is appropriate. Values below 0.5 imply that factor analysis may not be appropriate.

Step Three: Method of Factor Analysis: The factor analysis has been conducted through a method called as Principal-components method as it explains more variance than would the loadings (values that explained how closely the variables were related to each one of the factors discovered) obtained from any other method of factoring. Only in case of principal component analysis is it possible to compute exact factor scores and these scores are uncorrelated with each other. The factor scores can be used instead of the original variables in subsequent multivariate analysis.

Step Four: Determine the number of factors: While determining the number of factors, it is essential to summarize the information contained in the original variables so that a smaller number of factors should be extracted. An eigen value represents the total variance explained by each factor. In eigen value approach, only factors with eigen value greater than 1 are retained and other factors are not included in the model. Thus, the number of factors has been determined on the basis of eigen values. It is recommended that the factors extracted should account for at least 60 percent of the variance. The total variance explained is the percentage of total variance which can help in understanding how well the factors are able to summarize the data.

Step Five: Rotation of factors: The un-rotated component matrix describes the relationship between variables and factors. However, it cannot help in interpreting the factors effectively because many variables are related with many

factors thereby creating a need to simplify the matrix to interpret the factors. The rotation of the component matrix was done to attain a technically simple structure. Varimax rotation was used to maximize the variance of the loadings within each factor to simplify the columns in the factor analysis. It helps in developing clearer factor loading patterns with some variables having high loadings on a particular factor and other variables having a loading nearer to zero. Thus, it facilitates to interpret the factors in a different way.

Step Six: Interpretation of factors: The results of Varimax rotation are summarized in this step.

Multiple Regression: A statistical technique that simultaneously develops a mathematical relationship between two or more independent variables and an interval scaled dependent variable is called as Multiple Regression. The present study, as mentioned earlier, is based on causal research and the objective of this study is to find associative relationship between the variables mentioned in each model. Thus, multiple-regression has been used for all models. After conducting this regression, it was found that some independent variables considered in the study turned out not to be significant. When there are large numbers of independent variables and the researcher suspects that not all of them are significant, stepwise regression may be used. The purpose of stepwise regression is to select, from a large number of predictor variables, a small subset of variables that account for most of the variation in the dependent or criterion variable. It can be useful when the sample size is large in relation to the number of predictors (Malhotra & Dash, 2009). Thus; stepwise regression has also been used for all the models to clear the doubt regarding the significance of independent variables.

The multiple regression model involves more than one independent variable to estimate the dependent variable. The major benefit of this analysis is that it allows the use of the information available from the factors derived in factor analysis, to estimate the dependent variable with greater accuracy. The three components that summarize the multiple regression analysis are Coefficient of Determination (R Square), ANOVA (Regression as a whole) and Regression Coefficients (Beta Coefficients) (Levin & Rubin, 2002). The usual procedure in a stepwise regression analysis is to enter or remove variables at each step on the basis of testing whether certain partial correlation coefficients are zero. The following are the components of a multiple regression:

Regression Equation: $Y = \alpha + \beta_1 F_1 + \beta_2 F_2 + \beta_3 F_3 + \dots + \beta_k F_k$

Where Y= Dependent Variable

α = Intercept.

$F_1, F_2, F_3, \dots, F_k$ = Independent Variables (In this study, for better understanding after factor analysis, independent variables have been abbreviated as F and not X)

$\beta_1, \beta_2, \beta_3, \dots, \beta_k$ = Slopes associated with $F_1, F_2, F_3, \dots, F_k$

Inference about an individual slope (β)

Hypotheses $H_0: \beta_i = 0$; Null Hypothesis: F_i is not a significant explanatory variable.

$H_1: \beta_i \neq 0$; Alternate Hypothesis: F_i is a significant explanatory variable.

Inference about the Regression as a whole using an F-test (ANOVA)

Hypotheses $H_0: \beta_1 = \beta_2 = \beta_3 = \dots = \beta_k = 0$; Null Hypothesis: Y does not depend upon the F_i 's.

H_1 : at least one $\beta_i \neq 0$; Alternate Hypothesis: Y depends on at least one of the F_i 's.

Coefficient of Multiple Determination (R Square)

It is a fraction of the proportion of variation in Y, the dependent variable that is explained by the regression line, that is, by Y's relationship with independent variables. It measures how well the multiple regression fits the data

t value- A statistic used for testing the significance of explanatory variables

Dummy variable: They are variables taking the value 0 or 1 enabling us to include in a regression model qualitative factors like age,gender,marital status,etc

Standard error of a Regression Coefficient: It is a measure of our uncertainty about the exact value of a regression coefficient

Data Collection: The data collection has been done through a survey research. The method of collecting information by asking a set of pre-formulated questions in a pre-determined sequence in a structured questionnaire to a sample of individuals drawn so as to be representative of a defined population is known as survey research. The questionnaire has been described in the research design section. The details about the companies from where data has been collected on the basis of personal interviews and mail interviews are also mentioned in the sampling design section.

Evaluating and analyzing the data: The next step is to examine the data collected and convert it into a format which will help in concluding the results and facilitate effective decision making. The data collected has been directly fed into computer for eliminating the possibility of human error. The interpretation of the data has been done on the basis of a statistical package known SPSS.

Conclusions and inferences: The next stage is summarizing the results obtained in the analysis of data.

ANALYSIS OF DATA

The research methodology described highlighted the various research methods used in the study. The various parameters, terminologies and variables defined in the research methodology had to be inspected, cleaned (making it error-free) and transformed to a suitable format. All the statistical tables have been given in sequential order in this chapter. However, final models of stepwise regression tables have been incorporated in this chapter and the complete stepwise regression tables have been given in the Appendix. The minimum number of responses required should be five times the number of variables (Malhotra & Dash, 2009). Hence, the break-up of the minimum number of responses has been given in Table 3 as follows:

Table 3

Minimum responses required for Factor Analysis

Analysis	Number of metric variables	Minimum number of responses required(Number of Variables*5) (Malhotra & Dash,2009)
Quality of Work-Life	15	75

Reliability Analysis: The survey questionnaire had to be tested for its reliability. An analysis was conducted for checking the reliability of the questionnaire and the results were obtained. The Cronbach's alpha (a measure of reliability) score has been calculated for all the analyses for all the three sectors. The results have been summarized in Table 4 as mentioned below. The values of Cronbach's alpha above 0.6 indicate that there is internal consistency in the data.

Table 4

Cronbach's alpha score

SN	Analyses	Private Banks
3	Quality of Work-Life	0.866

Private Banks

Objective: To establish the relationship between organization related factors and quality of work-life (i.e to explore the factors of quality of work-life and check which of these explored factors as well as some demographic variables are significant in determining the quality of work-life)

Null Hypothesis: There is no relation between organization related factors and Quality of Work-Life.

Alternate Hypothesis: There is a relation between organization related factors and Quality of Work-Life.

The t-statistic values are mentioned in Table 5 given below:

Table 5
T-test for QWL-Private Banks

Variables	t	df	Sig. (2-tailed)
Basic Responsibilities	12.296	387	0.000
Part-Time Work	5.486	387	0.000
Flexi-Time	13.803	387	0.000
Telecommuting	6.945	387	0.000
Compressed Work Week	8.331	387	0.000
Working In Shifts	1.416	387	0.158
Any Other SF	3.945	387	0.000
Study Leave	14.045	387	0.000
Maternity Leave	38.600	387	0.000
Prenatal Leave	19.672	387	0.000
Emergency Leave	18.975	387	0.000
Unpaid Leave	45.547	387	0.000
Privilege Leave	28.192	387	0.000
Sick Leave	38.906	387	0.000
Counselling Services	15.280	387	0.000
Referral Services	15.703	387	0.000
Health Programs	20.714	387	0.000
Exercise Facilities	17.101	387	0.000
Equal Access	22.512	387	0.000
Any Other EWS	11.592	387	0.000
New Technologies	69.937	387	0.000
Flexi-time Meets Family needs	71.228	387	0.000
Flexi-time Reduces Time	66.603	387	0.000
Telecommuting Organize Work-day	79.781	387	0.000
Telecommuting Decreases Expenses	74.275	387	0.000
Telecommuting Less Stressful	76.722	387	0.000
Part-Time work maximizes HR	63.968	387	0.000
Professional Autonomy	52.766	387	0.000
Creativity	56.669	387	0.000
Challenging Assignments	64.857	387	0.000
Project Teams	109.654	387	0.000
Strict Deadlines	98.887	387	0.000
Medical Care	86.336	387	0.000
Dual Career Couples	71.732	387	0.000
Access To Promotion	61.562	387	0.000
QWL Growth	79.883	387	0.000
QWL Encourages Participation	88.962	387	0.000
QWL Healthy Environment	87.167	387	0.000
QWL Effective Supervision	85.772	387	0.000
QWL Productivity	96.443	387	0.000
QWL Work-place Integration	92.737	387	0.000

After conducting t-test, it can be observed from the above table that all variables have been found to be significant. Thus, the null hypothesis can be rejected and it can be concluded that there is a relation between organization related factors and Quality of Work-Life. However, based on the past literature review, the study has included all the variables for conducting Factor analysis to see the level of influence on Quality of Work-Life.

Factor Analysis

- **Step One:** According to the questionnaire described in Chapter III, the following are the variables used in this model: New Technologies, Flexi-time meets family needs, Flexi-time reduces time, Telecommuting organizes work-day, Telecommuting decreases expenses, Telecommuting: Less stressful, Part-time work, Professional autonomy, Creativity, Challenging assignments, Project teams, Strict deadlines, Medical care, Dual Career Couple and Access to promotion.
- **Step Two: Null Hypothesis: Variables are uncorrelated in the population (The population correlation matrix is an identity matrix).** The Approx. Chi-Square value from Table 6 is 2.65 and it has found to be significant which indicates that the null hypothesis can be rejected and it may be concluded that variables are correlated in the population. The chi-square statistic is used only for Bartlett's test of sphericity and its value will help in concluding whether the variables are correlated or not. The Kaiser-Meyer-Olkin (KMO) measure of Sampling Adequacy is found out to be 0.79. It indicates that factor analysis is appropriate.

Table 6

KMO and Bartlett's Test for QWL-Private Banks

Kaiser-Meyer-Olkin Measure of Sampling Adequacy			0.790
Bartlett's Test of Sphericity	Approx. Chi-Square		2.650
	df		105
	Sig.		0.000

Table 7

Total Variance Explained for QWL-Private Banks

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.893	32.620	32.620	4.893	32.620	32.620	4.173	27.819	27.819
2	2.402	16.013	48.633	2.402	16.013	48.633	2.174	14.494	42.313
3	1.605	10.700	59.333	1.605	10.700	59.333	2.142	14.283	56.596
4	1.022	6.815	66.149	1.022	6.815	66.149	1.433	9.552	66.149
5	0.921	6.140	72.288						
6	0.753	5.023	77.311						
7	0.708	4.721	82.032						
8	0.511	3.406	85.438						
9	0.454	3.028	88.466						
10	0.423	2.823	91.288						
11	0.371	2.471	93.759						
12	0.291	1.941	95.700						
13	0.246	1.642	97.342						
14	0.232	1.546	98.888						
15	0.167	1.112	100.000						

- **Step Three: Method of Factor Analysis:** The factor analysis has been conducted through a method called as Principal-components method.
- **Step Four:** It is observed from Table 7 , that the total variance explained is 66.149. The total variance explained is the percentage of total variance which can help in understanding how well the factors are able to summarize the data.

Step Five: The Table 8 give the Varimax rotation matrix.

Table 8
(Varimax) Rotated Component Matrix for QWL-Private Banks

S.N (As per questionnaire)	Name of the variables	Component			
		1	2	3	4
1	New Technologies	0.551	0.370	0.119	-0.398
2	Flexi-time Meets Family demands	0.781	0.240	0.175	-0.226
3	Flexi-time Reduces Time	0.847	0.173	0.079	-0.021
4	Telecommuting Organizes Workday	0.818	0.093	0.038	0.012
5	Telecommuting Decreases Expenses	0.820	0.028	0.021	0.172
6	Telecommuting-Less Stressful	0.725	0.030	-0.114	0.306
7	Part-Time work maximizes HR	0.681	0.196	-0.077	0.428
8	Professional Autonomy	0.136	0.080	0.503	0.629
9	Creativity	-0.004	-0.075	0.900	0.166
10	Challenging Assignments	0.075	0.139	0.858	0.126
11	ProjectTeams	0.082	0.814	0.198	-0.117
12	Strict Deadlines	0.047	0.728	0.059	0.312
13	Medical Care	0.387	0.635	-0.022	0.104
14	Dual Career Couples	0.126	0.520	-0.352	-0.123
15	Access To Promotion	0.107	0.045	0.323	0.584

- **Step Six: Interpretation of factors:** The results of Varimax rotation are summarized as below:

Factor 1: The following are the variables (Item numbers 1, 2, 3,4,5,6 and 7 from the Part 4 of the Questionnaire) that have the highest loading on factor 1 after rotation:

- Access to employees any time because of new technologies (mobile phones and laptop computers)
- Flexi-time allows employees to meet family or personal commitments and emergencies.
- Flexi-time reduces commuting time by starting and ending work before or after the rush hour.
- Telecommuting facilitates employees to organize their work day around their personal and family needs.
- Telecommuting decreases expenses
- Telecommuting allows employees to work in a less stressful and disruptive environment
- Part-time work can maximize the use of human resources and increase operational flexibility

All the above variables exhibit flexibility at work that can affect the quality of work-life of the employees. Hence, the first factor extracted in the factor analysis has been named as flexible working policies.

Factor 2: The following are the variables (Item Numbers 11, 12, 13 and 14 from the Part 4 of the Questionnaire) that have the highest loading on factor 2 after rotation:

- Working in project-teams is beneficial to the firm
- Employees formulate personal targets to meet strict deadlines
- There should be a arrangements for medical care in the office premises
- Dual career couples find it tough to manage work and home

The second factor extracted from the factor analysis has been named as New Work Conditions as the variables grouped in this factor indicate some conditions which the employees either consider to be new or not really experienced/thought earlier while working.

Factor 3: The following are the variables (Item Numbers 9 and 10 from the Part 4 of the Questionnaire) that have the highest loading on factor 3 after rotation.

- The work is characterized by creativity and learning new techniques.
- The employees are encouraged to accept challenging assignments

The third factor extracted has been renamed as Diverse Job Dimensions as the variables grouped in this factor indicate those dimensions of their job that are different or dissimilar for them.

Factor 4: The following are the variables (Item Numbers 8 and 15 from the Part 4 of the questionnaire) that have the highest loading on factor 4 after rotation.

- Professional autonomy is given to employees at work to decide how, where and when the tasks should be done
- The organization provides equal access to promotion, training and development

Both the above variables indicate the benefits of flexibility at work. Hence, the Factor 4 has been renamed as Positive work benefits. The classification is given in Table 9.

Table 9

Summary of Factor Anlaysis for QWL-Private Banks

Items in Factor1- Flexible Working Policies Cronbach's Alpha: 0.882	Items in Factor 2-New Work Conditions Cronbach's Alpha: 0.628	Items in Factor 3- Diverse Job Dimensions Cronbach's Alpha: 0.843	Items in Factor 4-Positive work benefits Cronbach's Alpha: 0.65
1.New Technologies	11. Project teams	9. Creativity	8. Professional Autonomy
2.Flexi-time meets family needs	12. Strict deadlines	10.Challenging Assignments	15. Access to promotion
3.Flexi-time reduces time	13. Medical care		
4.Telecommuting organizes work-day	14. Dual Career couples		
5- Telecommuting de-creases expenses			
6.Telecommuting is Less Stressful			
7. Part-time work			

Multiple Regression: A multiple regression analysis was used to obtain the results. The results of the factor analysis (F_1, F_2, F_3 and F_4) were carried forward by which all the independent variables (F_1 to F_{24}) were used to predict the dependent variable (QWL Mean) by multiple regression. The regression equation (Levin & Rubin, 2002) is as follows:

$$Y = \alpha + \beta_1 F_1 + \beta_2 F_2 + \beta_3 F_3 + \beta_4 F_4 + \beta_5 F_5 + \beta_6 F_6 + \beta_7 F_7 + \beta_8 F_8 + \beta_9 F_9 + \beta_{10} F_{10} + \beta_{11} F_{11} + \beta_{12} F_{12} + \beta_{13} F_{13} + \beta_{14} F_{14} + \beta_{15} F_{15} + \beta_{16} F_{16} + \beta_{17} F_{17} + \beta_{18} F_{18} + \beta_{19} F_{19} + \beta_{20} F_{20} + \beta_{21} F_{21} + \beta_{22} F_{22} + \beta_{23} F_{23} + \beta_{24} F_{24}$$

where Y = Mean Quality of Work-Life (QWL) (Mean of the six QWL variables namely Growth, and Development, Participation encouragement, Healthy Work-environment, Effective supervision, Productivity enhancement and workplace integration)

α = Intercept.

F_1 = Flexible working policies

F_2 = New Work Conditions

F_3 = Diverse Job Dimensions

F_4 = Positive Work Benefits

F_5 = Basic Responsibilities

F_6 = Part-Time Work

F_7 = Flexi-Time

F_8 = Tele-commuting

F_9 = Compressed Work Week

F_{10} = Working In Shifts

F_{11} = Any Other Schedule Flexibility

F_{12} = Study Leave

F_{13} = Maternity Leave

F_{14} = Prenatal Leave

F_{15} = Emergency Leave

F_{16} = Unpaid Leave

F_{17} = Privilege Leave

F_{18} = Sick Leave

F_{19} = Counseling Services

F_{20} = Referral Services

F_{21} = Health Programs

F_{22} = Exercise Facilities

F_{23} = Equal Access

F_{24} = Any Other Employee Welfare Service

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8, \beta_9, \beta_{10}, \beta_{11}, \beta_{12}, \beta_{13}, \beta_{14}, \beta_{15}, \beta_{16}, \beta_{17}, \beta_{18}, \beta_{19}, \beta_{20}, \beta_{21}, \beta_{22}, \beta_{23}$ and β_{24}

= Slopes associated with $F_1, F_2, F_3, F_4, F_5, F_6, F_7, F_8, F_9, F_{10}, F_{11}, F_{12}, F_{13}, F_{14}, F_{15}, F_{16}, F_{17}, F_{18}, F_{19}, F_{20}, F_{21}, F_{22}, F_{23}$ and F_{24}

Inference about the Regression as a whole using an F-test

Null Hypothesis: Y does not depend upon the F_i 's i.e $H_0: \beta_1 = \beta_2 = \beta_3 = \dots = \beta_k = 0$

Alternate Hypothesis: Y depends on at least one of the F_i 's i.e H_1 : at least one $\beta_i \neq 0$

Tables 10, 11 and 12 are based on model 16 which has emerged out as an acceptable model in the Stepwise Regression Analysis. However, the summary of model 1 to 15 including model 16 is given Appendix and .The tables also show the relationship between each of these variables.

Factor 1 (Flexible working procedures), Factor 2 (New work conditions), Factor 3 (Diverse Job Dimensions) and Factor 4 (Positive Work Benefits) are statistically significant. Additionally, the variables namely Basic Responsibilities (F_5), Tele-commuting (F_8), F_{11} (Any Other Schedule Flexibility), F_{12} (Study Leave), F_{13} (Maternity Leave), F_{14} (Prenatal Leave), F_{15} (Emergency Leave), Unpaid Leave (F_{16}), F_{19} (Counseling Services), F_{21} (Health Programs), F_{22} (Exercise Facilities) and F_{24} (Any Other Employee Welfare Service) have also found to be significant.

Table 10

Model Summary for QWL-Private Banks

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
16	0.782	0.611	0.594	0.44416

Table 11
F-test for QWL-Banks

	Model	Sum of Squares	df	Mean Square	F	Sig.
16	Regression	114.945	16	7.184	36.417	0.000
	Residual	73.189	371	0.197		
	Total	188.134	387			

It can be concluded from the above tables indicate that null hypothesis can be rejected and thus Y depends on at least one of the F_i 's.

Inference about an individual slope (β)

Null Hypothesis: F_i is not a significant explanatory variable i.e $H_0: \beta_i = 0$

Alternate Hypothesis: F_i is a significant explanatory variable i.e $H_1: \beta_i \neq 0$

Table 12
Regression Coefficients for QWL-Private Banks

Model B		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		Std. Error	Beta			
16	(Constant)	3.952(α)	0.070		56.062	0.000
	REGR factor score 1 -Flexible Working Policies(F_1)	0.361 (β_1)	0.024	0.517	15.146	0.000
	REGR factor score 2 -New Work Conditions(F_2)	0.241(β_2)	0.023	0.345	10.482	0.000
	REGR factor score 4-Positive Work benefits(F_4)	0.187(β_4)	0.024	0.268	7.926	0.000
	MaternityLeave(F_{13})	0.198(β_{13})	0.064	0.115	3.106	0.002
	Counselling Services(F_{19})	-0.273(β_{19})	0.077	-0.190	-3.530	0.000
	REGR factor score 3 -Diverse Job Dimensions(F_3)	0.094(β_3)	0.025	0.135	3.743	0.000
	Health Programs(F_{21})	0.329(β_{21})	0.061	0.236	5.396	0.000
	Study Leave(F_{12})	0.171(β_{12})	0.056	0.116	3.061	0.002
	Any Other EWS(F_{24})	-0.167(β_{24})	0.058	-0.105	-2.872	0.004
	Unpaid Leave(F_{16})	-0.169(β_{16})	0.068	-0.088	-2.475	0.014
	Prenatal Leave(F_{14})	0.146(β_{14})	0.050	0.105	2.906	0.004
	Emergency Leave(F_{15})	-0.115(β_{15})	0.051	-0.083	-2.269	0.024
	Exercise Facilities(F_{22})	-0.205(β_{22})	0.075	-0.146	-2.749	0.006
	Telecommuting(F_8)	0.183(β_8)	0.081	0.083	2.258	0.025
	Any Other SF(F_{11})	-0.329(β_{11})	0.125	-0.091	-2.636	0.009
	Basic Responsibilities(F_5)	0.114(β_5)	0.054	0.074	2.129	0.034
REGR-Regression						

The regression equation is found out to be:

$$Y = 3.952 + 0.361F_1 + 0.241F_2 + 0.094F_3 + 0.187F_4 + 0.114F_5 + 0.183F_8 - 0.329F_{11} + 0.171F_{12} + 0.198F_{13} + 0.146F_{14} - 0.115F_{15} - 0.169F_{16} - 0.273F_{19} + 0.329F_{21} - 0.205F_{22} - 0.167F_{24}$$

It can be concluded from the above tables that null hypothesis can be rejected and $F_1, F_2, F_3, F_4, F_5, F_8, F_{11}, F_{12}, F_{13}, F_{14}, F_{15}, F_{16}, F_{19}, F_{21}, F_{22}$ and F_{24} are significant explanatory variables.

Thus, quality of work-life depends on factors ($F_1, F_2, F_3, F_4, F_5, F_8, F_{11}, F_{12}, F_{13}, F_{14}, F_{15}, F_{16}, F_{19}, F_{21}, F_{22}$ and F_{24}) as mentioned above. The coefficient of (multiple) determination (R^2) is 0.611 and the F ratio is found to be 36.417, which is significant. Thus, one can conclude that regression model is significant to explain the quality of work-life of the employees.

The Appendix shows the list of excluded variables. Thus, the variables namely Part-Time Work, Flexi-Time, Compressed Work Week, Working in Shifts, Privilege Leave, Sick Leave, Referral Services and Equal Access have been excluded one by one during every step of stepwise regression analysis. They have also not been found significant. The bank respondents feel that the facilities mentioned above comparatively may not be determining factors of Quality of Work-Life.

CONCLUSIONS AND DISCUSSIONS

Objective: To establish the relationship between organization related factors and quality of work-life (i.e to explore the factors of quality of work-life and check which of these explored factors as well as some demographic variables are significant in determining the quality of work-life).

5.1.3.1 Conclusions

Private Banks: The factors extracted in this analysis are Flexible Working Policies, New Working conditions, Diverse Job Dimensions and Positive work benefits. The Quality of Work-Life depends on Flexible working procedures, New work conditions, Diverse Job Dimensions, Positive Work Benefits, Basic Responsibilities, Telecommuting, Any Other Schedule Flexibility, Study Leave, Maternity Leave, Prenatal Leave, Emergency Leave, Unpaid Leave, Counseling Services, Health Programs, Exercise Facilities and Any Other Employee Welfare Service. It indicates that the quality of work-life can stimulate the productivity of employees if the banks would provide and give importance to the benefits mentioned above.

Suggestions (Objective 3): Employees should try to learn working with new technologies and working under new conditions to make their work-life easier and tension-free. The quality of work-life of employees can certainly be improved with the implementation of flexible policies and family friendly policies. A certain level of autonomy at work can always makes an employee happy and independent. Continuous innovations and changes at work may instill creativity and learning among employees and avoid getting monotonous. The HR departments should appoint counsellors and doctors at work to deal with the problems of employees experiencing extreme stress at work and facing medical problems. Organizations can also provide rehabilitation facilities to the employees for gaining physical fitness. All kinds of leave arrangements can only enhance the quality of work-life of employees. Female employees need extreme support from their organization in their critical and sensitive conditions like pregnancy. So, maternity benefits should be provided to them so that they can manage everything. Thus, both employees and organization can mutually contribute for the well being of the employees at work.

Managerial Implications

The findings have mainly brought out the role of organization related factors like leave arrangements and family friendly policies in maintaining the quality of work-life of the employees.

Limitations: The results obtained in this study are subject to some limitations as mentioned below:

- This is not a comparative study. The three sectors have been studied individually and their results have been mentioned separately.
- Since the responses were recorded on a Likert scale, there were no available means to verify the accuracy of the data collected. Thus, it was assumed that the data was error free.
- The ability to generalize the results may be affected by the size and composition of the sample.
- The analyses were limited to only three sectors namely IT, Banking and BPO sector. The other sectors may result into different conclusions.
- A questionnaire that broadly covers many WLB issues has been used to gather information from the three sectors. Sector specific questionnaire has not been used.
- The data collected was cross-sectional and collected from one city only.

Future Avenues: Some avenues for further research are as follows:

- A comparative study can also be done by considering the same issues
- Sector specific questionnaire can help in gathering company specific WLB issues
- There may be other variables that may affect the work-life balance of the employees apart from the ones mentioned in this study. Detailed analysis of these variables may be very helpful for finding the reasons of conflict and fostering better integration of work and life activities.

- A gender-wise analysis would provide the exact picture on the difference in the problems faced by males and females individually in context of work-life balance.
- An comparative study of the employees with and without children can be conducted to find out the differences between the WLB problems of both the categories
- A study can be conducted on analyzing the benefits of work-life balance from the perspectives of employees as well as organization.
- An analysis of factors affecting work interfering with family and factors affecting family interfering with work can also be useful in knowing the consequences of work-life balance on family life of employees.
- A study on exploring the consequences of work-life balance from organizational point of view can be done to explore the WLB benefits.
- The responses from various age groups may also prove very helpful in generating variety of responses.

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