

# ANTECEDENTS AND CONSEQUENCES OF WORK- LIFE BALANCE: A STUDY ON SELECTED ORGANIZATIONAL FACTORS AMONG WOMEN BANK EMPLOYEES

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## Abstract

The purpose of the present study is to identify the most relevant organizational antecedents and their consequences with respect to work-life balance. A total of 100 female bank personnel holding managerial positions were included in the study. Participants were selected from different private banks located in Bihar, an Indian state. An in-depth questionnaire, made with a convenient sampling technique, was used to collect data for the study. T-tests and multiple regression analyses were used to analyze the data. Workload, organizational culture, job involvement, work expectations, and technology are identified as antecedents of work-life balance at the company level. The identified antecedents were found to have significant consequences on work performance, turnover, job satisfaction, quality of work life, and job autonomy. Private banks, in light of the findings, should recognize that organizational level factors are crucial to managing employees' work-life balance, especially for women managers. Additionally, our research findings point to the management of private banks making efforts to enhance the work-life balance of women managers by providing suitable work environments that enhance their performance, job satisfaction, quality of their work life, commitment, and autonomy, while reducing turnover and the need to replace them. These results are examined with reference to the current situation in existing private banks situated in Bihar.

**Keywords:** work life balance, women, private, bank, Bihar.

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## Introduction

During the past decade, the Indian work force has undergone significant changes in its workforce composition and working patterns, including a change in labor legislation. The banking industry is one of the fastest-growing industries in India, where the presence of private and foreign banks has accelerated economic progress. However, it is evident that till 1980's banking sector in India was largely dominated by male employees, but, in the late 70s women started to join banks and their representation was slightly over 11% of the work force in the banking industry. In 1965, just 21 percent of mothers of infants and toddlers were employed; in 1994, that figure had risen to 59 percent... Women in the U.S. employment had children under the age of 13 in 1999, and 38 percent had children under the age of 18. Only 17% of families are typical of the "conventional" stay-at-home mother and wage-earning father, according to the Work and Families Institute (Bond, Galinsky, & Swanberg, 1997).

The women in employment faced an extraordinary circumstance as the employment equipped them with opportunities for self-improvement in psychological, social as well as material terms resulting in never-ending demands on their energy and time. Likewise, the family and its responsibilities present a contradictory position for women who have to perform work related obligations while also caring for their children. Yet, they are equally pulled by the ties of adoration, fondness, and care towards the family members, especially towards their children (Allam, 2007).

Women in India keep on bearing the responsibility of family in spite of their employment status (Bharat, 1994). Taking into consideration the contribution of females in the work pool and their drive for profession necessitate to evaluate the WLB situation of women employed in private banks.

Therefore, keeping in mind the significance of women workforce in the banking sector, the current research is planned to identify the antecedents of work-family balance and their consequences on women employees of private banks in Bihar.

## WORK-LIFE BALANCE (WLB)

The work-family literature has historically been influenced by Kahn, Quinn, Wolfe, (Sellar & Andrew, 2017) and they outlined "WLB" in respect of inter-role conflict where the role pressures from both domains (work and family) are reciprocally incompatible in some respects, i.e., involvement in work domain is made more difficult by virtue of involvement in the family domain". Research supporting this perception usually indicates that the amalgamation of work and family domain often demands women to be actively involved in more than one domain

The term "WLB" was coined in the U.K., in late 1970 (Allam & Shaik, 2020; Allen, 2001; Malik & Allam, 2021; Montgomery, Peeters, Schaufeli, & Ouden, 2003) to illustrate the balance between an individual's personal and professional life. In the United States, this phrase was first instituted in 1986. Work as well as family represents two most consequential realms of an individual's life and their interface has a matter of consideration among growing number of work and family researcher's worldwide. In general, research on the work family balance has been seen as a conflict perspective because it was assumed that work and family are the two separate domains that are mutually incompatible and conflict is seen inevitable (Gaylard, Sutherland, & Viedge, 2005; Hudson, 2005; Hussain & Saleem, 2014).

Integrating work and family research is becoming more prevalent in an effort to correct the misconception that work-family interactions result in bad effects (Lapierre & Allen, 2012) enhancement and enrichment (Greenhaus & Powell, 2006), and facilitation (Greenhaus, Collins, & Shaw, 2003). "The level to which involvement at work (or home) is made more facile by virtue of the experiences, abilities, and opportunities gained or developed at home (or work)" is the definition of facilitation on the work-family map.

WLB has been defined from various points of view (Kinnunen, Feldt, Mauno, & Rantanen, 2010; Lapierre & Allen, 2012; Luring & Selmer, 2010; Poelmans, Odle-Dusseau, & Beham, 2009) have

conceptualized WLB as a multidimensional construct where people experience equivalent amounts of consideration, time, involvement or obligation in work. In broadest sense, WLB has been characterized as an acceptable level of contribution or 'fit' between the multiple roles in an individual's life (Hudson, 2005) (Hudson, 2005). (Casper, Vaziri, Wayne, DeHauw, & Greenhaus, 2018; Grzywacz & Marks, 2000) anticipated and analyzed a significance of WLB predicated on evenly congregating prospects of both work and family roles.

(Sellar & Andrew, 2017; Suifan, Abdallah, & Diab, 2016) contended that there is no single definition for work- life, subsequently work- life is seen in a wide sense as the capability of an employee to have a well-balanced time between work and other commitments. According to Tomazevic, (Kanten & Sadullah, 2012; Karatepe, 2013; Kinnunen et al., 2010) the significance of work family balance is to efficaciously coalescing personal life with professional obligations and engenders a harmony between these two important aspects of life.

(Hussain & Saleem, 2014; Imran, Maqbool, & Shafique, 2014) in her recent report explained WLB as a work- life design and emphasized on "balance". She described either balance would be right or wrong or black or white. In her words "I recommend people to consider 'work-life design' because it gives you a healthier perspective".

Work-life balance (WLB) is a more accurate term, according to (Eberendu et al., 2018; Gaylard et al., 2005). They emphasised the employees' judgement of how they felt about their work-life balance. Affect (feeling), effectiveness (perception of achievement) and involvement (degree of involvement) were all found to be important in helping people maintain a healthy work-life balance. Employees' quality of life at work can be improved in two ways.

Recently, conducted a study among male and female employees working in the Kingdom of Saudi Arabia. They observed that male employees were having more pressures at workplace and henceforth, the satisfaction level is high as compared to male employees and it depends on WLB. The present study defines WLB as some integral construct which constitutes the dimensions of WLB of employees in the form of antecedents such as Family Demand, Career Stage, Personality, Self-Efficacy, Workload, Organizational Culture, Job Involvement, Work Expectation and Technology, and consequences dimensions such as Health, Well-being, Family Satisfaction, Life Satisfaction, Work Performance, Turnover, Job Satisfaction, QWL and Job Autonomy.

## **BANKING SYSTEM IN INDIA**

India's banking system is dynamic, adaptable to the new atmosphere and acknowledging challenges from "World Trade Organization" and "Basel II to Free Trade Agreements." The most important organizational challenge before bank was to regenerate their resources to take advantage of the possibilities being presented before them. Their aim was to reorganize branch networks, reduce the cost of establishment, attract and retain talented staff.

The Indian banking system has evolved into an extremely dynamic and proactive body. "It is remarkably fragmented with 30 banking units that contribute nearly 50% of deposits and 60% of advances". Detailed banking structure in India is presented in the Fig. 1.

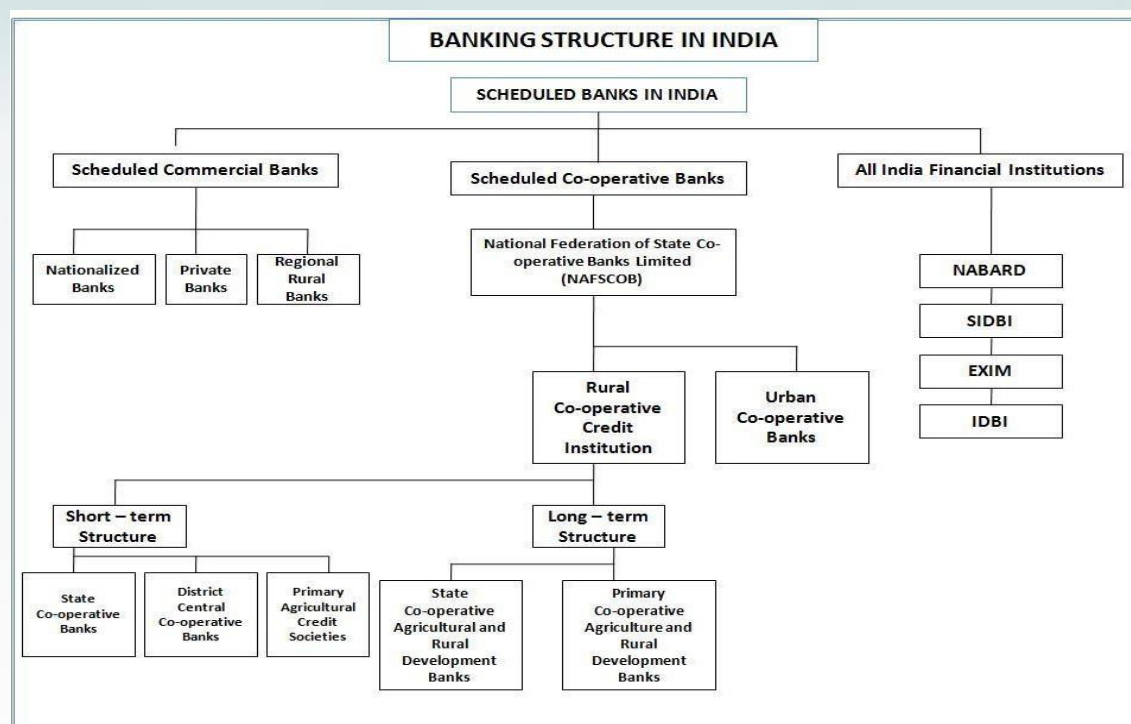


Fig. 1 Detailed Banking Structure in India

Since the beginning of the banking system in India and between 2002 and 2007, private sector banks have been in operation. As these banks grew rapidly, their branch networks grew three times faster than those of all scheduled commercial banks, which are more than four times the size of public sector institutions.

## WOMEN EMPLOYMENT IN INDIAN BANKING SECTOR

Banking is one of those fields that gave Indian women immense opportunities to prove their business and executive potential. Particularly after the financial changes in 1991; the Indian banking sector has developed enormously. Indian banks were rapidly expanding their business operations. Recruitment was done on a systematic premise and for the very first-time women are employed in an unprejudiced manner in the light of legitimacy by appropriate tests conducted by outside agencies. This offered an opportunity to women and prepared her for future endeavor.

Year	TOTAL EMPLOYEES			OF WHICH: FEMALES				
	Officers	Clerks	Subordinates	Total	Officers	Clerks	Subordinates	Total
2014	6,40,86	4,31,84	1,81,244	12,53,95	1,29,34	1,25,79	22,652	2,77,79
2013	5,51,71	4,84,97	1,84,044	12,20,73	95,507	1,15,23	22,436	2,33,17
2012	5,02,93	4,81,42	1,90,790	11,75,14	84,375	107,826	23,113	215,314
2011	4,70,14	4,02,52	1,78,220	10,50,88	67,958	100,999	17,827	186,784
2010	4,01,06	3,49,36	1,75,608	9,26,028	50,507	86,351	16,525	1,53,383
2009	3,51,84	3,42,93	1,74,641	8,69,412	41,538	79,174	17,382	138,094
2008	3,34,88	3,33,41	1,70,471	8,38,769	36,091	72,102	15,208	1,23,401



2007	3,47,662	3,66,700	1,85,045	8,99,407	34,441	81,031	17,252	1,32,724
2006	330,093	3,84,821	1,85,210	9,00,124	30,566	84,843	17,339	1,32,78
2005	313,863	396,812	189,758	900,433	27,282	86,094	17,113	130,489

**Table 1** Group-Wise Distribution of Employees of All Scheduled Commercial Banks According To Category since March 2005-2014

Source - <https://rbi.org.in/Scripts/AnnualPublications.aspx?head...>

Women in private banks worked under the single and multi-reporting systems based on the requirements and nature of work. Because of their frequent job rotation many women employees are not much accustomed about their job roles. Bulgarian researcher Ivanovich conducted a study on employment conditions to evaluate the level of risk based on employees' self-assessment in financial institutions. The findings of the study concluded that women employees are experiencing more emotional distress and discomfort than their male colleagues (Jacobs & Roodt, 2011; Kanten & Sadullah, 2012).

The most challenging issue of women in private banks is WLB due to extended working hours. Majority of women work 50-55 hours for every week they won't get sufficient time for personal and family needs. Their lives are juggling acts that include number of obligations at work and every day routine duties of life at home. Fifty percent of every woman complains that additional work is constantly shunted to women (Tailby, Richardson, Danford, Stewart, & Upchurch, 2005; Tang, 2006; Tett & Meyer, 1993).

The biggest challenge that lies in banking institution is to change the assumptions, stereotypes and biasness that infuse in the culture and custom of banking organizations about leadership. The top management level in banking institution has always been acquired by a man and they continue to be the strong dominant group. These hypotheses also applicable to the daily working practices and the attributes required for leadership as well. Some behavior may perceive inversely when displayed by male and female. Such as an "assertive man may be interpreted as a strong leader but an assertive woman is always be perceived as strident or bossy", and personality attributes were conventionally associated with leaders of financial institution and were invariably masculine. Women discrimination is primarily due to the lack of the transfer policy, infrastructural facilities and perception about women that they are not be interested in training and promotions (Ramya & Raghurama, 2016; Ratnesh, Sinha, & Ali, 2019). Hence, in view the above said notion it was planned to conduct a study on WLB especially with respect to women employees of private banks.

## LITERATURE REVIEW

Researches on WLB has witnessed two perspective in which first deals with some of the important dimensions related to independent aspects of WLB, whereas the second perspective deals with the dependent aspect of WLB. In the present literature, researcher has reviewed relevant studies conducted on the independent aspects of WLB as antecedent and dependent aspects of WLB as consequences separately.

Concerns concerning the impact of long work hours on loved ones have been investigated in numerous research already published in the scientific literature. The amount of time spent at work has been found to increase friction between work and family, as well as the negative spillover from work to family (Arulrajah & Opatha, 2012; Bond et al., 1997; Bothma & Roodt, 2013; Brannen, 2005; Gaylard et al., 2005; Kanten & Sadullah, 2012). Increased concern about the toll working hours take on friends and family was predicted by studies. Achieving such a massive amount of work can only serve to exacerbate this impression (Ashforth, Kreiner, & Fugate, 2000; Tailby et al., 2005; Tang, 2006; Tett & Meyer, 1993; Thompson, Beauvais, & Lyness, 1999).

The perception of an association between organizational culture and the balance between work and life is based on the idea that a workplace culture has a capability to confine or facilitate WLB of an employee (Arulrajah & Opatha, 2012; Casper et al., 2018; Kanten & Sadullah, 2012; Kinnunen et al., 2010; Wayne, Grzywacz, Carlson, & Kacmar, 2007). There is a considerable body of literature that ascertains that organizational culture is an efficient tool for the success of WLB from many other perspectives such as the political perspective and the notion of 'win-win' or 'mutual gains' (Tett & Meyer, 1993; Tharmalingam & Bhatti, 2014; Thompson et al., 1999).

Work-family conflict has been studied by another researcher who looked at job involvement. In their minds, they have viewed it as and when a human is actively engaged in one role while simultaneously being distracted by ideas, feelings, and demands associated to another role (Ashforth et al., 2000). Workplace participation has long been regarded as an important indicator of success in the workplace. Workers at the Utara University of Malaysia found that Work Family Conflict was adversely and significantly connected with Job Involvement and Social Support, whereas Job Demand was shown to be strongly correlated with Work Family Conflict.

Work Expectations are considered as the pressure perceived by an individual in accepting increased job responsibilities. High work expectations have been significantly associated with high levels of work life conflict (Greenhaus et al., 2003). Career oriented women cannot accommodate their family time to meet the expectation of work.

Technology has become an integral component for organizational development. Research implies that on one hand, employees used technology primarily for the sake of two benefits. Firstly, the technology gives them control over workability and permeability in terms of time and location (Towers et al., 2006). After taking a day off to go to their child's school, or while waiting for a home repair, a worker can return to the office in the evening or work from home on a regular basis. Because of this, the Internet and new communication technologies make it easier for workers to strike a balance between their personal lives and their jobs (Adkins & Premeaux, 2014). Secondly, technology facilitates employees to create impression on management by projecting themselves on demand as hard-working and dedicated employee. (Tett & Meyer, 1993; Tomazevic, Kozjek, & Stare, 2014) stressed the importance of impression management as a potential benefit for mobile technology user. Sending late night e-mail to manager can be an efficient way of impression management. Working beyond working hours has also be seen as part of an extortion plan, like by sending e-mails at late night an employee may try to make an impression that his colleagues are not that much dedicated towards their work, as a result the colleagues are also compelled to appear or work and devote equal amount of time.

Work performance is found to argued that the work performance is depended directly on the employees performance in an organization. Consequently, organizations are required to focus on improving employee work performance in order to improve the performance of the organization. In this context, many researchers agreed that WLB has an important role to play in improving work performance of an employee.

In a Meta-analysis (Poelmans et al., 2009; Ramya & Raghurama, 2016; Wambugu, 2014) collected and blended all the research work done so far with respect to WLB and its impact on work performance of an employees. The article focused on how an individual confronts never ending challenge of performance at his or her workplace and simultaneously his commitment to self-development, family and society. Any sort of imbalance in one sphere could also lead to imbalance in other spheres as well.

Another significant factor in WLB's success is turnover. There is a lot of attention paid to job churn in the work-family literature. Using the term "conscious and purposeful willfulness to depart the company," Tett and Meyer (1993) defined turnover. Alternatively, it could be construed as a measure of an employee's desire to leave or remain with the company (Sellar & Andrew, 2017; Tailby et al., 2005; Wambugu, 2014; Wayne et al., 2007) effects of employee turnover are enormous for any company. Disruptive repercussions can result from the loss of highly skilled employees, such

as a decrease in organisational functioning, service delivery, and management (Bond et al., 1997; Bothma & Roodt, 2013).

Job satisfaction is a broad conceptualization referring to an overall attitude towards the job. executed a longitudinal study on a sample of 239 dual-earner couples to examine the effects of both forms of conflict (WFC and FWC) on job satisfaction and parental distress. Frone's framework was used by Kinnunen et al. (2010) to guide their research. They were also interested in crossover effects, a process in which stressor or emotional strain witnessed by one person affects another person's level of strain. The findings of their research revealed differences in gender in both forms of conflict (WFC and FWC) at both times (Time 1 and Time 2). Particularly, husbands indicated elevated levels of WFC than their wives at both points of time; conversely, wives indicated higher psychological distress than their husbands at both points of time. These results are complying with traditional gender roles. For both husbands and wives, high FWC at Time 1 was related to high WFC one year later. Further result communicated that wife's FWC was related to her decreased job satisfaction over 1 year. However, no longitudinal crossover effects were found.

QWL is amongst the most significant concerns for every organization. Organizations offer QWL to their employees to stimulate its impression in attracting and retaining employees. (Tang, 2006; Tett & Meyer, 1993) have extensively investigated in their research that WLB actually affects the overall quality of working life and, in turn, affects the commitment of employees. They concluded that WLB policies provided a solid foundation for building an extremely conducive culture in a company in which the employee feels he has been cared. It also enhances the employees' voluntary involvement at the workplace. They also concluded that the quality of work life constitutes a connection between the organizational environment and the retention of employees. The employees' expectation regarding their job is a most important aspect which affects their decision as to whether they are committed to or have an intention to leave the organization.

The study of (Suifan et al., 2016) examine the impact of WLB practices using "schedule flexibility, manager support, job autonomy and turnover intentions" among medical staffs in Jordan's private hospital. The study concluded that the most essential WLB practice with a significant direct negative impact on turnover intentions was managerial support and job autonomy. Studies usually show that job autonomy is related with low level of WLB (Lapierre & Allen, 2012; Luring & Selmer, 2010). This relation is not surprising; autonomy allows a person to control the time and even the workplace which would make it possible to achieve a better balance between the work and family.

WLB has been studied from different angles and in different context. The review of literature suggests that several dimensions of WLB have been investigated in previous research. Studies conducted in the area of WLB have suggested that both Work interface with Family and Family interface with Work have some unique antecedents and consequences apart from those they share in common.

The previous research also suggests that WLB have been studied in context with health worker, social worker, teachers and different level of employees of private and public organizations at both national and international level. However, WLB variable has not been studied in the context with private bank employees especially women employees of private banks of Bihar. Therefore, the present research is planned to investigate the current scenario of WLB in context with women employees in a Private Sector Banks of Bihar.

## OBJECTIVES OF THE STUDY

The major objective of the present study was to identify the most relevant organizational level factors in the form of antecedents and consequences of WLB among women employees of private banks. There were some other objectives of the present study which are as follows:

1. To analyze the effect of antecedents on Work Performance (consequence) of WLB among women employees in Private Sector Banks in Bihar.
2. To analyze the effect of antecedents on Turnover (consequence) of WLB among women employees in Private Sector Banks in Bihar.
3. To analyze the effect of antecedents on Job Satisfaction (consequence) of WLB among women employees in Private Sector Banks in Bihar.
4. To analyze the effect of antecedents on QWL (consequence) of WLB among women employees in Private Sector Banks in Bihar.
5. To analyze the effect of antecedents on Job Autonomy (consequence) of WLB among women employees in Private Sector Banks in Bihar.

## HYPOTHESES

A literature review conducted to highlight the antecedents and their consequences of WLB revealed significant influence on the concerned variable. Hence, following hypotheses have been formulated to analyze the said notion:

H-1: Identified antecedents of WLB will influence work performance (consequence) among women employees of private banks.

H-2: Identified antecedents of WLB will influence Turnover (consequence) among women employees of private banks.

H-3: Identified antecedents of WLB will influence Job Satisfaction (consequence) among women employees of private banks.

H-4: Identified antecedents of WLB will influence QWL (consequence) among women employees of private banks.

H-5: Identified antecedents of WLB will influence job autonomy (consequence) among women employees of private banks.

## METHODS

### Data and Sample

A total of 300 women employees were included in the sample. The respondents were all randomly selected through purposive sampling from banks in Bihar, India. Female employees of the following private sector banks were surveyed: ICICI, HDFC, Axis Bank, Kotak Mahindra, Yes Bank, IndusInd Bank, Bandhan Bank, etc. The participants are between the ages of 25 and 40. The marital, social, and economic status has not been considered.

## MEASURES

**Work Life Balance:** We used a self-developed questionnaire to evaluate different organizational factors that contribute to work-life balance. The organizational factors are **workload, organizational culture, job involvement, work expectation, technology, work performance, turnover, job satisfaction, quality of work life and job autonomy**. This scale contains 49 items spread over 10 dimensions. All the items were rated on 5-point scale (strongly disagree to strongly agree) with the score 49 to 245. The reliability of the scale was found to be  $r = .82$  whereas validity of the scale was found to be  $r = .78$  respectively.

## PROCEDURE AND STATISTICAL ANALYSIS

In this study, a Self-administered questionnaire was used to collect data. The data were collected from each respondent of the sample individually. The filled-in questionnaires were collected both personally and through e-mails. All the filled-in questionnaires were closely scrutinized, and the



complete filled-in questionnaires have been taken for further processing. The data was analyzed through SPSS using step wise multiple regression analysis to find appropriate results.

## RESULTS AND DISCUSSION

Model	R	R Square	AdjustedR Square	Std. Error of the Estimate	Change Statistics			Sig.
					R Square Change	F Change	t	
1	.397 <sup>a</sup>	.158	.155	1.646	.158	55.737	7.466	.000
2	.436 <sup>b</sup>	.190	.184	1.617	.032	11.853	-3.443	.001

**Table 2** Effect of Workload, Organizational Culture, Job Involvement, Work Expectation and Technology (Antecedents) on Work Performance (Consequence) of WLB among Women Employees of Private Banks

Predictors: (Constant), Organizational Culture

Predictors: (Constant), Organizational Culture, Technology.

Table 2 indicates that only two antecedent dimensions have influenced work performance. Multiple correlations (R) have been found .397 for Organizational Culture and .436 for Technology. Moreover, R square which indicates the contribution of independent (antecedent) variables to the dependent (consequence) variable was also clearly shown in the table with respect to each predictor. Further, R square change which is actual contribution of predictor variable to the criterion variable. The magnitude of R square change came to be 15.8% for Organizational Culture and 3.2% for Technology to the criterion variable Work Performance. Hence, the results obtain through above table shows that only Organizational Culture and Technology have effects on Work Performance among women employees of private banks. The remaining three antecedents' variables did not emerge as significant contributor of work Performance. Hence, their statistical values have not been given in the above table.

Model	R	R Square	AdjustedR Square	Std. Error of the Estimate	Change Statistics			Sig.
					R Square Change	F Change	t	
1	.301	.090	.087	2.243	.090	29.615	5.442	.000
2	.420	.176	.165	2.146	.022	7.713	2.777	.006

**Table 3** Effect of Work Load, Organizational Culture, Job Involvement, Work Expectation and Technology (Antecedents) on Turnover (Consequence) of WLB among Women Employees of Private Banks

Predictors: (Constant), Work Load.

Predictors: (Constant), Work Load, Technology.

Table 3 indicates that only two antecedent dimensions have influenced Turnover. Multiple correlations (R) have been found .301 for Work Load and .420 for Technology. Moreover, R square which indicates the contribution of independent (antecedent) variables to the dependent (consequence) variable was also indicated in the table with respect to each predictor. Further, R square change which is actual contribution of predictor variable to the criterion variable. The magnitude of R square change came to be 9.0% for Work Load and 2.2% for Technology to the criterion variable Turnover. Hence, the results obtain through above table clearly highlight that only Work Load and Technology have effects on Turnover among women employees of private banks. The remaining three antecedents' variables did not emerge as significant contributor of work Performance. Hence, their statistical values have not been given in the above table.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Sig.
					R Square Change	F Change	t	
1	.405	.164	.161	3.220	.164	58.347	7.638	.000
2	.480	.230	.220	3.105	.013	4.894	- 2.212	.028

**Table 4** Effect of Work Load, Organizational Culture, Job Involvement, Work Expectation and Technology (Antecedents) on Job Satisfaction (Consequence) of WLB among Women Employees of Private Banks

Predictors: (Constant), Organizational Culture.

Predictors: (Constant), Organizational Culture, Technology.

Table 4 indicates that only two antecedent dimensions have influenced Job Satisfaction. Multiple correlations (R) have been found .405 for Organizational Culture and .480 for Technology. Moreover, R square which indicates the contribution of independent (antecedent) variables to the dependent (consequence) variable was also clearly shown in the table with respect to each predictor. Further, R square change which is actual contribution of predictor variable to the criterion variable. The magnitude of R square change came to be 16.4% for Organizational Culture and 1.3% for Technology to the criterion variable Job Satisfaction. Hence, the results obtain through above table shows that only Organizational Culture and Technology have effects on Job Satisfaction among women employees of private banks. The remaining three antecedents' variables did not emerge as significant contributor of Job Satisfaction. Hence, their statistical values have not been given in the above table.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Sig.
					R Square Change	F Change	t	
1	.302	.091	.088	2.744	.091	29.849	5.463	.000
2	.421	.177	.166	2.624	.011	4.017	2.004	.046

**Table 5** Effect of Work Load, Organizational Culture, Job Involvement, Work Expectation and Technology (antecedents) on QWL (consequence) of WLB among Women Employees of Private Banks

Predictors: (Constant), Organizational Culture

Predictors: (Constant), Organizational Culture, Job Involvement.

Table 5 highlights that only two antecedent dimensions have influenced QWL. Multiple correlations (R) have been found .302 for Organizational Culture and .421 for Job Involvement. Moreover, R square which indicates the contribution of independent (antecedent) variables to the dependent (consequence) variable was also clearly shown in the table with respect to each predictor. Further, R square change which is actual contribution of predictor variable to the criterion variable. The magnitude of R square change came to be 9.1% for Organizational Culture and 1.1% for Job Involvement to the criterion variable QWL. Hence, the results obtain through above table shows that only Organizational Culture and Job Involvement have effects on QWL among women employees of private banks. The remaining three antecedents' variables did not emerge as significant contributor of QWL. Hence, their statistical values have not been given in the above table.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Sig.
					R Square Change	F Change	t	
1	.333	.111	.108	2.512	.111	37.285	6.106	.000
2	.391	.153	.144	2.461	.014	4.860	2.205	.028
3	.409	.167	.156	2.444	.015	5.158	2.271	.024
4	.424	.180	.166	2.430	.012	4.374	2.091	.037

**Table 6** Effect of Work Load, Organizational Culture, Job Involvement, Work Expectation and Technology (Antecedents) on Job Autonomy (consequence) of WLB among Women employees of Private Banks

Predictors: (Constant), Organizational Culture

Predictors: (Constant), Organizational Culture, Job Involvement.

Predictors: (Constant), Organizational Culture, Job Involvement, Technology

Predictors: (Constant), Organizational Culture, Job Involvement, Technology, Work Expectation

Table 6 shows that only four antecedent dimensions have influenced Job Autonomy. Multiple correlations (R) have been found .333 for Organizational Culture, .391 for Job Involvement, .409 for Technology and .424 for Work Expectation respectively. Moreover, R square which indicates the contribution of independent (antecedent) variables to the dependent (consequence) variable was also clearly shown in the table with respect to each predictor. Further, R square change which is actual contribution of predictor variable to the criterion variable. The magnitude of R square change came to be 11.1% for Organizational Culture, 1.4% for Job Involvement, 1.5% for Technology and 1.2% for Work Expectation to the criterion variable Job Autonomy. Hence, the results obtain through above table shows that Organizational Culture, Job Involvement, Technology and Work Expectation have effects on Job Autonomy among women employees of private banks. The remaining one antecedent variable (Work Load) did not emerge as significant contributor of Job Autonomy. Hence, their statistical values have not been given in the above table.

## MODEL OF WORK LIFE BALANCE

On the basis of results obtain through regression analysis an interactive model has been developed. The present model shows the antecedent dimensions and consequences dimension of WLB separately. The antecedent dimensions are mentioned in a single color whereas consequences are highlighted through different colors.

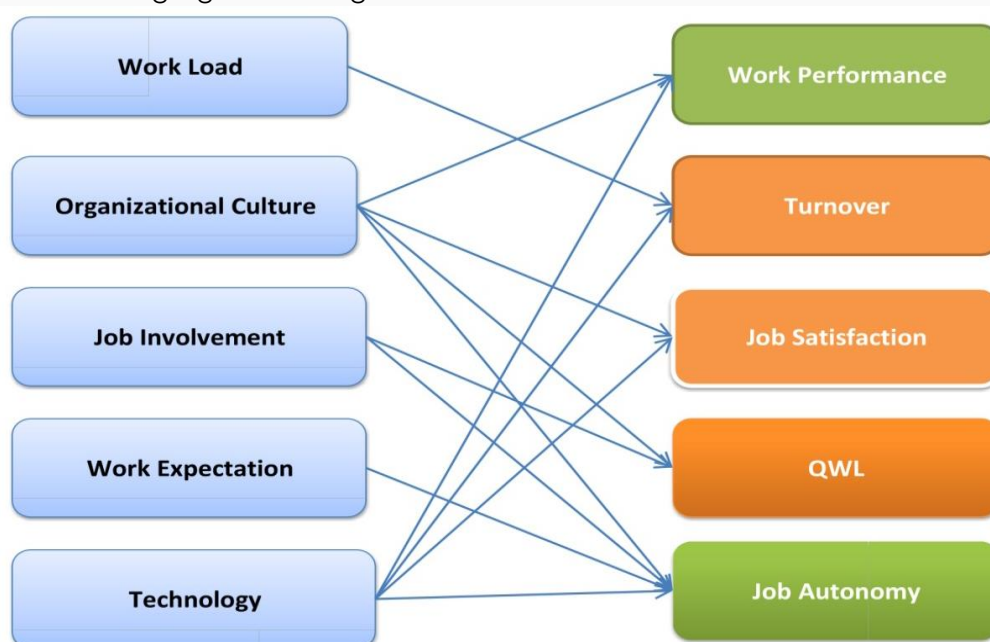


Fig. 2 Model of Work Life Balance

Through varied colored arrows, the effects of the antecedents on the different consequences are also explained.

Figure 2 shows the impact of work load on turnover. Organizational Culture has affected work performance, job satisfaction, QWL and job autonomy. However, job involvement has an impact on both QWL and job autonomy. On the other hand job expectation has an impact only on job autonomy but, technology has influence four determinants variables like work performance, turnover, job satisfaction and job autonomy.

## CONCLUSIONS AND SUGGESTIONS

The primary objective of this study was to examine the effects of antecedents' dimensions on the on the consequences of WLB among women employees of private banks. It was hypothesized that antecedent dimensions will affect consequence dimensions of WLB among women employees of private banks. Several new perspectives along with the old had been examined in the current research. In this section, researcher will discuss the findings in the light of objectives

fulfilled, hypotheses supported and earlier empirical conclusions in the present domain of research.

The first objective of present research was to determine the effect of Work Load, Organizational Culture, Job Involvement, Work Expectation and Technology on Work Performance (consequence) of WLB among women employees of private banks. The results found partially fulfilled the above mention objectives as they revealed that only Organizational Culture and Technology positively influences Work Performance. These findings have been positively supported by (Wambugu, 2014) who clearly explain that organizational beliefs have significant impact on work performance and significant relationship between organization culture and employee performance was established. Simultaneously the study conducted by Imran, (Montgomery et al., 2003) discovers that advances in technology have a significant influence on the performance of employees. It means that employee performance is improved as technology tends to be advanced.

The second objective of the present research was to analyze the effect of antecedents on Turnover (consequence) of WLB among women employees of private banks. The results found partially fulfilled the said objective as it affirm that only two antecedent dimensions effected Turnover (consequence) in positive ways. The findings obtained through this objective can be explained as Work Load being the most related with the cost associated with the Turnover of women employees in private banks. Simultaneously, Technology also has relative impact on Turnover of women employees. This outcomes are supported by the previous researches as Boyar, (Moore, 2000) indicated that both forms of demand whether family or work have significant direct effects on Turnover. The life span of information technology, according to the Gartner Group (Gaylard et al., 2005)(Gaylard, (Suifan et al., 2016) is approximately 2.5 years and is constantly declining. (Moore, 2000) emphasizes that skill scarcity should not be baffled with the shortage of unique skills needed to support the emerging technologies as these skills will always be shortage. Hence, they have an adverse effect on turnover.

The third objective of present research was to determine the effect of Work Load, Organizational Culture, Job Involvement, Work Expectation and Technology on Job Satisfaction (consequence) of WLB among women employees of private banks. The results found partially fulfilled the above mention objectives as they revealed that only Organizational Culture and Technology have positive influence on Job satisfaction. The obtained results are also directly or indirectly supported by the previous researchers as (Sellar & Andrew, 2017) observed that there is an existence of strong association between job satisfaction and organizational culture in which job satisfaction is the consequence of organizational culture. (Tang, 2006) also revealed that supportive culture of the organization enhances the job satisfaction of the employees.

The fourth objective of present research was to examine the effect of Workload, Organizational Culture, Job Involvement, Work Expectation and Technology on QWL (consequence) of WLB among women employees of private banks. The results found partially fulfilled the above mentioned objective as they revealed that only Organizational Culture and Job Involvement have a positive effect on QWL. Research conducted by Rose, Beh, Uli & Idris (2006) demonstrated that career path satisfaction is dependent upon the consistency of all career path stages with the components of the quality of work life achieved by every individual because the consistency among values optimizes individual's needs as well as traits of a given job. Further, individuals whose jobs are consistent with all their career path stages will have greater satisfaction regarding the level of their work life. However, (Suifan et al., 2016)Sellar & Andrew (2017) concluded that there is a significant positive impact of quality of work life on the job involvement of the employees in auto mechanic sector. It was also depicted that low QWL of employees will leads to low level of job involvement.

The fifth objective of the present study was to investigate the effect of antecedents on Job Autonomy (consequence) of WLB for women employees of private banks. The results found partially fulfilled the said objectives as they affirm that only five antecedent predictors have effect on Job Autonomy (consequence) in positive ways. The results revealed that Organizational Culture has an impairing effect on Job Autonomy as the substantial freedom, independence and discretion in scheduling the work are imbedded in culture of an organization. Personality also has



their relative impact on Job Autonomy of employees. Job Involvement, Technology and Work Expectation was also found affecting the Job Autonomy significantly.

According to the study findings, it is imperative that companies focus on helping young female employees and provide them with all the necessary support during work-family life transitions. The private banks employing younger women seem to have greater responsibility towards ensuring their welfare and make provisions for making their work as well as home life more comfortable. An acceptant atmosphere at home and sharing in household responsibilities by other family members may also have a beneficial effect on work performance, job satisfaction and QWL of these employed women and they may have full opportunity to reach their potential. The balancing of different roles played by the employees in private banks is very less because they are having lots of pressure and stress on their jobs when compared to others. Therefore, the findings suggest that management should concentrate on the identified antecedents and consequences of work life balance and try to develop suitable atmosphere which can positively influence the work life balance of employees specially women and provide them opportunity to improve their work efficiency and balance work and family life.

Since the present investigation examined only a limited sample of women bank employees employed in different parts of India, a larger sample of women from different parts of the country could be studied and compared to broaden its scope. In addition, studies on different levels of employees from different private and public banks can also be planned and carried out according to socio-demographic variables.

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