



ANTECEDENTS AND CONSEQUENCES OF WORK–LIFE BALANCE: A STUDY OF SELECTED ORGANIZATIONAL FACTORS AMONG FEMALE BANK EMPLOYEES

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Abstract

This study identified the most relevant organizational-level antecedents and consequences of work–life balance (WLB). The sample consisted of 300 female bank employees working in different private banks. The data were collected with a carefully designed questionnaire using the convenient random sampling technique. Data were analyzed using multiple regression analysis. The study identified certain organizational-level antecedents of work–life balance, such as work load, organizational culture, job involvement, work expectation, and technology; work performance, turnover, job satisfaction, quality of work life, and job autonomy were considered as consequences of WLB in the existing research. The results revealed that organizational culture and technology are the most important antecedents of work–life balance, because these variables influence work performance, job satisfaction, quality of work life, and job autonomy, whereas work load and work expectation have an impairing effect on turnover.

Keywords: *Work–life balance; Women; Private bank; Organizational factors; India.*

1. INTRODUCTION

Work–life balance (WLB) is an orientation of an individual toward how well his or her role in life is balanced (Haar, Russo, Suñe, & Ollier-Malaterre, 2014). Work and life outside work are the two prominent domains in any individual's life, and the convergence that exists between an individual's work demands and family demands is a well-defined area of research in its own right (Frone, 2003). Concern over work–life balance has increased in response to the changes in which work has been described and exemplifies in terms of modernization and industrialization, along with the participation of women in the labor force. The changing social structures of dual-career couples have changed the dynamics of both the workplace and the home

environment (Munn & Chaudhuri, 2015), so there is a perceptible need to align and integrate family and life requirements (Sturges & Guest, 2004).

Women's participation in the workforce in urban India increased from 25.8 % in 1983 to 33.3 % in 2000, and the labor force participation rate is expected to reach 361 per 1,000 women in 2026, and banking sector is not an exception (Valk & Srinivasan, 2011). The banking sector in India largely was dominated by male employees until the 1980s. Women started to join banks in the late 1970s, specifically at the clerical levels. They represent slightly over 11 % of the workforce in the banking industry. Financial sector reforms in India in 1991 significantly changed the definition of Indian banking system. Since then, this sector has witnessed a surge in the participation of women; it has been observed that the participation of women in

banking significantly increased from 14 % in 2005 to 24 % in 2014 (Reserve Bank of India, 2014).

In any transforming nation, including India, the conventional obligations of women as homemakers and caregivers are intensely entrenched. Women's employment has become the symbol of economic viability and social status in modern society, but the dissemination of modernism still prevails with traditional perception about women. Progress has affected their professional lives; however, it has not touched their domestic lives (McGinn & Oh, 2017). In recent years, the Indian labor force has witnessed the significant contribution of female employees in the workforce, and the banking sector is not an exception. Because of the increasing number of women in the banking sector, work–life balance is a challenge for female employees as well as for their employers (Pradhan, 2016). Therefore, the phenomenon of the work–life balance of Indian women banking professionals must be examined in greater depth.

Research in the area of WLB indicates that organizations usually ignore the effect of spill-over in workplaces and fail to balance the expectations of their employees beyond their working lives (Bardoel, Tharenou & Ristov, 2000; Pocock, 2003). This results in decreased performance and productivity by the employees at work. This paper identifies the various organizational factors which influence the work–life balance of female banking professionals and their consequences in a comprehensive manner. This study examined various factors associated with work–life balance and their impact on certain organizational-level outcomes, such as work performance, job satisfaction, quality of work life (QWL), turnover, and job autonomy.

Extensive effort has been made to identify the antecedents of WLB. Many researchers studied situational, dispositional, and demographic variables (Eby, Casper, Lockwood, Bordeaux, & Brinley, 2005; Frone, 2003), whereas others focused on the importance of work and family roles (Carlson & Kacmar, 2000). These antecedents illustrate many organizational attributes that affect the presence or absence of WLB, along with their impact on certain organizational-level consequences.

The participation of women in the workforce has increased globally. Since the economic reform

period, India's banking sector has seen explosive growth and expansion. This growth has created a new path for women to find employment in the banking sector. Simultaneously, it is a challenge for female employees because they have many home and office tasks as primary caregivers. When female employees get married and become mothers, they have to bear the added responsibilities of childrearing and extended families as well. Therefore, they are under great pressure to remain on a career path.

Today's female employees have family obligations and are fully involved in their respective careers, and have challenging burdens of their diverse roles. The effort of working women to amalgamate, systematize, and balance the different issues and activities with respect to their multiple roles concurrently puts them under constant stress. Subsequently, the family becomes the stakeholder of an organization, and this improbable social pattern represented the start of the WLB paradigm shift. Furthermore, there is a notion in Indian organizational culture that more hours spent in the workplace are associated directly with higher levels of productivity, which leads to increased work load for women and leaves them with less time to fulfil their family obligations effectively. This affects their efficiency at work. However, there is little understanding of the effect of poor work–life balance on work-related factors. Therefore, this study examined the impact of organizational-level factors and their effect on WLB among female employees of private banks.

The prime purpose of this study was to identify the most relevant organizational-level factors in the form of antecedents and consequences and their relationship with work–life balance. Specifically, the objectives were:

1. To identify the organizational-level antecedents responsible for WLB among female employees of private banks in India.
2. To identify the organizational-level consequences responsible for WLB among female employees of private banks.
3. To determine the impact of the identified antecedents on consequences of WLB among female employees of private banks.
4. To suggest important measures to improve WLB among female employees of private banks.

2. THEORETICAL BACKGROUND

Synthesizing various factors at the organizational level via a model is the rational approach in recognizing their complex relationships with work–life balance. This section briefly discusses the antecedents and consequences of WLB variables to establish the relationships among the identified antecedents and consequences of work–life balance. Organizational variables have a substantial effect on how employees are able to administer the boundaries between their personal and professional lives (Rothbard & OllierMalaterre, 2015).

2.1 Work Load

Specific characteristics of the job affect the conflict between work and family. Work load is a strong predictor of work–family balance. Major, Klein, & Earhart (2002) found that the increased time-based conflict between work and family is related to working more hours due to work load. Similarly, Noor (2002) analyzed the impact of long work hours and workload in a sample of 310 Malaysian women in relation to work–life conflict and found that both more working hours and work load were positively linked to work-family conflict.

Many studies in the literature examined concerns about the effects of working hours due to work load. Research on US workers has shown that the number of hours at work increases the conflict between work and family and the negative work-to-family spill-over (Berg, Kalleberg, & Appelbaum, 2003; Grzywacz & Marks, 2000). Harr et al. (2014) investigated the direct impact of work load on WLB and confirmed that work hours and work demands both were adversely related to WLB.

Moen (2000) found that job-related stress due to heavy workloads can stimulate feelings of personal fulfilment and accomplishment, but these work conditions also are expected to increase negative spill-over from work to home.

2.2 Organizational Culture

The culture is the essence of any organization, and constitutes the collective values of the individ-

uals who form the organization. The perception of a relationship between organizational culture and the balance between work and life is based on the idea that workplace culture can confine or facilitate the work–life balance of an employee (Kirchmeyer, 2000). Research has emphasized that work–life balance is established through a strong system of organizational support, which is built by organizational culture (Rife & Hall, 2015).

According to Schneider, Ehrhart, & Macey (2013), “organizational culture is the shared basic assumptions, values, and beliefs that symbolize a workplace and are picked up and taught to newcomers.” Thompson, Beauvais, & Lyness (1999) identified three facets of work–life culture: “perceived managerial support for WLB, perceptions of career consequences with the use of work–family benefits and time expectations of organization that may conflict with non-work activities.” They found that supportive work–family culture was linked to higher levels of organizational commitment, lower intention to leave the organization, and less work–life conflict (Thompson, Beauvais, & Lyness, 1999). They also argued that organizations contribute stress to the personal domains of their employees if they do not promote a balanced work–life culture, which can have negative effects on both employees and the organization. In the same vein, Clark (2001) developed a work culture measurement and examined the effects of work culture on five dimension of work–family balance in a wide variety of family and workplace situations: work satisfaction, home satisfaction, work functioning, family functioning, and role conflict.

2.3 Job Involvement

Job involvement has been identified as a significant organizational antecedent by which a person psychologically identifies with the work and the importance of the work to the self-image and self-concept. Research has indicated that there is a positive relationship between job involvement and work–family conflict (Darry & McCarthy, 2007). This signifies that employees with elevated levels of psychological involvement in their job roles can devote an extreme quantity of energy to their job roles at the cost of their family roles, which ultimately

leads to conflict between work and family. Tharmalingam & Bhatti (2014) studied the administrative staff of the University of Utara, Malaysia, and examined the influence of job involvement on work–family conflict. The results showed that work–life conflict is negatively and positively correlated with job involvement, and is linked positively to job demand.

2.4 Work Expectation

Work expectations refers to the pressure perceived by an individual in accepting increased job responsibilities. High work expectations are significantly related to high levels of work–family conflict (Greenhaus & Beutel, 1985). Moreover, it significantly influences the performance of employees (Ratnasari, 2015). Career-oriented women cannot accommodate their family time to meet the expectations of work. Lingard (2003) found that whether or not an employee meets the expectations of their family role, job expectations are emphasized on both domains of life. However, the essentials of professional life intrude on personal life, and vice-versa. Job expectations may lead to role overload, time pressures, and strain, which may spill over into the family domain, creating work interference with family.

Organizations have specific expectations and demands, such as long working hours even on the weekends and holidays; and compromising with family commitments for the sake of work obligations has an adverse effect on work–life balance (Abdus, 2015).

2.5 Technology

Technological advancement has many contradictory consequences for employees in terms of balancing their work and personal lives. Towers, Duxbury, Higgins, & Thomas (2006) studied the benefits that technology can bring to individuals and their families, whereas others stressed the potential distraction from work–life balance (Salazar, 2001). Towers, Duxbury, Higgins, & Thomas (2006) explained that technology gives control over workability and permeability in terms of time and location. The ability to work at an employee's own speed and in their choice of locations may serve as a powerful stimulus to accept technology. There-

fore, the internet and new communication technologies greatly can facilitate the ability of an employee to balance work and personal life (Adkins & Premeaux, 2014). However, these technologies intrude greatly into the home domain, which causes conflict between both domains of life. The reality that the employee can be reached at any time through electronic devices contributes to the blurring of the border between the professional and personal domains. Employees may feel obliged to check email and work throughout the day, the evening, weekends, and holidays (Adkins & Premeaux, 2014). The inevitable concern is that time is taken away from friends and family, which leads to conflict between work and life.

2.6 Work Performance

Employees of organization are considered to be the major stakeholders in determining the performance of an organization. Kruse (2017) found that work–life balance is concerned with enhanced efficiency, creativity, and performance.

Arulrajah & Opatha (2012) contend that the performance of an organization depends directly on the employees it hires. Consequently, organizations are forced to give attention to improving employees' work performance in order to increase organizational efficiency. Smith, Smith, & Brower (2016) emphasized that there is a significant relationship between work–life balance and employee work performance.

The work life of an employee plays a significant role in improving job performance (Naithani, 2010; Karatepe, 2013), because it is focused on the ability of employees to balance work and life outside of work, and may include health, family, and others that are primarily relevant to the employee's productivity (Shadab & Arif, 2015).

Nawab & Iqbal (2013) found that WLB in organizations has become more vital because it has positive outcomes such as low turnover, work engagement, in-role performance, increased employee productivity, job satisfaction, and organizational commitment which turns lead to enhance the job performance of an employee.

Hypothesis 1a: Organizational culture is positively related to work performance.

Hypothesis 1b: Technology is positively related to work performance.

2.7 Turnover

In the work–family literature, turnover is the most studied job-related outcome. This is the extent to which an employee intends to leave the organization or stay with it (Bothma & Roodt, 2013; Jacobs & Roodt, 2011). For any organization, employee turnover is associated with significant costs and negative consequences. The separation of extremely capable employees can have destructive consequences, including reduced operational efficiency, service delivery, and management (Bothma & Roodt, 2012).

Work–family conflict has a significant impact on withdrawal behavior (Greenhaus, Parasuraman, & Collins, 2001). Haar (2014) suggested that conflict, whether work–family conflict or family–work conflict, is responsible for withdrawal behavior among employees. Suifan, Abdallah, & Diab (2016) concluded that manager support was the most important WLB practice that had a significant negative direct impact on turnover intentions. Similar findings were reported by Duxbury & Higgins (2003), who found that employees with high levels of work–family conflict and family–work conflict had the highest intention of turnover. When asked why they thought they would leave the organization, they conceded that they wanted to spend more time with their friends, families, and themselves, and that their work expectations were unrealistic. Cailier (2016) found a significant association of both flexible work schedules and child-care programs with reduced turnover intentions.

Hypothesis 2: Work load is positively related to turnover.

2.8 Job Satisfaction

Absence of balance between work and life leads to reduced job satisfaction. Brough et al. (2014) concluded that WLB is related significantly to work–family and job satisfaction, and adversely related to

psychological strain and turnover intentions. These results were observed in a large Australian sample. Specific findings also were observed in a sample of New Zealand workers (Haar et al., 2019).

However, a positive element of work–family balance is that work–family enrichment has a moderating effect on job satisfaction. Ayree, Srinivas, & Tan (2005) assumed that job satisfaction is positively related to the enrichment part of work–family balance. Their results confirmed that both types of enrichment—work–family and family–work enrichment—were significantly related to job satisfaction. It is a backbone on which employee performance depends (Agbozo, Owusu, Hoedoafia, & Atakorah, 2017).

Hypothesis 3a: Organizational culture is positively related to job satisfaction.

Hypothesis 3b: Work expectation is positively related to job satisfaction.

Hypothesis 3c: Technology is negatively related to job satisfaction.

2.9 Quality of Work Life

QWL refers to the quality of human experience when interacting in the relationship between employees and organizations (Saklani, 2004). Well-being, happiness, and satisfaction with life are the most relevant human desires of QWL (Ruzevicius & Valiukaite, 2017).

Establishing WLB leads to increased productivity and motivation, decreased absenteeism, and reduced psychological problems among employees, which eventually contribute to quality of work life (Younesi & Jad, 2015). Balance between work and family is a very good indicator to predict QWL (Beh, 2006). Shadab & Arif (2015) stated that proper balance between work and life gratifies employees' emotional needs and consequently contributes to better results regarding their QWL. Hussain & Saleem (2014) found that WLB actually affects the overall quality of working life and, in turn, affects the commitment of employees. They concluded that work balance policies provide a solid foundation for building an extremely conducive culture in a company in

which employees feel valued. It also enhances the employees' voluntary involvement in the workplace. Quality of work life is a result of good job design (Zare & Janani, 2015). This means that employees perceive high QWL if their jobs are challenging and enjoyable. Moreover, the establishment of QWL requires interaction between the worker, job content, and the working environment (Bagtasos, 2011).

Hypothesis 4: Organizational culture is positively related to QWL.

2.10 Job Autonomy

Job autonomy is “the degree to which the job provides substantial freedom, independence and discretion in scheduling the work and in determining the procedures to be used in carrying it out” (Hackman & Oldham, 1975). Studies have revealed that job autonomy is related to a low level of reported work–life imbalance (Lapierre & Allen, 2012). This is not surprising, because autonomy allows an individual to control the time and even the place of work to achieve a better balance between the demands of the family and the job.

Job autonomy is a job characteristic or work domain variable which influences work–life balance. Job autonomy is a capability of employees which can help them to devise a certain flexibility which empowers employees to become involved in the non-work domain. Furthermore, more work flexibility also may help employees to confront the stress created by work demands (Walia, 2014).

Voydanoff (2004) considered job autonomy to be a resource for work and found that it is positively related to work–family facilitation and negatively related to work–family conflict. Schedule control is control over the timing and location of paid work, and can be particularly significant in implementing flexibility related to work–life balance (Glavin & Schieman, 2012).

Hypothesis 5a: Organizational culture is positively related to job autonomy.

Hypothesis 5b: Technology is negatively related to job autonomy.

3. METHODOLOGY

3.1 Research Model Hypotheses

The study used an exploratory framework employing survey research to examine the antecedents and consequences of work–life balance in an organizational context. To examine the relationships among the antecedent and the consequence variables of work–life balance, the aforementioned hypotheses were examined.

3.2 Sample and collection of data

The data were collected from 300 female employees of private sector banks. All the respondents were randomly selected through purposive sampling from different private banks in India. Data were collected from female employees of the following private sector banks: ICICI, HDFC, Axis Bank, Kotak Mahindra, Yes Bank, Indusind Bank, and Bandhan Bank. The survey respondents belonged to top, middle, and lower levels of the hierarchy. The age of the participants ranged between 25 and 50 years. Their marital, social, and economic status was not taken into consideration. To eliminate prejudices, the anonymity and confidentiality of participants were established. A total of 380 questionnaires were distributed to the female employees; 318 completed questionnaires were received from the respondents, a return rate of 83.6%. Of the 318 questionnaires, 18 questionnaires were eliminated due to insufficient data, leaving an overall sample size of 300. Therefore, for the final analysis, 94.3% of the returned survey forms were used.

3.3 Measures

A self-developed WLB questionnaire, presented in the Appendix, was used to evaluate different organizational factors which constitute work–life balance, because the existing scale of WLB was used in a different cultural context with different variables. The organizational factors were workload, organizational culture, job involvement, work expectation, technology, work performance, turnover, quality of work life, job satisfaction, and job autonomy. This scale contained 50 items spread over 10 dimensions. All the items were rated on five-point scale from strongly disagree to strongly agree, with a total score ranging from 50 to 250.

3.4 Reliability of Variables

A self-made questionnaire measured the variables. The result indicated that most of the variables met the threshold for internal consistency among variables (Cronbach's alpha = 0.7). The Cronbach's alpha values were as follows: work load = 0.71; organisational culture = 0.84; job involvement = 0.69; work expectation = 0.68; technology = 0.80; work performance = 0.67; turnover = 0.76; QWL = 0.65; job satisfaction = 0.66, and job autonomy = 0.70. Cronbach's alpha for a few variables was above 0.60 but less than 0.70; we decided to keep all the items because measures with Cronbach's alpha over 0.60 are considered reliable (DeVellis, 2012).

3.5 Factor Analysis

The Kaiser–Meyer–Oklin (KMO) score was 0.783, which indicates that the sample was appropriate (Table 1). The p-value (significance) of 0.000 was less than 0.05, and hence factor analysis could be done. The approximate chi-squared was 2005.199 with 80 degrees of freedom (Df), which is significant at the 95 % level of significance.

a. Total Variance Explained

It was found that 5.71 % of the variance was explained by the first factor considered to summarize 10 variables for organizational culture, the second

Figure 1: Research model with hypotheses.

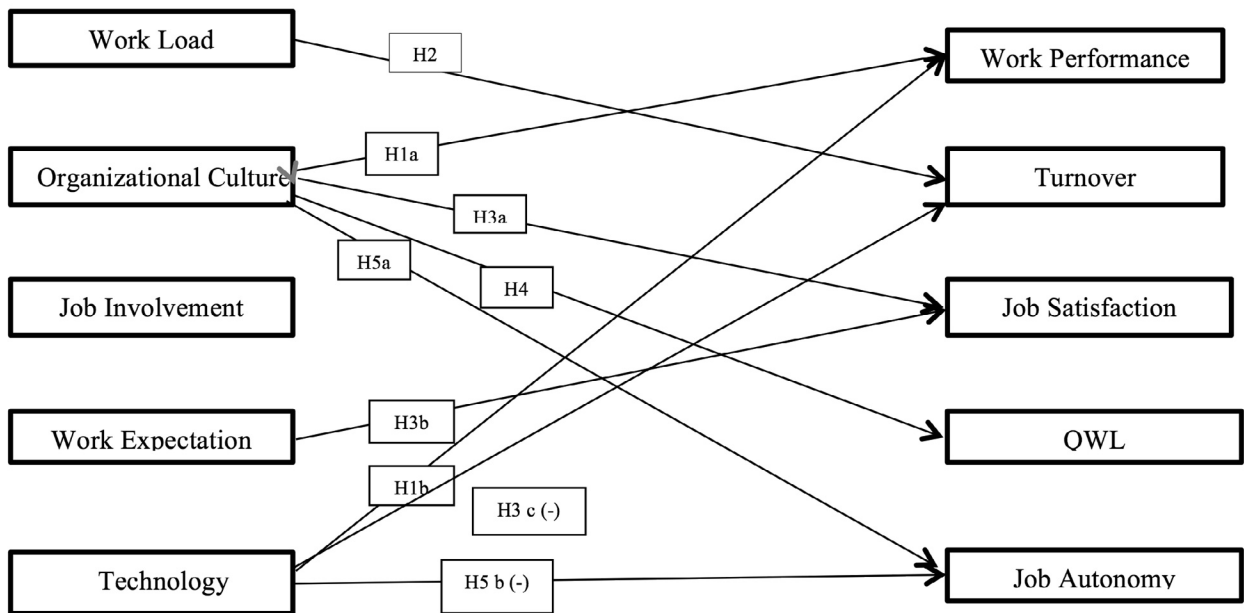


Table 1: KMO and Bartlett's Test.

Kaiser–Meyer–Olkin measure of sampling adequacy		0.783
Approximate chi-squared		205.199
Bartlett's test of sphericity	Df	80
	Significance	0.000

factor which was considered to summarize nine variables was able to explain 4.96 % for technology, the third factor was considered to summarize eight variables and explained 4.89 % of the variance for work load, 4.69 % of the variance was explained by the fourth factor considered to summarize seven variables for work performance for job satisfaction, the fifth factor which was considered to summarize six variables explained 3.50 % of the variance for work performance, the sixth factor was considered to summarize five variables and explained 3.48 % of the vari-

ance for job autonomy, 3.40 % of the variance was explained by the seventh factor considered to summarize four variables for work expectation, the eighth factor was considered to summarize three variables explained 3.23 % of the variance for turnover, the ninth factor which was considered to summarize two variables explained 3.21 % of the variance for QWL, and the remaining variables explained 2.89 % of the variance forming the 10th factor for job involvement. All together, these 10 factors were able to explain 71.72 % of the variance.

Table 2: Total Variance Explained

Component	Initial eigenvalues			Extraction sum of squared loadings			Rotation sum of squared loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.097	11.725	11.725	6.097	11.725	11.725	2.971	5.713	40.816
2	3.554	6.835	18.560	3.554	6.835	18.560	2.581	4.963	44.676
3	2.959	5.691	24.251	2.959	5.691	24.251	2.546	4.896	48.391
4	2.710	5.211	29.462	2.710	5.211	29.462	2.443	4.697	52.015
5	1.335	2.567	60.570	1.335	2.567	60.570	1.823	3.505	55.520
6	1.322	2.542	63.111	1.322	2.542	63.111	1.812	3.485	59.004
7	1.261	2.425	65.536	1.261	2.425	65.536	1.768	3.400	62.405
8	1.117	2.147	67.684	1.117	2.147	67.684	1.673	3.238	65.622
9	1.062	2.042	69.725	1.062	2.042	69.725	1.671	3.213	68.835
10	1.041	2.001	71.727	1.041	2.001	71.727	1.504	2.892	71.727
11	0.995	1.913	73.640						
12	0.964	1.854	75.494						
13	0.872	1.676	77.170						
14	0.795	1.530	78.700						
15	0.770	1.481	80.181						
16	0.751	1.445	81.626						
17	0.719	1.382	83.008						
18	0.656	1.261	84.268						
19	0.625	1.203	85.471						
20	0.603	1.160	86.632						
21	0.543	1.044	87.675						
22	0.495	0.952	88.627						
23	0.482	0.928	89.555						
24	0.477	0.917	90.472						
25	0.446	0.857	91.329						
26	0.416	0.799	92.128						
27	0.391	0.751	92.879						
28	0.363	0.699	93.578						
29	0.343	0.659	94.237						
30	0.304	0.585	94.822						

31	0.294	0.565	95.387						
32	0.275	0.529	95.916						
33	0.263	0.505	96.421						
34	0.246	0.473	96.894						
35	0.221	0.425	97.319						
36	0.215	0.413	97.732						
37	0.203	0.390	98.122						
38	0.181	0.348	98.470						
39	0.161	0.310	98.781						
40	0.156	0.300	99.080						
41	0.135	0.259	99.339						
42	0.130	0.251	99.590						
43	0.111	0.214	99.804						
44	0.102	0.196	100.000						

Extraction method: Principal component analysis.

4. RESULTS

The results of multiple regression analyses are presented in Table 3. To examine the significant impact of the independent variable on the dependent variable, a set of models was developed and tested with stepwise multiple regression analyses.

Model 1 showed that organizational culture ($\beta = 0.38$) significantly predicted work performance and explained 15.8 % of the variance ($F = 55.73$, $p < 0.001$), confirming Hypothesis 1a regarding the positive relationship between organizational culture and work performance. It has been found that culture results in a competitive edge and continues to remain as a positive influence on work performance (Bogdanowicz, 2014). When the culture of an organization imposes greater emphasis on the well-being of their employees, it could lead to a substantial benefit for the organization in terms of productivity and performance improvements, while reducing attrition, absences, and recruitment costs (Bhavani et al., 2015).

The findings also revealed that technology ($\beta = 0.18$) is positively and significantly related to work performance (Hypothesis 1b), and explained 19 % of the variance ($F = 34.81$, $p < 0.01$). The result was expected, and was consistent with previous research. Technology enables greater efficiency and mobility at work, permitting employees to work from any place and at any time (Chatterjee et al., 2017). High-quality advanced technology enhances employee

satisfaction and ultimately improves the performance of employees (Obeng & Mkhize, 2017).

Model 2 showed that work load ($\beta = 0.30$) had a significant positive impact on the criterion variable turnover and explained 9 % of the variance ($F = 29.61$, $p < 0.001$). The results support the hypothesised relationship (Hypothesis 2) between work load and turnover. Workload is a consequence of role overload, which has increased from personal work to various roles in an organization and not only creates stress and job dissatisfaction but also leads to turnover. The result was supported by previous studies; Cho (2011) also asserted that workload and role ambiguity had a significant influence on turnover. Excessive workload may affect health and cause negative emotions, leading to burnout, and would influence turnover of employees (Deepak 2013).

Model 3 involved the findings regarding job satisfaction and showed that organisational culture ($\beta = 0.36$) significantly influences job satisfaction, and explained the 16 % of the variance ($F = 58.34$, $p < 0.001$). Thus, the result supported Hypothesis 3a. A supportive culture of an organization affects an employee's attitude towards their work, which ultimately leads to job satisfaction. Organizations in which employees believe that their performance is appreciated have a high level of job satisfaction (Platonova et al. 2006). Silverthorne (2004) also confirmed that employee job satisfaction is determined by the supportive organizational culture.

The results also indicated that work expectation ($\beta = 0.16$) positively predicted job satisfaction (Hypothesis 3b) and explained 18 % of the variance ($F = 34.47, p < 0.05$). Employees have aspirations for jobs, and employers should address these expectations, which will provide an opportunity for employees to adopt and exhibit acceptable work behavior, which would enhance job satisfaction (Ayinla, 2006).

Technology ($\beta = -0.10$) significantly but negatively predicted job satisfaction and explained 20 % of the variance ($F = 24.61, p < 0.05$). Thus, the hypothesis of a negative relationship between technology and job satisfaction (Hypothesis 3c) was supported. Technological advancement provides an unprecedented extent of electronic vigilance and supervision of employees and work (Holland, Cooper, & Hecker, 2015). This leads to significant negative effects on employees and work, which influences job satisfaction.

Model 4 indicates the model summary of a single independent variable in the model. The findings indicated that organizational culture ($\beta = 0.24$) positively related to QWL and explained 9.1 % of the variance ($F = 29.84, p < 0.001$), confirming Hypothesis 4 about the positive relationship between organizational culture and QWL. Organizational culture forms the cultural environment to which individuals are exposed and respond. The findings were expected, and were consistent with those of previous studies. Baitul Islam (2012) found that an effective organizational culture, appropriate compensation policy, career development, and relative amenities ensure employee satisfaction and enrich QWL, resulting in overall organizational efficiency.

Model 5 involved the findings regarding job autonomy and showed that organizational culture significantly predicted job autonomy ($\beta = 0.26$), explaining 11 % of the variance ($F = 37.28, p < 0.001$). Thus, the results support the hypothesized relationship (Hypothesis 5a) between organizational culture and job autonomy. Autonomy is an expression of a supportive organizational culture and trust, permitting the employee to carry out their tasks independently, split time, and work according to their preference. The result was supported by previous studies, which found that employees perceive autonomy as support and trust which is embedded in the culture of an organization (Rhoades & Eisenberger,

2002). Coyle-Shapiro & Conway (2005) also found a significant association between supportive organizational practices, such as autonomy, and organizational culture.

The results also indicated that technology significantly but negatively predicted job autonomy ($\beta = -0.11$), explaining 16 % of the variance ($F = 17.57, p < 0.05$). Thus, Hypothesis 5b regarding a negative relationship between technology and job autonomy is supported. Technology is a double-edged sword. On the one hand, technology is appreciated as empowering employees by emancipating their jobs from time and space constraints (Chatterjee et al., 2017); on the other hand, through consistent communications and control mechanisms, the same technologies have been found to escalate absolute control over work, (Mazmanian et al., 2013; Shklovski, Troshynski, & Dourish, 2015). When technology is used to control and monitor remotely, it has a significant negative impact on job autonomy (Shklovski et al., 2015).

5. DISCUSSION AND CONCLUSION

This study enhances the understanding of WLB by identifying organizational-level factors in the form of antecedents and consequences among female employees of private banks in India. Specifically, the study identified the significance of organizational-level antecedents and their consequences. On the basis of an extensive literature survey and the relevance of the factors, work load, organizational culture, job involvement, work expectation, and technology were taken as antecedents, and work performance, turnover, job satisfaction, quality of work life, and job autonomy were considered as consequences of WLB in the existing research.

The results obtained through multiple regression analysis revealed that organizational culture and technology are the most important antecedents of work–life balance, because these variables influence work performance, job satisfaction, quality of work–life and job autonomy. The outcome suggests that an organization might ensure the WLB of their employees by improving their organizational culture and by controlling electronic vigilance and supervision of employees and work.

Table 3: Regression results

Criterion variable →	Work performance		Turnover		Job satisfaction		QWL		Job autonomy	
	Model 1		Model 2		Model 3		Model 4		Model 5	
	β	SE	β	SE	β	SE	β	SE	β	SE
Predictor variable ↓										
Workload			0.30***	0.039						
Organizational culture	0.38***	0.031			0.36***	0.062	0.24***	0.052	0.26***	0.049
Job involvement										
Work expectation					0.16*	0.069				
Technology	0.18**	0.048			-0.10*	0.094			-0.11*	0.074
R2	0.158 0.190		0.090		0.164 0.188 0.200		0.091		0.111 0.151	
Adjusted R2	0.155 0.184		0.087		0.161 0.183 0.192		0.088		0.108 0.143	
F	55.73 34.81		29.61		58.34 34.47 24.61		29.84		37.28 17.57	

Notes: *Significant at the 0.05 level; ***Significant beyond 0.01 level.

However, other organizational factors had a partial impact on different dimensions of work–life balance, and likely have positive benefits on mental and physical health and on improved job outcomes, including performance. Understanding WLB is likely to become more important as it becomes more difficult to create a healthy balance in this increasingly fast-paced world.

This study has certain theoretical and practical implications. This study provides exploratory research aimed at understanding organizational factors in the form of antecedents and consequences responsible for WLB of female employees in private banks. Our findings suggest that organizations should ensure a supportive organizational culture which enables female employees to balance their personal and professional lives (Hammer et al., 2011). Furthermore, identifying organizational-level antecedents may be key for achieving WLB that results in greater job satisfaction, work performance, and QWL. This has significance for organizations that, in addition to assessing their work–life conflict, should ensure that their workers’ WLB is measured. The findings also suggest

that banks in the private sector should attempt to evaluate and analyze the current status of WLB. This result indicates that policymakers in India should consider legalizing employee-friendly policies to increase WLB in general among employees.

The findings of this study should be interpreted with consideration of the following limitations. This study focused only on female employees, with a sample size of only 300; a larger sample is needed to enhance the scope and generalizability. Future research should focus on comparative and cross-cultural study to create a more holistic view of WLB. This study examined the organizational factors of work–life balance through the employee perspective only. It is highly desirable to have a matched-sample approach that examines the perspective of both employees and employers.

A further limitation of the study is that the data were from only private sector banks. Future studies should collect data from various public sector banks and other financial institutions to have a more holistic view.

EXTENDED SUMMARY/IZVLEČEK

Študija opredeljuje najpomembnejše dejavnike, ki vplivajo na ravnotežje med delom in zasebnim življenjem (WLB) in posledice le-teh na organizacijski ravni. Vzorec je sestavljalo 300 žensk, zaposlenih v različnih zasebnih bankah. Podatki so bili zbrani s skrbno oblikovanim vprašalnikom, pri čemer je bila uporabljena tehnika naključnega vzorčenja, podatki pa so bili analizirani z multiplo regresijsko analizo. Študija je opredelila nekatere organizacijske vidike ravnotežja med delom in zasebnim življenjem, kot so delovna obremenitev, organizacijska kultura, vključenost v delo, pričakovanje o delu in tehnologija. Kot posledice WLB pa je obravnavala delovno uspešnost, fluktuacijo pri delu, zadovoljstvo na delovnem mestu, kakovost ravnotežja med delom in zasebnim življenja in avtonomijo delovnega mesta. Rezultati so razkrili, da sta organizacijska kultura in tehnologija najpomembnejši predpostavki ravnotežja med delom in življenjem, saj te spremenljivke vplivajo na delovno uspešnost, zadovoljstvo delovnih mest, kakovost delovnega življenja in avtonomijo delovnih mest, medtem ko delovna obremenitev in pričakovanje o delu škodljivo vplivajo na fluktuacijo pri delu.

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Appendix

Work–Life Balance Factors Questionnaire

Instructions:

The following statements are possible feelings about your work as well as your life. Please read each statement carefully and give your response in a manner given below:

- Assign '5' to the statement of "high agreement"
- Assign '4' to the statement of "agreement"
- Assign '3' to the statement for which you have "neutral" opinion
- Assign '2' to the statement of "disagreement"
- Assign '1' to the statement of "high disagreement"

Work Load						
S. No.	Item	1	2	3	4	5
1	My responsibility at work increases my workload.					
2	I feel physically drained when I get back to home from the work.					
3	I am in a hurry to get everything done each day.					
4	I feel that family life interferes with my work.					
5	My time of work does not match well with other family members' schedule.					
6	I plan my work and perform them orderly without any delay.					

Organizational Culture						
S. No.	Item	1	2	3	4	5
1	The atmosphere in this organization is very friendly and people spend enough time in informal social relations.					
2	Here people have high concern for one another and help each other spontaneously when such help is needed.					
3	Through regular meetings and joint forums, employees are actively involved in solving day to day problems.					
4	Before taking any important decision, the management always consults the employees here.					
5	Our organization has a set of rules and regulations which are followed more by the job.					

Job Involvement						
S. No.	Item	1	2	3	4	5
1	The most important things that happen to me are related to my present job.					
2	I willingly accept all the assignments given to me.					
3	Quite often I cut short my lunch hour to complete the job.					
4	I do not mind over exerting myself on the job.					
5	It annoys me to leave work unfinished.					

Work Expectation						
S. No.	Item	1	2	3	4	5
1	I am ready to take more challenging opportunities at work.					
2	I expect to receive adequate training when new systems are introduced in the organization.					
3	I wish to get respect and work well with co-workers, customers and superior from diverse backgrounds					
4	I want to segregate both my professional and personal life without any conflicts.					
5	I hope that quality of work increases with adequate work–life balance.					

Technology						
S. No.	Item	1	2	3	4	5
1	Using technology blurs boundaries between my job and my home life.					
2	I do not get everything done at home because I find myself completing job-related work due to technology.					
3	I am not able to fulfil my family roles because I am doing technology enabled work activities from home.					
4	Use of technology enhances my effectiveness on the job.					

Work Performance						
S. No.	Item	1	2	3	4	5
1	In my organization performance is always measured on target perspective.					
2	I make rigorous attempts to achieve objectives and set targets.					
3	I make rigorous efforts to improve my work skills.					
4	My decisions and suggestions are supported/appreciated by my superiors.					
5	Employees in my organization are always rewarded appropriately for their performance.					

Turnover/Attrition						
S. No.	Item	1	2	3	4	5
1	Attrition is more because employees are getting better opportunity.					
2	Authorities can fire anyone due to non-fulfilment of targets.					
3	In this organization undue work pressure generally leads to turnover.					
4	Employees leave organization because of family commitments.					

Job Satisfaction						
S. No.	Item	1	2	3	4	5
1	I am satisfied with the challenging opportunities I get in the organization					
2	I feel satisfactory with the training when new systems are introduced in the organization.					
3	I am more satisfied with the flexibility of timings and targets					
4	In my organization, communication of all rules, policies and procedures are very good.					
5	I get proper feedback about my work performance from my superior.					
6	I am satisfied with the separation of both my professional and personal life without any conflicts					
7	I am satisfied with the career growth I have in my job.					

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Quality of Work Life						
S. No.	Item	1	2	3	4	5
1	Organization gives us opportunity in decision making pertaining company’s policies and functions.					
2	Seniors generally encourage people to make use of their best efforts for good performance.					
3	Seniors invite suggestions, opinions and ideas from their employees and consider them for improving organizational functioning.					
4	Employees are trained & developed for additional duties & increased responsibilities.					
5	There is a high cooperation between work groups in my organization					

Job Autonomy						
S. No.	Item	1	2	3	4	5
1	I have a lot of freedom to perform work activity in my own best way.					
2	I have a say in deciding how to schedule my work.					
3	I can personally decide how much time I need for a specific activity.					
4	I can interrupt my work for a short time if find it necessary.					