

How does balanced work life influence the job stress, job satisfaction, and life satisfaction of employees?

Attia Aman Ullah Alvi *

PhD Scholar, College of Business, School of Business Management, University Utara Malaysia

Abstract: Banks have become the most important financial institutions in routine life. Most individuals have to visit a bank for their financial transactions. They have also emerged as new tools to improve the overall jobs and businesses. The current study has investigated the how do balanced work life influence the job stress, job satisfaction, and life satisfaction of bank employees? Questionnaires were used to collect data from respondents. 200 questionnaires were distributed out of which 150 were valid and used for statistical analysis. SPSS was used for data analysis. The study concluded that there is a negative relationship between work-life balance and job stress of bank employees. Further results also revealed that there is a positive relationship between work-life balance, job satisfaction, and life satisfaction.

Key words: *Work life balance; Job stress; Job satisfaction; Life satisfaction; Banks*

1. Introduction

Job stress is now the problem across the globe, which occurs in various types in most of the work settings. Mostly in service sector employees have to work for long working hours that results in increasing responsibilities and high stress among them as a result of disturbed work life balance. There are different sources for stress which may be internal or external. Stimuli for stress is called stressor and it can harm the individual psychologically and physiologically (Riedl, 2012). It has emerged as problem and now organizations are paying attention towards it. Across the world there is alarming increase in job stress that has adversely affected the productivity of employee. Examples are inclusive of organizations in America, the United Kingdom, the Caribbean, East and Central Africa, West Africa and in other parts of the world (Ongori & Agolla, 2008).

Life satisfaction has been proposed as the discrepancy between how things are as compared how they should be. It has also been proposed as subjective assessment of an individual whether he/she is thinking positively about his/her over all life or some particular domains of life (Diener, Emmons, Larsen, & Griffin, 1985). There are different studies have been carried out on life satisfaction (Sirgy et al., 2006). It was supported by that number of institutional, economic and ecological factors have been identified that impact the life satisfaction of individuals (Bjørnskov et al., 2008). Balanced work life is considered as one of the factors which influence the life satisfaction and it has been less studied in previous literature.

Work life balance has become major concern in routine life of individuals (Kossek & Lautsch, 2012). Besides it has gain importance and became familiar to everyone it has remained as less studied construct in studies which are aimed to study the life domains (Greenhaus & Allen, 2011). It was contended that it is a construct which is not being aggressively used because of its theoretical development (Valcour, 2007). This point of has been supported by Greenhaus et al. (2003) they argued that field is struggling to agree on a common definition of work life balance. In addition, it was contended that work life balance has been studied without considering broader life of individuals as it takes time to gather outcomes of individual's life (Greenhaus & Allen, 2011). Most recent studies have studied work life balance without the consideration of individual's lives as they may have to take time for leisure, go to church, and play sports and other related activities (Hall et al., 2013). Current study has considered the work life balance definition as assessment of an individual about the overall life and how much his/her roles at work and home are balanced (Greenhaus & Allen, 2011; Kossek & Lautsch, 2012).

Work settings are changing radically and individuals are more concerned about their balance between work and personal life. In which manner they can create balance between work and personal life. Low work life balance results in high stress as individuals have to perform their duties for extended hours and they can't create a balanced life (Shivananda et al., 2012). It makes sense that people are more conscious about balancing their personal and professional life as they are facing the issue of emotional exhaustion, depression, low job satisfaction (Park & Jex, 2011). Current study is aimed at to make contribution by studying the

* Corresponding Author.

construct of balanced life and its impact on life and job outcomes such as job stress, job satisfaction, and life satisfaction. These are the following objectives of current study.

1. Investigate the relationship between work life balance and job stress
2. Investigate the relationship between work life balance and job satisfaction
3. Investigate the relationship between work life balance and life satisfaction

2. Literature review

Work life balance has emerged as a political construct in Britain in 1990s which is also followed by earlier debate on supporting the families and jobs and advancements in policies which are related to family life balance (Lewis & Lewis, 1996). Later during the 1997 to 2010 labor administration it has emerged as dominant construct along with the economic prosperity of employees. It was contended that work life balance policies may be beneficial for businesses by making sure recruitment, retention, and better service delivery (DfEE, 2001) by helping them to tackle down the multiple roles. The purpose behind the work life balance is to mutually beneficial for employer and employees (Gregory & Milner, 2009). More recently, during 2010 to 2015 work life balance has been promoted aggressively. Different policies were developed after the 2008 crisis and the work life balance policies must not be treated by employees as an entitlement (Beecroft, 2011).

Work life balance has been described as balance between all the life domains both which are related to job and which are outside the work boundaries (Guest, 2002). Work life balance also proposed as to succeed to get good exposures in all aspects of life up to a level that is persistent with the significant of every role of a person that may probably introduce the possible hierarchy of characters. Anyhow, it don't ask that hierarchy is neither significant nor appropriate for balanced life (Reiter, 2007). Further it was also added that work life balance has been defined in various forms but scholars has not yet arrived on a consensus. It has become important for all the organizations. Purpose to balance the life and work enlightens the value put on overall life quality and discourses the reality that there are increasing demands creating work like imbalance (Lyness & Judiesch, 2014).

Balanced work life can lessen the influence of job demands on job stress in following three ways; first of all it serves as a stress coping method for employees to handle and maintain the stability between both the home and work life demands. When there are high job demands they may lead towards psychological and physiological exhaustion and further may interrupt the balance between demands and can create other negative spillover impacts (Demerouti et al., 2005). When it is expected that individuals must do work for longer hours at work place, it results in fewer time for socialization

and family related activities. On other hand when working hours are flexible, they will allow individuals to manage the personal and professional life demands (Batt & Valcour, 2003). When working hours are in consistency with the preferences of individuals, requirements of job are not likely to interrupt the personal life of individuals (Barnett et al., 1999).

Further it was said that when individuals are asked to work for long hours, it leads towards low energy to be involved with non-work activities. Whereas, when employees are enjoying the work place flexibility and have a control over job to control the excessive work. It will ultimately lead towards low stress (Batt & Valcour, 2003). Similarly it was argued that when working hours are in accordance with preferences of employees, job itself is less likely to disrupt the non-work life (Barnett et al., 1999).

H1: *Work life balance and job stress are negatively related*

Scheduling control is one of the developments or interventions made in this respect. It is degree of control that employees have over the working hours (Jang et al., 2011). In addition greater positive impact was found on job satisfaction in case of availability of balanced life programs. A study was conducted to explore the association between work settings flexibility and satisfaction at job. Findings of study highlighted that higher flexibility in work settings leads towards the job satisfaction (McNall et al., 2009). In a study it was found that balanced life it will lead towards the high performance and will increase the satisfaction of employees. High performance mostly represents the commitment and determination of employee with the organization. Further this adds to the loyalty towards the institution and it will increase by adopting flexible strategies by organization. These policies not only enhances the satisfaction but also results in low turnover intentions of employees (Eaton, 2001). Similarly a research was conducted to explore the relationship between satisfaction at job and role conflicts in private banks of Pakistan. Results described that role conflict has positive relationship with job stress and negative with job satisfaction (Quarat et al., 2013). Ueda (2012) conducted a study and contended that programs related to balanced life have favorable and significant influence on satisfaction at job of full time and part time individuals in business related Japanese firms. A study was conducted to examine the impact of balanced work life on individual's satisfaction at job of employees in private banks of employees. Findings of research revealed that there is favorable association between balanced work life and satisfaction at job. In accordance with the findings of study the programs related to work life balance helps employees to reduce their work load and they will be more efficient and effective in their job performance. Further author also added that

banking sector can help employees to increase work life balance by providing them flexible timings that will help them to manage their job and family related roles.

H2: *Work life balance and job satisfaction are positively related*

In a comparative study in which impacts of balanced life have been explored across the cultures revealed that balanced work life is favorably linked with job and life satisfaction across the seven cultures. However, highly balanced work life was found to be more favorably linked with personal and professional life satisfaction in individual nations in comparison to collectivistic nations (Haar et al., 2014). Balanced work life is found to be favorably linked with quality of life of an individual (Greenhaus et al., 2003). Spillover theory of life satisfaction supports the balanced work life and satisfaction with life (Diener et al., 1985). As per the spillover theory personal's satisfaction with his/her complete life is impacted by satisfaction from a different life areas such as work life, family life, leisure life, economic life. Positive experiences in work life spillover do influence more life related domains such as satisfaction and happiness (Sirgy et al., 2001).

Now organizations have considered and employed number of programs related to work life balance so they can provide their employees satisfaction both in work and personal life.

Previously it is found that when organization applies best polices with balanced work life platforms, their working individuals will face number of benefits. Some of these best polices are inclusive of benefits for family, strong leadership desire, family friendly culture, family friendly benefits, training and communication. Further it was added that benefits which are experienced by employees do include the improved health, greater time to spent with family, low stress, greater time for self, more time for society, improved control over life and better quality of life (Reed & Clark, 2004). In previous studies have supported this point of view that when there is work life conflict it will tend to result in low quality of life, which in turn lowers the satisfaction with life, study was carried out in Singapore and samples were the married females which were doing jobs (Aryee, 1992; Karatepe & Bekteshi, 2008).

Further it was also contended that when employees are able to integrate the both work and family life related roles, it will lead towards the high performance and higher life satisfaction. Individuals with balanced work life are found to be more pleased with their personal life and jobs as they can perform the key roles that are important to them. Employees who are enjoying balanced life tend to be healthier both emotionally and physically which will lead towards better management of situations in both personal and professional life (Greenhaus et al., 2003).

H3: *Work life balance and life satisfaction are positively related.*

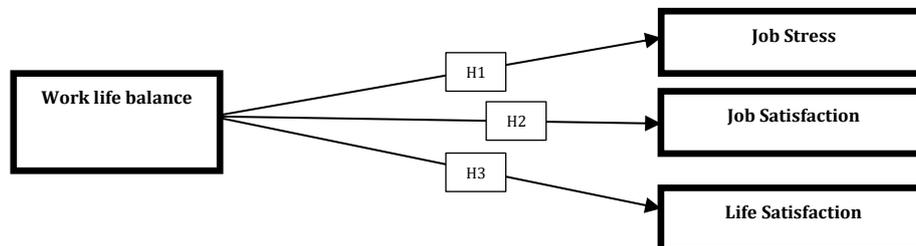


Fig. 1: Research model

3. Methodology

Current study is aimed to explore how the balanced work life impacts the job stress, job satisfaction, and life satisfaction of bank employees. Questionnaire was adopted to collect data from employees. Questionnaire consisted upon two parts. First section deals with the demographic information of employees whereas second section of questionnaire deal with the variables understudy. To accomplish the research objectives questionnaire has been developed. Following questionnaires were adopted from the previous studies. Work life balance was measured by 20 items scale (Fisher, 2002). Job satisfaction was measured by 4 items (Netemeyer et al., 1997). Job stress was measured by 6 items. Life satisfaction was measured by 7 bipolar items (Greenhaus et al., 2003).

For purpose of data collection meeting was held with the bank managers and purpose for the study

was conveyed to them. 200 questionnaires were dispersed among the employees and after the gap of 1 week questionnaires were collected from the bank employees. Out of total questionnaires 150 questionnaires were collected from the bank employees.

Demographics

Current study was conducted to explore the impact of balanced work life on the job related outcomes. Questionnaires were distributed in banks. Out of total respondents 94 were male and remaining 56 were females. Most of the respondents belonged to the age group 26-45 years which constitute 52.7% of total respondents. Further 20%, 35%, 30%, and 15% of respondents belonged to age group up to 20, 21-46, 46-55 and 56+ years of age respectively. Mostly respondents have the masters' degree which were almost 49% of total and remaining were belonged to bachelors' degree. 35%,

55%, and 10% of employees were belonged to contractual, permanent, and other nature of jobs respectively. 20%, 30%, 40%, and 10% of respondents belonged to experience up to 1 year, 2-5 years, 5-10 years, and 10+ years respectively.

4. Results

Current chapter will explain the results which were obtained by applying statistical tools. SPSS was used for statistical analysis.

Correlation

Table 1 is showing the mean, standard deviation, reliability and correlation values for the variables under study. All scales adopted for the current study are reliable as per the value of alpha. Work life balance is negatively correlated with job stress of employees, which is valued at $r = -.594$ and significant as p value is less than 0.05. Further analysis also revealed that work life balance is positively related with job satisfaction and life satisfaction valued at .572 and .651 respectively. All correlations are

significant as p value is less than 0.05. All other variables are also correlated with each other.

Regression

Table 2 is describing the regression analysis statistics. As per the statistical values work life balance and job stress on an employee is negatively related with each other. It means that work life balance reduce the job stress of employees and is valued at $-.654$. Results are significant, thus it provided support for the hypothesis that there is negative relationship between work life balance and job stress. Further statistics revealed that work life balance is favorably linked with job and life satisfaction valued at .771 and .605 respectively. Values for relationship are positive and significant which provided support for hypothesis 2 and 3 which argued that there is favorable association between balanced work life and job satisfaction. There is also positive relationship between work life balance and life satisfaction. All hypotheses are accepted.

Table 1: Mean, standard deviation, reliability and correlation values

Construct	Mean	SD	1	2	3	4
1 Work life balance	2.92	.569	.697	--		
2 Job stress	2.96	.669	.512	-.594**		
3 Job satisfaction	3.15	.543	.557	.572**	-.396**	
4 Life satisfaction	2.88	.601	.674	.651**	-.560**	.354**

Table 2: Regression analysis statistics

		Estimate	S.E.	P	
Job stress	<---	Work life balance	-.654	.067	.000
Job satisfaction	<---	Work life balance	.771	.073	.000
Life satisfaction	<---	Work life balance	.605	.059	.000

5. Discussion

Current study explored how balanced work life influences the job stress, job satisfaction, and life satisfaction of bank employees. It is the general phenomenon that individuals who confront stress at work settings may be unhappy. When they get unhappy with the whole situation, they tend to be destructive for the organization in form of low productivity etc. (Li et al., 2015). High level of stress of employees leads them towards turnover intentions and further it will result in cost for organization in form of knowledge loss, attracting new talent, training, and development (Sonnentag & Fritz, 2015). There are number of studies have been carried out in other sectors and enlightened that stress has negative impacts on individuals working within organizations (Zhao & Ghiselli, 2016).

Current study argued that there is adverse association between balanced work life and job stress. Further it was also argued that there is positive association between balanced work life and job satisfaction. Moreover balanced work life and life satisfaction are proposed to be positively related. All hypothesis are accepted and current study

conclusions are consistent with the previous studies (Harris, 2014). Current study has various practical implications. Organizations must take steps to assist individuals in order to let them manage their personal and professional life. When employees are able to balance their work and non-work life they will be more satisfied with their jobs and life. Study was conducted in banks and banks are considered to be the backbone of a country. It is one of the most revenue earning financial institution that helps government and public to manage their funds and handles all their financial transactions. Stressed employees may result in negative results for organizations (Nair, 2013). In addition it was argued that when employees confront poor working conditions, salaries are low, no promotion, working for long hours that disturbs their work life balance, it will lead towards the greater employee stress, less job and life satisfaction (Shin & Jung, 2014). Banks must take steps to reduce stress of their employees. It was argued that scheduling control in one of the recent developments for work life balance. It is the extent up to which employees are authorized to control working hours (Jang et al., 2011). Banks must look forward towards the recent developments

made in social life domain in order to get optimal performance of their employees.

Researcher has struggled to refine the study as much as they can but results still do have some limitations. Therefore, first limitation of study is the method used for the study to collect data. Interviews can be used in future study to explore the model in true essence. Further the model can be refined by adding antecedents of the work life balance as in previous literature it was also highlighted that smart phone usage has eliminated the boundaries and now one can access anyone at anyplace at any time. Further comparative study can be carried out in other sectors.

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