

## A Shifting Paradigm of Work-Life Balance in Service Context-An Empirical Study

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### ABSTRACT

**Purpose:** The study examined the effect of various ‘work-life balance’ determinants such as employee benefits, work environment, workload, flextime and discrimination on work culture and job satisfaction. **Introduction:** In the second half of the last century, tremendous environmental, economic, political, and socio cultural changes contributed to the restructuring of couples in their relation to work. **Literature review:** Several fundamental changes in family and work structures, such as the participation of women in the workforce, family arrangements that deviate from traditional gender-based roles (e.g. dual-earner couples), and technological changes (e.g. cell phones, portable computers) have reduced the separation between job and family life. **Methods:** Data were collected from a multinational insurance firm based on structured questionnaire. **Conclusion:** Results indicated that employee benefits, work environment, flextime, and discrimination were significantly related with job satisfaction. Although work environment and workload were related significantly with work, culture but work culture has no relationship with flextime, and discrimination of the employees. **Recommendations:** The findings suggest that incorporating these dimensions may render service organization with the potent to improve existing level of performance and job satisfaction.

**JEL Classification:** D21; E24; H11; J12

**Keywords:** Work culture, job satisfaction, flextime, discrimination, benefits and facilities

### 1. INTRODUCTION

In the second half of the last century, tremendous environmental, economic, political, and socio cultural changes contributed to the restructuring of couples in their relation to work (Cooper, Dewe and O’Driscoll

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2001). Several fundamental changes in family and work structures, such as the participation of women in the workforce, family arrangements that deviate from traditional gender-based roles (e.g. dual-earner couples), and technological changes (e.g. cell phones, portable computers) have reduced the separation between job and family life. Work and relationships are no longer separate domains but rather two closely interconnected facets of human life (Edwards and Rothbard 2000). Work and relationship can influence each other in both positive and negative ways (Rogers and May 2003), mainly by two processes: spillover and crossover. Spillover is an intra-individual transmission of experience from one domain to another domain while a crossover effect is an inter-individual transmission from one member of a dyad to the other. Partners bring their stress home, which affects the whole day, triggering dyadic stress.

How can organizations engender the highest levels of employee and organizational performance while simultaneously enabling employees to achieve a good balance between their work and family lives? The emerging paradigm argues that employee work behavior cannot be fully understood or explained by organizational behavior variables within the workplace alone (Brough and Kalliath 2009). Recent advances in technology have for example resulted in an almost seamless interface between work and family. Many of us would recognize that the emotional fallout from both positive and negative workplace experiences can be transferred to spouses and other family members. Researchers have identified that the relationships between work–family conflict, job satisfaction and turnover intentions are stronger among workers employed within Anglo countries (Australia, Canada, New Zealand, UK and the US) than for workers employed within Asia, Latin America and Eastern Europe (Spector, Allen, Poelmans, Lapierre, Cooper and O’Driscoll 2007). This implies that within individualistic societies displaying dissatisfaction and leaving employment is generally considered to be culturally acceptable, whilst within collectivist cultures loyalty to an employer is a strong cultural norm irrespective of individual levels of dissatisfaction.

Work-life balance has been defined as ‘satisfaction and good functioning at work and at home with a minimum of role conflict’ (Clark 2000). Work-life balance referred to combining paid work with unpaid family work and leisure for all employees rather than just family cares and employer. But it does not mean an equal balance. It means trying to schedule an equal number of hours for each of your various work and personal activities (Lewis and Campbell 2007). In fact, for general people work-life balance means daily achievement and enjoyment in each of their four life quadrants: work, family, friends and themselves. Again, from the specialist point of view work-life balance means the equilibrium between the amount of time and effort somebody devotes to work and that given to other aspects of life. But the best work-life balance is different for each of us because we all have different priorities and different lives. Generally, the goal of all employees is to achieve work-life balance. But if we want to research employee’s work-life balance then we have to select some variables which are related with employee’s work-life balance (EEO Trust 2003).

This study will be the first of its kind to investigate the effect of employee benefits, work environment, flextime, workload and discrimination on work culture and job satisfaction within a work context in service firm in Bangladesh. Attempts have been undertaken to fill this void in literature review by examining the impact of ‘work-life balance’ determinants on job satisfaction and work culture of the organization. In the following sections, review of the literature, methodology of the study, discussion and conclusion have been provided. The sampling technique, size and tools used for the measurement have been given in detail, followed by data analysis and result of the study.

## **2. REVIEW OF LITERATURE AND HYPOTHESIS BUILDING**

Some previous studies have indicated that work involvement has a positive relationship with work/family conflict (Carlson and Perrewé 1999; Adams, King and King 1996). Other research, conversely, suggests that individuals who are highly involved in their work do not necessarily experience work/non-work conflict (Guest and Conway 1998). The degree of work/non-work conflict reported by individuals is also likely to be affected by employers' attitude to employees' out-of-work responsibilities (Greenhaus 1988). Carlson and Perrewé (1999) demonstrated that a supportive culture at work can reduce the degree of work/family conflict employee experience. A supportive culture has also been shown to enhance the perception that an organization 'cares' about its employees (Lambert 2000).

Work culture is the first variable, which plays an important role in work-life balance. Workplace culture is the organizational environment within which working roles are played out and workplace norms are created. The rules and regulations of the organization can determine whether or not work-life balance policies are adopted by the organization. Workplace culture can be either a supportive or inhibitive environment for implementing work-life balance policies and family friendly working arrangements. In a supportive work culture organization, employee finds lot of flexibility in their work and life. If an organization has a fair work culture then an employee is able to communicate with his supervisors well, have control over the pace of their work and their life, and have the power to choose time for their work and life. But if an organization's work place culture is critical then the employee is unable to balance his work and life. In that situation, they may not be able to balance the demands of work and home life by participating in such working cultures. There is a direct relationship between work culture and work-life balance (Messersmith 2007).

Managers who want to maintain a high level of job satisfaction among their workforce must try to understand the needs of each employee. For example, managers can enhance worker satisfaction by placing people with similar backgrounds and experiences in the same workgroups (Orisatoki and Oguntibeju 2010). The attitudes regarding job satisfaction are broadly related to the areas of intrinsic nature of work, wage and security, supervision, and company policies and practices (Ganguli 1994). Grunberg Moore and Greenberg (1998) examined the relationship between job satisfaction and work stress. High job demands, heavy workload, and low support at work were meaningfully related to job satisfaction. There is a relationship between work-life balance and job satisfaction. For an employee, job satisfaction means having a lot of job security, being in a small workplace high relative income, self-employed, low commuting time, and supervisor public sector employee. If the employee feels that job is secured, he is getting feedback from his supervisor, getting enough resources and facilities to do their job then they will be satisfied with their work. By getting satisfaction from work employees will be able to maintain a reasonable balance between family life and work life. As such, job satisfaction and work-life balance is interdependent (Warren 2004).

### **2.1 Employee Benefits and Facilities**

Evolving from 'family-friendly' initiatives, 'work-life' benefits are designed to help employees with many facets of their lives including their personal well-being, professional development, and family responsibilities (McShane and Von Glinow 2000). Social exchange theory and the norm of reciprocity generally provide the theoretical justification for expecting work-life benefits to be positively reciprocated by employees in the form of positive attitudes and behaviors (Lambert 2000). Fredrickson's theory (2001) identifies positive emotions as central to an individual's growth and development, enabling people to become more pro-active. Applying Frederickson's theory to work-life benefits would suggest sending a message that the organization

cares about its employees enough to provide a benefit package that they use and/or value and that contributes to their well-being as a person, not just an employee, is a more balanced approach that could facilitate proactive attitudes and behaviors in the workplace. Redmond briefed if the employees do not get any benefits from the organization they will find dissatisfaction in their work and life. Therefore, it can be hypothesized that,

*Hypothesis 1:* Employee benefits and facilities are positively related with work culture and job satisfaction of the employees

## 2.2 Work Environment

Work environment refers to the social-psychological characteristics of a work setting (Chan and Hauk 2004). It is determined by many factors such as the physical features, the organizational policies in the work setting and the characteristic behaviors of people at work. Vischer (2007) incorporated psychological dimensions such as employee-employer relationships, motivation and advancement, job demands and social support are the key determinants of the physical environment of work. So, the environment which can provide a good balance of all these factors is said to be favorable work environment and job satisfaction describes how content an individual is with his job or in another words it's an emotional state resulting from the appraisal of one's job (Locke 1976). A poor work environment has proved to be associated with reduced job satisfaction, absenteeism, somatic complaints, burnout and depression (McCowan 2001). Measures of the working environment and job satisfaction may be useful benchmarks for evaluating future changes and developments in the psychiatric wards, and to monitor and improve the clinical working environment (Ross berg, Airing, and Fries 2004). Work Environment is a critical factor in determining employee's work-life balance. Full-time employees, who have a more positive work environment, have greater work-life balance. Employees who have a more favorable designated work area and less non-work interruptions are more likely to have greater work-life balance. Supervisor support has a significant correlation with work-life balance. The more the supervisor is supportive, the higher work-life balance experienced by the employee (Ryan and Kossek 2008). Therefore, it can be hypothesized that,

*Hypothesis 2:* Work environment is positively related with organizational culture and job satisfaction of the employees.

## 2.3 Flexible Work Time

Flexible working hours means flexibility to use small amounts of time to meet the demands of events and emergencies for work and family. There is a possible relationship between work-life balance and the working time flexibility. The workplace reveals that the more flexibility workers have to decide when to start or leave their work, the more satisfied they are with their job. In contrast, the percentage of dissatisfied workers increases as their flexibility is reduced. Similarly, workers who can adapt their working hours to match their own needs are more satisfied than those who cannot avail of such flexibility options. Flexible work can benefit employees and as well as employers. It enables employee having the opportunity to give time for family emergencies and events. It provides the opportunity to the employee to select their working schedule so that they can divide their time equally for their work and for their family (Sturges and Guest 2004). Flexible work arrangements typically describe a variety of initiatives such as flexi-time, reduced hours, compressed workweeks, job sharing, and term-time working. In a review of over 30 studies, it was found that employees on flexible work schedules experienced greater satisfaction with their jobs, were less likely to be

absent, and were more productive (Baltes, Briggs, Huff, Wright and Neuman 1999). Grover and Crooker found (1995) that flexible schedule are associated with higher organizational commitment. Workers that are employed in organizations offering flexible work hours tend to have higher organizational commitment regardless of whether or not employee makes use of such arrangements (Scandura and Lankau 1997). Research suggests that flexible schedules certainly enhance people's perception of control over the work-family interface (Bach 2005). From the above it can be hypothesized that,

*Hypothesis 3:* Flexible work time has positive relationship with work culture and job satisfaction of the employees.

## 2.4 Workload

Researchers indicated negative links between experience of work/nonworking conflict and organizational commitment (Kirchmeyer 1995). This relationship has yet to be fully explored, especially among individuals in the early years of employment. If work/non-work conflict undermines commitment early in the career, this is especially significant because the early years at work are considered to be a crucial time for the establishment of organizational commitment (Meyer and Allen 1988); met expectations—for example, regarding workload—have been shown to be important for its establishment (Wanous, Poland, Premack and Shannon 1992). In addition, the pressure to demonstrate commitment by working long hours is likely to be strongest in the early stages of the career (Coffey 1994), at the point when competition to succeed in the promotion tournament is fiercest (Rosenbaum 1979). Major, Klein and Ehrhart (2002) found that long work hours were associated with increased work-family conflict and, indirectly, with psychological distress, including increased depression and other stress related health problems. Furthermore, the more hours a week individuals worked, the more work interference in family they reported. When individuals perceive that their managers are unsupportive over their efforts to balance work and family responsibilities, they perceive greater work-family conflict (Anderson, Coffey, and Byerly 2002). Excessive work interference with family is also associated with greater stress, job burnout, increased absenteeism and higher turnover (Allen, Herst, Bruck and Sutton 2000; Anderson et al. 2002). Moreover, role overload occurs when an employee's task demands exceed available time, often leading to higher levels of stress (Frone, Russell, and Cooper 1992) and, if not addressed, to burnout (Jackson, Schwab, and Schuler 1986). So, it can be hypothesized that,

*Hypothesis 4:* Work load is negatively related with work culture and job satisfaction of the employees.

## 2.5 Discrimination

One common threat in the work-life balance conversation is the discrimination. Workplace discrimination refers to a work environment that creates differences among the employees. The discrimination factors could be gender, marriage or civil partnership, disability, race, color, ethnic background, nationality, religion, and so on. But the gender discrimination and the status discrimination are the most common in many organizations. It is also seen among coworkers who display discriminatory behavior toward each other. Often due to discrimination employee cannot balance their work-life. There has been concern that those employees who do not directly use or benefit from work-family programs might resent such initiatives (Kossek and Nichol 1992). Research suggests that male employees and parents of older children have less favorable perceptions of work-family policies than do female employees and parents of younger children. Male employees, it is argued, may simply perceive that they do not need work-family policies, while parents of

older children may derive fewer benefits as their children are likely to be independent (Parker and Allen 2001). So it can be hypothesized that,

*Hypothesis 5:* Discrimination is negatively related to the work culture and job satisfaction of the employees.

### 3. CONCEPTUAL MODEL

Conceptual model is a descriptive model of a system based on qualitative assumptions about its elements, their interrelationships, and system boundaries. A conceptual framework can guide research by providing visual representations of theoretical constructs (variables) of interest. According to this study of “work-life balance”, work culture and job satisfactions are the dependent variables. In addition, employee benefits and facilities, work environment, flexible work time, workload and discrimination are the independent variables.

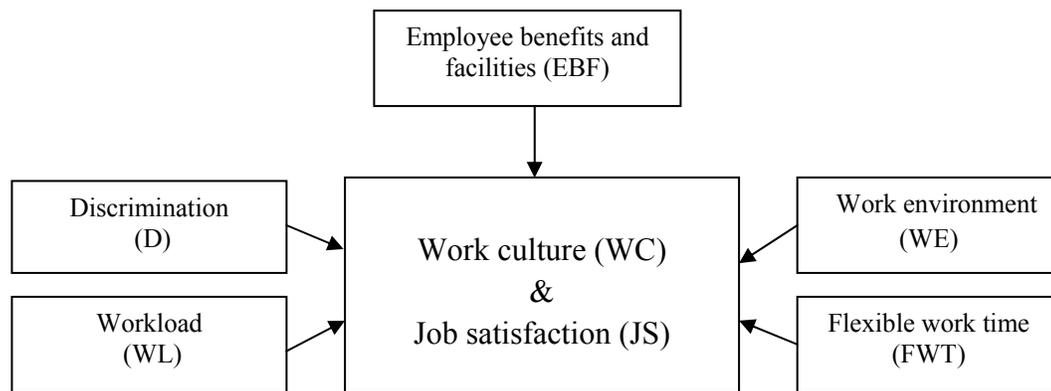


Figure 1: Conceptual framework of research variables and their relationships

### 4. METHODS

The study harnessed a convenience sampling approach to select the participants. A mail survey was used in October 2010 to November 2010 for collecting data. All the questions in the questionnaire were of 5-point Likert Scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). All the participants were given a letter, attached to the questionnaire, from the author explaining the context of the research. No information was asked on the identity or contact information of the respondents. The study area was confined to Dhaka City, Bangladesh. All employees received questionnaire through mail following ethical approval. Employees were assured of the confidentiality to their responses. The participants were full-time employees of a leading insurance company namely MetLife Alico located in Dhaka. A total of 50 respondents participated in the study, consisted of 6 manager, 14 assistant manager, 27 officer, and 3 in the lower level position. Of them 27 (54%) were male and 23 (47%) were female employees. The age ranged from 25 years to 50 years ( $M=1.96$ ,  $SD=1.1$ ). The education level was bachelor to master’s degree ( $M=2.6$ ,  $SD=.93$ ). The four background variables were measured in the study. (1) Employees position levels: manager=1, assistant manager=2, officer=3 and lower level=4. (2) Employees education level: master’s degree=1, 2, 3 for master’s in social science, master’s in arts and master’s in business admin respectively, and bachelor=4. (3) Age of the employees: 25-27 years=1, 28 to 30 years=2, more than 30 years=3. (4) Gender type: male=1 and female=2.

The instrument consists of 42 items with seven constructs: work culture, job satisfaction, employee benefits and facilities, work environment, flexible work time, workload and discrimination. First two were dependent and the remaining were independent variables. Data gained is analyzed with SPSS for Windows 11.5. To measure the reliability of the survey tool, Cronbach’s alpha value is calculated. In order to test the hypotheses the analyses of Pearson Correlation and linear regression were used. Data was analyzed using descriptive statistics to project the respondents’ profiles as well as the general patterns of the variations in ‘work-life balance’ determinants and job satisfaction.

**5. ANALYSIS AND RESULTS**

Hypothesis 1 predicted that employee benefits and facilities are positively related with work culture and job satisfaction. As displayed in Table 1 that employee benefits and facilities is not related with work culture but it is significantly related ( $r=.3^*$ ,  $p<.05$ ) with job satisfaction. Although hypothesis is accepted in case of job satisfaction but rejected in case of work culture.

Table 1: Means, standard deviations, reliabilities, and correlation of variables

Variables	Mean	SD	1	2	3	4	5	6	7
1. Work Culture	3.79	.58	<b>(.63)</b>						
2. Job Satisfaction	3.74	.66	.22	<b>(.65)</b>					
3. Employee benefits & facilities	3.48	.68	.03	.3*	<b>(.62)</b>				
4. Work environment	3.84	.52	.41**	.75**	.08	<b>(.5)</b>			
5. Flexible work time	3.21	.77	.08	.3*	.3*	.27	<b>(.7)</b>		
6. Workload	3.44	.55	.38**	.22	.46**	.51**	.51	<b>(.4)</b>	
7. Discrimination	3.16	.69	.01	.35*	.23	.37**	.05	.01	<b>(.55)</b>

*N=50; \*\* $p < .01$ , \* $p < .05$*

Hypothesis 2 predicted that work environment is positively related with organizational culture and job satisfaction. As shown in Table 1 that work environment is significantly related ( $r=.41^{**}$ ,  $p<.01$ ) with work culture while it is strongly related ( $r=.75^{**}$ ,  $p<.01$ ) with job satisfaction. Thus hypothesis is accepted. Hypothesis 3 predicted that flexible work time is positive relationship with the work culture and job satisfaction. The study found significant relationship ( $r=.3^*$ ,  $p<.05$ ) between flex time and job satisfaction while no relationship with work culture of the organization. Hypothesis 3 is accepted in case of job satisfaction but rejected in case of work culture. Hypothesis 4 predicted that work load is negatively related with work culture and job satisfaction. As displayed in Table 1 that workload is significantly related ( $r=.38^{**}$ ,  $p<.01$ ) with work culture but it has no relationship with job satisfaction. Hypothesis 5 predicted that discrimination is negatively related to work culture and job satisfaction. As shown in Table 1 that discrimination has no relationship with work culture but discrimination is significantly related ( $r=.35^*$ ,  $p<.05$ ) with job satisfaction.

Table 2. Regression results of variables affecting work culture and job satisfaction

Variables	Work Culture				Job Satisfaction			
	$\beta$	T	F	AR <sup>2</sup>	$\beta$	T	F	AR <sup>2</sup>
EBF	.03	.23	.05	.02	0.29	2.17	4.72	0.07
WE	.41	3.14	9.86	.15	0.75	7.95	63.24	0.56
FWT	.07	.53	.28	.02	0.3	2.18	4.76	0.07
WL	.33	2.44	5.99	.09	0.37	2.82	7.96	0.12
D	.01	.06	.06	.02	0.35	2.62	6.87	0.11

Notes: N=50, \* $p < .05$ ; EBF=employee benefits and facilities, WE=work environment FWT=flexible work time, WL=workload and D=discrimination

To test the proposed hypotheses, regression analyses (ANOVA) was conducted in Table 2. It was found that unlike EBF, work culture is positively related with WE ( $\beta=.41$ ;  $p < .05$ ), FWT ( $\beta=.07$ ;  $p < .05$ ), WL ( $\beta=.33$ ;  $p < .05$ ) and D ( $\beta=.01$ ;  $p < .05$ ). Likewise, job satisfaction is positively related with EBF ( $\beta=.29$ ;  $p < .05$ ), WE ( $\beta=.75$ ;  $p < .05$ ), FWT ( $\beta=.3$ ;  $p < .05$ ), WL ( $\beta=.37$ ;  $p < .05$ ) and D ( $\beta=.35$ ;  $p < .05$ ). Hence, all hypotheses can be justified. Moreover, F value represents that all independent variables affect work culture marginally but significantly affect job satisfaction. Thus all hypotheses are justified once again.

## 6. DISCUSSION

Hypothesis 1 is accepted in case of job satisfaction but rejected in case of work culture. Glass and Estes (1997) identified that individuals may have very different family needs and their requirements may change over the work-life cycle. Hence policies designed for one segment of employees may not satisfy the work-family requirements of another group or even those of the same employees at a different point in the work-life cycle. There is considerable uncertainty as to how employers should respond to pressures for work-family programs. Employers often introduce work-family policies in order to improve the recruitment and retention of staff (DTI 2003). Exactly what employees expect or desire from such programs is more difficult to ascertain. Arthur and Cooke (2004) indicated that work-family programs including benefits might engender greater commitment and stability among employees, thereby lowering firm's costs and enhancing its profitability. This increased level of commitment and profitability might contribute job satisfaction among employees.

The result supported hypothesis 2. A good work environment has very positive impact on employee's performance and thus leads to higher job satisfaction (Robinson & Robinson, 1996). It is because good work environment has the very significant potential to sustain actual performance or raise performance to a desired or optimal level which consequently leads to higher job satisfaction. Vischer incorporated psychological dimensions such as employee and employer relationship that is motivation and counseling, job demands and social support, these are the key determinants of the physical environment of work (Vischer 2007). So, the environment which can provide a good balance of all these factors is said to be favorable work environment and job satisfaction describes how content an individual is with his job or in another words it's an emotional state resulting from the appraisal of one's job (Locke 1976).

Hypothesis 3 is accepted in case of job satisfaction but not in case of work culture. Research suggests that flexible schedules certainly enhance people's perception of control over the work-family interface. Such

improved control appears to lower people's perception of work-family conflict, enhances their physical and mental health and increases their job satisfaction (Thomas and Ganster 1995). Buck, Lee, MacDiarmid and Smith (2000) reported being happier and more satisfied with their work-home balance, as well as experiencing better relationships with their children. By flextime employees can adjust their work to accommodate their particular lifestyles and, in doing so gain greater job satisfaction (Bohlander and Snell 2005). Employees can also schedule their working hours for the time of day when they are most productive.

The result supported hypothesis 4 in case of work culture but work load has no relationship with job satisfaction. Moore (2000) in a study of IT workers found an 18% burnout rate, with much of this burnout being attributed to work overload. (Jamal 2004) conducted a large-sample study of Canadian workers and reported that employees involved with weekend work or nonstandard schedules suffered higher levels of burnout, emotional exhaustion, and health problems. These unpredictable work routine cultures occur when individuals are asked to work a nonstandard schedule and are not given sufficient lead time to adjust their personal schedules. This work load may produce both time-based and strain-based conflict, as employees are unable to plan personal matters in advance for fear they will have to cancel their plans as their work schedules change. Sethi, Barrier, and King (1999) also found that work overload was associated with emotional exhaustion among IT workers.

The result accepted hypothesis 5 in case of work culture but rejected in case of job satisfaction. Nord, Fox, Phoenix and Viano (2002) noted that many nonusers felt their own work-non work conflicts and needs were neglected; non-parents observed that family-friendly programs spawned unfair burdens on those coworkers who had fewer family obligations. Typically employees without dependents claim that they are expected to work longer hours and to travel more extensively than those employees with children. Former cohort may not find family friendly programs most effective than later. As such employees without dependents can experience discrimination about family friendly programs than employees having dependents. In addition, employees may not necessarily perceive that family friendly policies are unfair if they are unable to benefit directly as individuals.

## **7. CONCLUSION AND IMPLICATIONS**

The topic work-life balance means employee have a balanced professional and family life. So, by this study attempts have been made to identify how employees are balancing their work-life. Some of the variables were used like work culture, job satisfaction, employee benefits, work environment, flexible work time, workload and discrimination to calculate employees work-life balance. The work-life and quality of life literatures have identified a number of interacting life domains that are important in achieving work-life balance and a quality life. Social research needs to take into account the complexity of the work-life equilibrium, rather than continuing to reflect a false bi-polar set of scales on which workers try to achieve a balance only between family-caring and paid employment. To research a more holistic work-life balance, additional items that need to be incorporated, and that have been identified in this paper, include social life and leisure, and economic and financial security. From the discussion above following hypothesis can be revealed. The sample size was very small and as a result the study cannot generalize the findings. It is recommended that larger sample size in similar or different industries may give interesting findings to the researchers.

The absence of a clear association between work/non-work conflict and a lower degree of organizational commitment does not mean that organizations can neglect this issue. In fact, the research findings suggest

that work-life balance is an issue that organizations have to manage carefully. In an organization, if superiors give more importance to communication between them and the subordinates, then the employees can share their own opinions or feedback. As a result of which, employees will be more motivated to do their job. Employers should delegate some work to subordinates so that employees have control over the pace of their work and they can plan their day. If an organization provides benefits and facilities to their employees, ensure good working environment, flexible work time, minimize work load and reduce discrimination among the employees then it will balance their work life and personal life, which will result into job satisfaction. To ensure good work environment employers should provide safe and comfortable workplace, provide the opportunity to help one another and give enough importance to the employees for their position. An organization should not give extra work to their employees to that extent that the employees fail to give time to their families. Moreover, an organization should always be careful about the gender discrimination issues. The organization should ensure good and comfortable working environment for both female and male employees, and the compensation should be equal irrespective of the gender. Managers should not discriminate employees who try to influence superior officials by doing things that are not related to work and the employees who are not involved in this thing. Employers should ensure that there won't be any status discrimination among the employees in the organization.

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