

IMPACT OF ONLINE WORKING MODE ON THE WORK-LIFE BALANCE (WLB): AN EMPIRICAL ANALYSIS OF BANKING SECTOR EMPLOYEES IN DELHI-NCR, INDIA

*-Summera Khalid, Research Scholar, Department of Commerce & Business Studies,
Al-Falah University, Faridabad, Haryana*

-Dr. Mohd. Tahseen Burney, Professor Al-Falah University, Faridabad, Haryana

ABSTRACT

This study examines the impact of telecommuting on work-life balance among bank employees in Delhi NCR. So, we chose 100 employees from banks like SBI and ICICI to write this paper. However, the online working mode changed their accountability, duties, tasks, and responsibilities at home and work. Moreover, the data were collected from a variety of sources and were collected while working online. It was collected via postal questionnaire and telephone interview using simple random sampling to ensure that all banking sectors were represented. Using ANOVA, we compared the difficulty of achieving work-life balance (WLB) in public and private sector banks. ANOVA was used to analyse the data, but also percentage and mean score. The ANOVA result shows that the obtained value is higher than the table value, rejecting the null hypothesis. It means that achieving WLB at different hierarchies is significantly more difficult. The study found that employees in the banking sector had increased workloads when working online. WLB is difficult to achieve when working online.

Keywords: Work-Life Balance, online working mode, Banking Sector, ANOVA, Empirical analysis

INTRODUCTION

To meet the current demands, most businesses have transformed themselves and allowed employees to work online. The biggest challenge was to keep a WLB in our daily routine and working hours when working online. The WLB concept was first introduced in America in 1986, though it had been used in everyday language for several years. The concept was introduced because American employees were working towards achieving community goals and were unable to focus on personal matters such as family, self-care, social gatherings, etc. WLB, according to Clutterbuck (2003), is a major issue in the twenty-first century. According to the American Psychological Association, balancing work and family is a major issue for today's employees. There must be an equilibrium between work and personal life, but in today's competitive world, this balance is missing.

Work and family are two sides of the same coin. People work eight hours a day, five/six days a week, and spend the rest with family. However, due to the nature of online work, their personal and family time is compromised. This study's main goal is to assess the impact of online working on WLB between home and work. So, this study examines whether bank employees can balance their work and personal lives by working online. We also looked into the factors affecting WLB. In the current scenario, online working has changed both the work culture and the family lifestyle. Social distancing and regular disinfection are required in the workplace and daily life. Thus, most employees struggle to achieve their WLB when working online. A working female has more responsibilities at home than a working male. There have been many studies on the WLB of banking employees, but none on WLB when working online, where the scenario is constantly changing and a quick response is required to achieve the goal. So, this study focuses on the banking industry. Thus, it is vital to investigate how employees in Delhi NCR Region balance work and family life when working online. This study is based on the views of various banking employees.

WORK-LIFE BALANCE AND ONLINE WORKING MODE

The Guilt-Free Woman's Guide to A Good Life", written by (Kaveree Bamzai, 2019) women are facing many dynamic kinds of personal and professional anxieties and stress levels due to the heavy responsibilities of work-life as well as family. (Julka & Mathur, 2017) studied WLB among women employees and

examined the personal/family-based factors as well as work-based factors that directly contribute to WLB. Rewards and WLB among Working Women shows that women are interested in work, and they choose work as employment because this will help them to manage their family live and work life (Goswami et al., 2015). For maintaining the WLB of employees in the banking sector it was found that demand for high performance, long working hours during work, poor work environment, inflexible working hours, workload leads to stress in work (Myilswamy and Gayathri, 2015). (Soomro et al., 2018) WLB leads an individual to live a healthy, fruitful, happy, and successful life. For those who want to live a high quality of life. WLB effect on role performance and affective commitment as well as the role to link. The result of the study showed that experience of WLB increased efficient commitment in employees working in the organization and that affective commitment had a positive influence on role performance (Kim's, 2014). Gender differences in the perception of WLB revealed that organizations have to take different initiatives comprising of flexible timings, part-time work, setting up of care facilities, etc. to balance their WL (Doble et al., 2010). The work-life parity and representative commitment turn into a noticeable benchmark among high-performing associations. This shows that some family-accommodating associations feel the requirement for WLB (Susis & JawaharraniK, 2011). The investigation additionally inspected if there were any hindrances and explanations behind the shared appropriation

of WLB strategies in the banking division (Mordi et al., 2011). WLB was a matter of privilege and VIP feel offered by the company's big business corporate. It was giving flexibility and direction to their employees and it was very limited to get access to it. (Gautam & Sharma, 2020).

Statement of the problem, research objectives, and hypothesis

It is well known that the banking sector operated online in accordance with Indian government guidelines. This harmed many employees' work-life balance. This harmed bank employees. As a result, employees, especially working women, experienced stress, depression, irritation, and family conflicts. This research focuses on banking employees in Delhi NCR. The study looked into the effects of online working on employees' social

and work environments. And how they achieve job satisfaction and work-life balance.

Data, sample design, and research methodology

A structured questionnaire is used to collect data for the research. All four banks in Delhi-NCR were polled for their employees' opinions on the subject. Simple random sampling is used to ensure that the sample includes representatives from all banking sectors. Derived from a five-point Likert scale, the questionnaire contained 43 questions. A 5-point rating scale with scores was used to quantify the questions (5-Highly Satisfied, 4-Satisfied, 3-Neutral, 2-Dissatisfied, 1-Highly dissatisfied). SBI, PNB, Kotak, and ICICI employees were chosen equally. The study sampled 100 working employees (Table-1). Table 1 shows the data collected from bank employees for research purposes.

Table 1: Sample Selected for the Study

Sr. No.	Name of the Bank	No. of Employees	Percentage of Employees
1	Punjab National Bank	25	25
2	State Bank of India	25	25
3	Kotak Mahindra Bank	25	25
4	ICICI Bank	25	25
	Total	100	100

DATA ANALYSIS

Objectives

To investigate the WLB of bank employees working online mode, table 2 and table 3 shows that, the mean score of satisfaction with work-life balance among different variables for both public and private sector banks, respectively. The mean score is computed using a five-point scale.

Table 2: Mean Scores of Satisfactions with WLB amongst different Variables of Overall Satisfaction for Public Sector Banks

Different variables of Overall Satisfaction	HS	S	N	DS	HDS	Total score	Mean score
Job Satisfaction	10	13	16	11	0	172	3.44
Career Satisfaction	9	16	15	10	0	174	3.48
Fitness /Health	10	11	14	15	0	166	3.32
Time with Family/Staff	8	9	19	14	0	161	3.22
Time For Friends, Interests, etc.	7	8	20	15	0	157	3.14
Salary satisfaction	11	15	15	9	0	178	3.56
Time For Friends, Interests, etc.	7	8	20	15	0	157	3.14
Salary satisfaction	11	15	15	9	0	178	3.56

HS-Highly Satisfied, S-Satisfied, N-Neutral, DS-Dissatisfied, HDS-Highly Dissatisfied

Table 3: Mean scores of satisfactions with WLB amongst different variables of overall satisfaction for Private Sector Banks

Different variables of Overall Satisfaction	HS	S	N	DS	HDS	Total score	Mean score
Job Satisfaction	8	13	18	11	0	168	3.36
Career Satisfaction	11	14	15	10	0	176	3.52
Fitness /Health	12	13	12	13	0	174	3.48
Time with Family/Staff	10	11	15	14	0	167	3.34
Time For Friends, Interests, etc.	11	11	13	15	0	168	3.36
Salary satisfaction	12	17	13	8	0	183	3.66
Time For Friends, Interests, etc.	7	8	20	15	0	157	3.14
Salary satisfaction	11	15	15	9	0	178	3.56

HS-Highly Satisfied, S-Satisfied, N-Neutral, DS-Dissatisfied, HDS-Highly Dissatisfied

Table 2 shows that public sector bank employees were more satisfied with their salary than socializing with friends, whereas table 3 shows that private-sector bank employees were happier with their salaries and less happy with spending time with family and self.

Tables 4 and table 5 shows that, the impact of online work on WLB for both types of banks respectively. The mean score is derived from the responses on a five-point scale. Similarly, the cumulative mean score is calculated for various work types.

Table 4: Mean Score of Impact of online working mode on WLB for Public Sector Bank

Nature Of Work		Always	Often	Some times	Rarely	Never	total score	Mean Score	Cumulative Score
Impact of home on online work	Tired due to office work	5	12	19	11	3	155	3.1	3.47
	Reduction in effort	3	7	13	15	12	124	2.48	
	Responsible person	41	9	0	0	0	241	4.82	
Impact of online work on home	Distraction due to family stress	0	0	7	29	14	93	1.96	3.04
	Reduction in effort	3	8	12	14	13	124	2.48	
Family support	Self-confidence in doing office	39	11	0	0	0	239	4.78	
Family support	Help from life partner/family/ friends	31	11	7	1	0	222	4.44	4.49
	Advice from partners/ family/ friends	26	15	5	4	0	213	4.26	
	Support during working late for hours at home	40	8	2	0	0	238	4.76	
Social Life	Maintain safe distance while with the market	50	0	0	0	0	250	5	4.96
	Maintain safe distance while with friends	46	4	0	0	0	246	4.92	
Works holism	Learning new things at home	24	15	8	0	0	216	4.32	4.03
	Time management from home and for work	10	19	19	2	0	187	5.74	

Table 5: Mean Scores of Impacts of online working mode on WLB for Private sector Bank

Nature Of Work		Always	Often	Some times	Rarely	Never	total score	Mean Score	Cumulative Score
Impact of home on online work	Tired due to office work	3	18	12	10	7	150	3	3.43
	Reduction in effort	4	8	2	12	14	126	2.52	
	Responsible person	38	12	0	0	0	238	4.76	
Impact of online work on home	Distraction due to family stress	0	0	8	27	15	93	1.86	3.03
	Reduction in effort	3	7	15	12	13	125	2.5	
	Self-confidence in doing office work from home	37	13	0	0	0	237	4.74	
Family support	Help from life partner/ family/ friends	29	7	12	2	0	213	4.26	4.54
	Advice from partners/ family/ friends	31	14	4	1	0	225	4.5	
	Support during working late for hours at home	43	7	0	0	0	243	4.86	
Social Life	Maintain safe distance while with markets	50	0	0	0	0	250	5	5.00
	Maintain safe distance while with friends	50	0	0	0	0	250	5	
Works-holism	Learning new things at home	22	23	5	0	0	217	4.34	4.03
	Time management from home and for work	12	15	20	3	0	186	3.72	

In both the public sector and private sector banks, the respondents' social lives (4.96) and (5.00) are severely impacted. The impact of work on home (3.04) and home on work (3.47) of public sector banks and the impact of work on home (3.03) and home on work (3.43). The findings revealed that the social life of the respondents was affected more than other work.

Table 6: Level of Difficulty in achieving Balance among Public Sector Banks and Private sectors Banks.

Type Of Bank	High Level		Moderate Level		Easy Level		Total	
Type A (Public Sector)	10	20	37	74	3	6	50	100 %
Type B (Private Sector)	15	30	33	66	2	4	50	100 %

Table-6 represents the difficulty level of respondents with their WLB in the select banking sectors. It is observed that Private sector Banks find it more difficult to achieving work-Life Balance as compared to public sector Banks

Hypothesis

Ho: There is no significant difference in the level of difficulty of achieving WLB between banks and hierarchies.

Ha: There is a significant difference in the level of difficulty of achieving WLB between banks and hierarchies.

Table 7: Calculation of analysis of variance (ANOVA)

Source Of Variation	Square Of Sum	DF	Mean Of Square	F	P-Value
Between Group	1108.333	2	554.167	79.167	0.003
Within Group	21	3	7		
Total	1129.333	5			

Table-7 shows that, the obtained F value of 79.167 is higher than the table value of F even at a 0.05 level of significance, so the null hypothesis is rejected. This shows that achieving a WLB varies greatly between banks and hierarchies.

DISCUSSION AND FINDINGS OF THE STUDY

As shown in Table 2, public sector bank employees are more satisfied with their jobs and careers than private sector bank employees. Compared to public sector banks, private sector employees are more satisfied with their salaries, health, and time with family and friends. With

respect to work-life balance, public sector banks have more impact than private sector banks, according to the mean scores calculated for each type of work (Table 3). Also, private sector banks have a greater impact on family and social life than public sector banks. Unlike work holism, which is neutral. Work-life balance is difficult for 20% of employees in public sector banks, while it is easy for 74%. Work-life balance is

difficult for 30% of employees in private banks, moderate for 66%, and easy for only 4%.

CONCLUSION

During online working, they were more concerned about their workplace contribution and family responsibilities. Keep families safe and clean was difficult for employees. WLB measures for online employees should be improved by banks. On-line employees were also encouraged to keep a healthy WLB. Organizations and

employees must work together to keep life in balance. A good WLB benefits both the company and the employee. During online working, they were more concerned about their workplace contribution and family responsibilities. Keep families safe and clean was difficult for employees. WLB measures for online employees should be improved by banks. On-line employees were also encouraged to keep a healthy work-life balance. Organizations and employees must work together to keep life in balance.

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