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A comparison of public and private banks in Hyderabad's urban and rural areas with regard to work-life balance

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ABSTRACT

Work-life balance is a factor of great concern to many employers and employees in organizations. With contradictory commitments and responsibilities, in the present day, work-life balance has become an issue of predominance in the workplace. In today's globalized society, the key role of the Human resource management is to influence the baseline of their companies positively, keep hold of employees with valuable company knowledge, to develop employee confidence. This research study aims to understand the work-life schedule of the employees of Public Sector Banks and Private Sector Banks of Hyderabad (Urban) & Hyderabad (Rural) regions (with reference to Public Sector Banks - SBI, Andhra Bank & Bank of India and Private Sector Banks - ICICI, HDFC and AXIS). The study depicts a considerable association of work-life balance with the location of the organisation in the case of public sector banks and also shows a significant and positive correlation between Work-Life Balance and the Organizational Policies.

Keywords: work-life balance, workplace, employees, organizational policies.

INTRODUCTION

Work-life balance, the present-day managerial issue has become a demanding factor of not only the young corporate, who had just started their family life but also the young and middle-aged parents who need to provide steady attention to their children

The term "work-life balance" was first coined over 20 years ago in reaction to the trend of the 1970s and 1980s when men and women began prioritizing work and career

who are fast-growing students/young adults. In a society filled with contradictory responsibilities and commitments, work-life balance has become a predominant issue in the workplace.

goals over family, friends, community affairs, and leisure activities. There is an industry that has been completely committed to this field today.

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OBJECTIVES OF THE STUDY

The current research study is an attempt to understand the work-life balance of Employees of Public Sector Banks and Private Sector Banks of Hyderabad (Urban) & Hyderabad (Rural) region (with reference to Public Sector banks SBI, Andhra Bank & Bank of India and Private Sector banks ICICI, HDFC & Axis).

The present study is formulated with the following objectives:

1. To study the association of existing organizational policies with the work-life balance of employees of Public Sector Banks of Hyderabad (Urban) & Hyderabad (Rural) region.
2. To study the association of existing organizational policies with the work-life

Primary Data:

The primary data for this study is collected from Employees of PSU Banks and Private Sector Banks. A sample of 520 from each of the Location i.e. Secondary Data:

Sources of secondary data for this research are: Websites, Articles, Magazines, Publications, and Annual Reports, Journals as well as Thesis & Dissertations and other projects on the same or related topic.

balance of employees of Private Sector Banks of Hyderabad (Urban) & Hyderabad (Rural) region.

HYPOTHESIS OF STUDY

To pursue the proposed study, the following hypotheses are framed and their validity tested through research techniques:

H₀₁= There is no significant association between organizational policies and work-life balance

H₁₁= There is a significant association between organizational policies and work-life balance

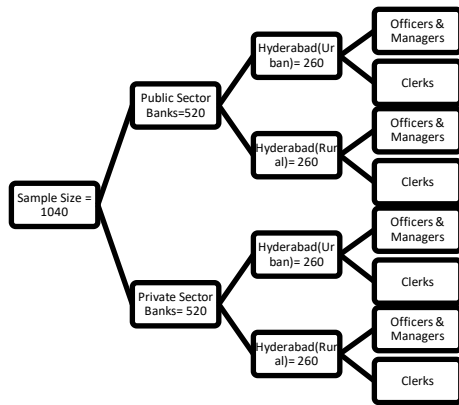
METHODOLOGY OF STUDY

Hyderabad (Urban) and Hyderabad (Rural) was collected. The collection was done through personal interview and questionnaire method personally.

Sampling Method

Non-Probability Convenience sampling was used in this research.

Sample Size Distribution:



Analysis of Data

The data is analyzed using the following statistical techniques.

1. Frequency Distribution
2. Microsoft Excel-2007
3. SPSS
4. Z-test
5. ANOVA

LIMITATIONS OF STUDY

The perceived work-life balance remains a difficult variable and concept to measure and understand within certain contexts. This is mainly because different researchers use different concepts to measure balance. The results of this study are a reflection of these shortcomings. The study is restricted to understand the perceptions of employees of the Hyderabad (Urban) & Hyderabad (Rural) region. The study findings cannot be generalized, as the characteristics and work culture of the banks could be different from employee to an employee at the same level in the different parts of the country.

DATA ANALYSIS

For the study on Work-Life Balance, Employers' Contribution provided by the respondents was collected by using a Likert scale as a tool for 12 statements given below. Responses given for each statement were recorded and classified. Information after classification is presented in the table:

Table: Distribution of Sample for Public Sectors Banks: Factors indicating Organizational Policies

Organizational Policies	1	2	3	4	5
Work Practices	75	88	111	146	100
Work Environment	80	85	96	139	120
Employee Morale	76	75	136	154	79
Organizational Structure	71	87	103	151	108
Job Responsibilities	78	84	136	136	86
Managing employee-employer relations	78	86	100	139	117
Regular Meetings	72	78	93	150	127
Remuneration	78	88	96	145	113
Fringe Benefits	83	84	107	155	91
Social Events	101	134	120	88	77

Contribution to family welfare	107	147	102	98	66
Overall organization rating	67	69	73	176	135

(Source: Researcher's Analysis)

The responses given were rated in the following manner:

1= Very Good

2= Good

3= Neutral

4= Poor

5= Very Poor

After rating the responses, the mean and standard deviation of the same were calculated, which are presented in the following table:

Table: Indicating mean & standard deviation of factors indicating Organizational Policies

	N	Min	Max	Mean	SD
Org. Policies	520	25	100	69.98	12.94

(Source: Researcher's Analysis)

The above table indicates that the mean score of Employers' contribution is 69.98 and Standard Deviation is 12.94. All 520 responses are classified into three groups. Respondents having a score below 25.00 are classified into —Low level of Stress. Respondents of the score between 25.00 and 100.00 are classified into —Medium level of Stress. Respondents of score above 100.00 are classified into —High level of Stress. The Levels of Job Satisfaction of an individual has been tabulated in the following manner:

Table: Range of factors indicating Organizational Policies

Range	Frequency	Percent	Valid Percent	Cumulative Percent
Low	83	16	16	16
Medium	385	74	74	90
High	52	10	10	100
Total	520	100	100	

(Source: Researcher's Analysis)

Table: Distribution of Sample for Private Sector Banks: Factors indicating Organizational Policies

Organizational Policies	1	2	3	4	5
Work Practices	71	75	115	153	106

Work Environment	82	89	97	121	131
Employee Morale	74	75	127	167	77
Organizational Structure	68	86	105	164	97
Job Responsibilities	69	84	154	128	85
Managing employee-employer relations	72	79	114	134	121
Regular Meetings	79	81	95	141	124
Remuneration	86	83	91	141	119
Fringe Benefits	83	84	107	155	91
Social Events	101	134	120	88	77
Contribution to family welfare	124	142	109	87	58
Overall organization rating	86	53	75	164	142

(Source: Researcher's Analysis)

The responses given were rated in the following manner:

1= Very Good

2= Good

3= Neutral

4= Poor

5= Very Poor

After rating the responses, the mean and standard deviation of the same were calculated, which are presented in the following table:

Table: Indicating mean & standard deviation of factors indicating Organizational Policies

	N	Min	Max	Mean	SD
Org. Policies	520	25	100	67.32	29.6

(Source: Researcher's Analysis)

The above table indicates that the mean score of Employer's Contribution is 67.32 and Standard Deviation is 29.6. All 520 responses are classified into three groups. Respondents having a score below 25.00 are classified into —Low level of Stress. Respondents of the score between 25.00 and 100.00 are classified into —Medium level of Stress. Respondents of score above 100.00 are classified into —High level of Stress. The Levels of Job Satisfaction of an individual has been tabulated in the following manner:

Table: Range of factors indicating Organizational Policies

Range	Frequency	Percent	Valid Percent	Cumulative Percent
Low	91	18	18	18
Medium	371	71	71	89
High	58	11	11	100

Total	520	100	100	
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(Source: Researcher’s Analysis)

TESTING OF HYPOTHESIS for Public sector Banks

WLB & Type of Location

H_{01} = There is no significant association between Work-Life Balance and Location

H_{11} = There is a significant association between Work-Life Balance and Location

The association between Work-Life Balance and the Location i.e. Hyderabad (Urban) and Hyderabad (Rural) is tested using Chi-square and t-test. The results indicate that the null hypothesis is rejected and the alternative hypothesis is accepted. Therefore, there is a significant association between work–life balance and Location.

Table: Levels of WLB: Location

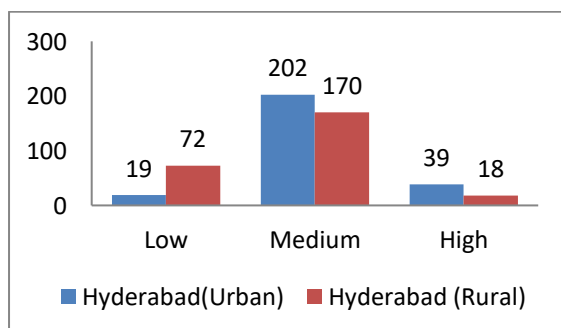
WLB Range	Location		Total
	Hyderabad(Urban)	Hyderabad (Rural)	
Low	19	72	91
Medium	202	170	372
High	39	18	57
Total	260	260	

(Source: Researcher’s Analysis)

The above table indicates that out of 520 respondents, 91 belong to the Low level of WLB, 372 respondents belong to the Medium level of WLB and remaining 57 respondents belong to the High level of WLB.

Out of 91 respondents, 19 are from Hyderabad (Urban) and 72 are from Hyderabad (Rural) region. Out of 372 respondents, 202 are from Hyderabad (Urban) and 170 respondents belong to Hyderabad (Rural) region. And out of 57 respondents, 39 are from Hyderabad (Urban) and 18 respondents are from Hyderabad (Rural) Location.

The above information can be represented using a bar diagram as follows:



Results of Chi-square:

Table: Chi-Square Test: Location

	Value	Df	p-value
Pearson Chi-Square	41.358	2	0

(Source: Researcher's Analysis)

The above table indicates that the p-value is 0.00 which is less than the standard value 0.05. Hence, the null hypothesis is rejected and the alternate hypothesis is accepted.

Conclusion: There is a significant association between WLB and Location.

Results of z-test:

Table: Indicating Mean & Std. Deviation for Location

Location	N	Mean	SD
Hyderabad(Urban)	260	69.8	9.78
Hyderabad (Rural)	260	63.44	14.69
Total	520	66.62	12.9

(Source: Researcher's Analysis)

The above table indicates that the mean WLB score for Hyderabad (Urban) is 69.80 whereas the mean WLB score for clerks is 63.44.

Using the above results, z-test is as follows:

Table: z-test:

Location	N	Mean	SD	SE of Diff of Means	Diff of Means	Cal z-value	Table z-value	Null hypothesis
Hyderabad(Urban)	260	69.8	9.78	1.094	-6.36	-5.811	1.96	Rejected
Hyderabad (Rural)	260	63.44	14.69					

(Source: Researcher's Analysis)

The above table shows that, calculated t-value (-5.811) falls outside the region of Standard normal variate tabulated z-value (1.96). Hence, the null hypothesis is rejected.

Conclusion: There is a significant association between Work-Life Balance & Location in the case of Public Sector Banks of the Hyderabad (Urban) and the Hyderabad (Rural) regions.

TESTING OF HYPOTHESIS for Private sector Banks

WLB & Type of Location

H_0 = There is no significant association between Work-Life Balance and Location

H_{11} = There is a significant association between Work-Life Balance and Location

The association between Work-Life Balance and the Location i.e. the Hyderabad (Urban) and the Hyderabad (Rural) region is tested using Chi-square

and t-test. The results indicate that the null hypothesis is accepted and the alternative hypothesis is rejected. Therefore, there is

no significant association between work-life balance and the Location.

Table : Levels of WLB: Location

WLB Range	Location		Total
	Hyderabad(Urban)	Hyderabad (Rural)	
Low	36	50	86
Medium	181	183	364
High	43	27	70
Total	260	260	

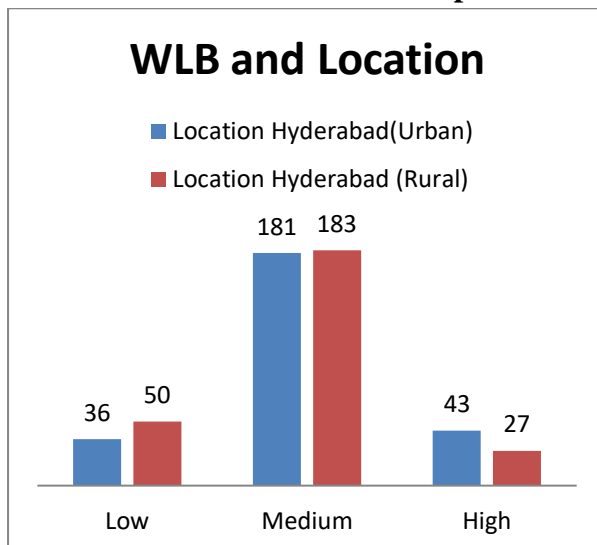
(Source: Researcher's Analysis)

The above table indicates that out of the 520 respondents, 86 belong to the Low level of WLB, 364 respondents belong to the Medium level of WLB and remaining 70 respondents belong to the High level of WLB.

Hyderabad (Rural) region. Out of 364 respondents, 216 are from the Hyderabad (Urban) and 148 respondents belong to the Hyderabad (Rural) region. Out of 70 respondents, 43 are from the Hyderabad (Urban) and 27 respondents are from the Hyderabad (Rural) Location.

Out of the 86 respondents, 36 are from the Hyderabad (Urban) and 50 are from the

The above information can be represented using a bar diagram as follows:



Results of Chi-square:

Table : Chi-Square Test: Location

	Value	Df	p-value
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Pearson Chi-Square	5.9472	2	0.0511
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(Source: Researcher's Analysis)

The above table indicates that the p-value is 0.0511

which is greater than the standard value 0.05. Hence, the null hypothesis is accepted and the alternate hypothesis is rejected.

Conclusion: There is no significant association between WLB and Location.

Results of z-test:

Table: Indicating Mean & Std. Deviation for Location

Location	N	Mean	SD
Hyderabad(Urban)	260	67.3	26.25
Hyderabad (Rural)	260	68.4	20.75
Total	520	67.85	23.5

(Source: Researcher's Analysis)

The above table indicates that the mean WLB score for the Hyderabad (Urban) is 67.3 whereas the mean WLB score for the Hyderabad (Rural) region is 68.4.

Using above results, the z-test is as follows:

Table: z-test:

Location	N	Mean	SD	SE of Diff of Means	Diff of Means	Cal z-value	Table z-value	Null hypothesis
Hyderabad (Urban)	260	67.3	26.25	2.075	1.1	0.530	1.96	Accepted
Hyderabad (Rural)	260	68.4	20.75					

(Source: Researcher's Analysis)

The above table shows that the calculated t-value (0.53) falls within the region of the Standard normal variate tabulated z-value (1.96). Hence, the null hypothesis is accepted.

Conclusion: There is no significant association between Work-Life Balance & Location in the case of Private Sector Banks of Hyderabad (Urban) and Hyderabad (Rural) regions.

Public sector Banks

There is a significant association between Work-Life Balance of Employees and location. The mean score of Employees of the Hyderabad (Urban) region is 69.8 and the Employees of Hyderabad (Rural) region is 63.44. Hence, the Employees belonging to the Hyderabad (Urban) region have better Work-Life Balance when compared to the Hyderabad (Rural) region.

Private Sector Banks

FINDINGS

There is no significant association between Work-Life Balance of Employees and location. The mean score of Employees of Hyderabad (Urban) region is 67.3 and the Employees of Hyderabad (Rural) region is 68.4, which does not indicate any significant difference.

SUGGESTIONS

Lessened working days: Working hours may be extended to reduce the number of working days in regions where considerable numbers of employees are non-locals. This can help them spend quality time with family and maintain a work-life balance.

Time Management: This is a good solution in general to reduce work-life conflict in employees' lives. By prioritizing tasks and proper planning, free time can be taken out and utilized for other purposes which can help to overcome stress.

CONCLUSION

Work-life balance is a significant area of Human Resource Management. The workload and personal life imbalance can lead to stress. Effective work-life balance policies can lead to satisfied and motivated workforce and thereby improved customer services. So, organizations should give attention to employee needs and support them to balance their work and personal life.

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