

## WORK-LIFE BALANCE AND BURNOUT AS PREDICTORS OF JOB SATISFACTION IN PRIVATE BANKING SECTOR

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### Abstract:

People are considered to be the strategic resources of the organization. They contribute to the success of the organization and serve as the source of competitive advantage provided they are satisfied with their job. A high rate of employee job satisfaction is associated with high commitment levels, low absenteeism, high productivity and low turnover rate. The present research is undertaken in order to study job satisfaction of employees in private banking sector. An attempt is made to determine the impact of work-life balance and burnout on job satisfaction of employees. A sample of 103 employees is chosen from 9 private sector banks. The results revealed that there is positive relationship between work-life balance and job satisfaction and negative relationship between burnout and job satisfaction. Regression analysis demonstrated that job satisfaction is dependent on work-life balance and burnout experienced by the employees.

**Keywords:** Job satisfaction, Work-life balance, Burnout, Private banking sector.

### Introduction

People are the valuable resources of the organization and serve as the source of competitive advantage. This is possible only when employees are satisfied with their jobs. Employee satisfaction is a precursor to the success of any business. If employees are satisfied, the absenteeism rate will decrease, employee commitment & productivity will increase and the quality of service to the customers will improve. The essence is employee engagement increases which will result in increased retention rate. Progressive employers are taking different steps in order to ensure that the employees are satisfied because it can contribute positively in many directions to the organization. But in certain organizations employers do not realize the importance of this and fail in meeting their expectations.

There are radical changes in the banking sector over a period of time. Especially in the recent years, there are significant changes in the product & service portfolio of the banks. Due to increasing competition in banking sector with the dominance of private sector banks and the entry of foreign banks, there is clear shift in focus towards customers. To survive and thrive in competitive environment, banks are trying out new strategies to attract and satisfy the customers. There is increasing pressure on the employees of the banks in the form of increased deadlines & targets. They have to meet rising expectations of the bank in the process of satisfying the customers. Employees find their jobs more challenging and if such challenges are not properly met it may lead to stress, frustration and dissatisfaction among the employees with their job.

### Conceptual Framework:

**Work-Life Balance:** - Work-life balance is defined as a state of equilibrium achieved by an employee when he/she is able to meet the demands of both his/her job and personal life comfortably. Now-a-days with increasing demands at work place employees are experiencing more stress which is invading their personal life. In this context, finding an appropriate balance between work and daily life is a challenge for the employees. According to Heery and Noon (2008), Work-life balance is the principle that paid employment should be integrated with personal life and community

participation in the interests of personal and social welfare. In the words of Morgenstern (2008), Work-life balance is not about the amount of time one spends working versus not-working. It's more about how one spends time working and relaxing, recognizing that what a person does in one, fuels energy for the other.

**Burnout:** - Burnout is caused by long-term involvement in highly stressful situations. Burnout affects the employee as well as the organization adversely. From the organizational perspective, the damage will be from the negative attitudinal aspects or from the behavioral aspects of job performance of employee and eventual turnover.

**Job Satisfaction:** Job satisfaction is a pleasant feeling experienced by the employee when there is synchronization between what he expects and what he actually derives from his job. It refers to a positive or pleasurable emotional state resulting from the satisfaction derived from different facets of the job like salary, working conditions, recognition for work, interpersonal relationships, etc.

### Literature Review:

**Relationship between Work-life balance, Burn out and Job Satisfaction:-**

Karatepe and Mehmet (2006) based on their studies reported that work-family conflict increased emotional exhaustion and decreased job satisfaction among the frontline bank employees; Tsigilis, et al., (1994) expressed that there is negative relationship between job satisfaction and burnout reflecting that higher burnout results in lower job satisfaction and vice-versa.

Siw et al., (2008) highlighted the significance of exploring the relationship between work-family interaction and burnout over time. Their findings have shown bi-directional causal paths, i.e., both work family interaction and burnout may be either antecedent or outcome, resulting both loss and gain spirals as suggested by Conservation of Resources (COR) theory. Employees viewed that infringement of work responsibilities and pressures into their personal lives affected health adversely (Hyman et al., 2003). A study done

by Hughes and Bozzoneles (2007) on bus drivers pointed that work-life imbalance was not only a source of anxiety for the respondents but also was the major source of dissatisfaction. In addition, the participants made a clear association between problems with work-life balance and withdrawal behaviors, comprising turnover intention and absenteeism due to sickness which was not genuine. Jyothi & Jyothi (2012) highlighted that human resources policies intended to help employees balance their work and family lives can positively affect performance, organizational commitment and employee willingness to go the extra mile on behalf of their employers. A healthy balance between family and job leads to higher job satisfaction and contribute to enhancing employee performance (Kanwar et al., 2009).

#### Factors of Job Satisfaction:-

Group level task interdependence enhances the feeling of belongingness and coordination among employees and hence the degree of job satisfaction also increases (Vander, et al., 2001). When jobs are demanding in nature, they build an environment of satisfaction. Results of Jonge, et al., (2000) study provided empirical support for the perspective that high-strain jobs (high demand and low control) are contributing to ill health (emotional exhaustion and health complaints). Further, it shows that active job (high demands, high control) leads to positive outcomes (job challenge and job satisfaction). Organizational politics is a vital part of an organization. Vigoda (2000) reported that perception of organizational politics is negatively related to attitudes (job satisfaction and organizational commitment), positively related to intention to leave the job (exit), and more positively related to negligent behavior (neglect). The relationship between designation of the teaching staff and job satisfaction is found to be significant in both Central and State universities (Rama devi, 2006). The research conducted by Bajpai & Srivastava (2002) revealed that a secure job and good welfare policies increase the degree of job satisfaction whereas threat of layoff, rapid turnover, inadequate welfare schemes, and less opportunity for vertical growth increase the degree of job dissatisfaction.

#### Objectives of the Study:

1. To study the work- life balance of employees in private sector banks.
2. To study the burn out experienced by employees in private sector banks.
3. To determine the impact of demographic variables on work- life balance and burnout.
4. To determine the relationship between work-life balance, burnout and job satisfaction of the employees in private sector banks.

#### Hypotheses of the Study:

- Hypothesis 1: Work- life balance is independent of demographic variables
- Hypothesis 2: Burnout is independent of demographic variables
- Hypothesis 3: Job satisfaction is not related to work-life balance
- Hypothesis 4: Job satisfaction is not related to burnout
- Hypothesis 5: Job satisfaction is independent of work-life balance and burnout

#### Research Methodology:

Employees working in banking sector in Vijayawada constitute population for the study. The sample frame includes employees working in 9 private sector banks. The sample size is 103 and is drawn using simple random sampling method. Data is collected using a structured questionnaire with 72 questions designed for the purpose of the study. The first part of the questionnaire addresses demographic details and the second part of the questionnaire deals with different dimensions of job satisfaction, work-life balance and burnout. Data is analyzed using various statistical tools like mean, correlation, regression and ANOVA.

#### Results and Discussion:

**Table I**  
**Work- life Balance**

Work- life balance	Frequency	Per cent
Low	13	12.6
Medium	36	35.0
High	54	52.4
Total	103	100

Table 1 depicts the overall work- life balance of the employees in banks. Statistics clearly state that majority (52.4) of the respondents reported that they are able to balance their work life and personal life pretty well and 12.6 % of the respondents expressed that they are not able to balance their work and personal life.

**Table II**  
**Demographic Variables and their Impact on Work- life Balance**

Demographic Variables	Chi-square value	Significance
Designation	138.515	Insignificant
Gender	106.542	Significant at 1% level
Age	122.638	Significant at 5% level
Qualification	118.741	Significant at 1% level
Marital status	225.67	Insignificant
Experience	147.051	Significant at 1% level
Nature of job	109.289	Significant at 1% level
Work status	106.916	Significant at 1% level
Nature of family	104.012	Significant at 1% level
Income	100.714	Significant at 1% level
Number of dependents	109.449	Significant at 1% level

Table 2 portrays that barring designation and marital status, all other demographic variables including gender, age, qualification, experience, nature of job, work status, nature of family, income and number of dependents significantly affect work-life balance of employees. This is in agreement with other research findings. Woodward (2007) reported that women with dependent children are finding it more difficult to balance their work life and personal life than those who do not have dependent children. Wei, Ying and Liangliang (2009) based on their research findings stated that the major factors - education, income ratio, professional experience, spouse stress and work load affect professional women's work family conflict. Thriveni and Rama devi (2012) found that there is a significant relationship between demographic

variables - age, experience, income, type of family, number of dependents and perception of work- life balance of women employees.

**Table III  
Burnout**

Level of Burnout	Frequency	Per cent
Low	92	89.3
Medium	6	5.8
High	5	4.9
Total	103	100.0

Table 3 reveals that 4.9 % of the respondents expressed that they are experiencing high level of burnout whereas majority (89.3%) of the respondents are experiencing low level of burn out.

**Table IV  
Demographic Variables and their Impact on Burnout**

Demographic Variable	Value	Significant/Insignificant
Designation	1326.678	Significant at 1% level
Gender	28.655	Insignificant
Age	977.596	Significant at 1% level
Marital status	57.295	Significant at 1% level
Qualification	83.925	Significant at 5% level
Experience	242.250	Significant at 5% level
Nature of job	42.362	Insignificant
Work status	19.792	Insignificant
Nature of family	46.140	Insignificant
Income	222.748	Insignificant
Number of dependents	245.913	Insignificant

Table 4 presents that designation, age, marital status, qualification, experience of the respondents significantly affects burnout while other demographic variables do not significantly affect burnout.

**Table V  
Relationship between Work-,Life Balance and Job Satisfaction**

		Job satisfaction score	Work- life balance score
Job satisfaction score	Pearson Correlation	1	.379**
	Sig. (2-tailed)		.000
	N	103	103
Work- life balance score	Pearson Correlation	.379**	1
	Sig. (2-tailed)	.000	
	N	103	103

\*\* Correlation is significant at the 0.01 level (2-tailed).

Table 5 reveals that correlation between job satisfaction and work-life balance is positive with a value of 0.379 and it is highly significant. The positive correlation between job satisfaction and work life balance indicates that if work life balance increases, job satisfaction also increases. Therefore the null hypothesis that there is no relationship between job satisfaction and work-life balance is rejected and alternate

hypothesis is accepted. The result substantiates previous research findings of Kanwar et al., (2009) that a healthy work-life balance leads to higher job satisfaction.

**Table VI  
Relationship between Burnout and Job Satisfaction**

		Job satisfaction score	Burnout score
Job satisfaction score	Pearson Correlation	1	-.434**
	Sig. (2-tailed)		.000
	N	103	103
Burnout score	Pearson Correlation	-.434**	1
	Sig. (2-tailed)	.000	
	N	103	103

\*\* Correlation is significant at the 0.01 level (2-tailed).

It is understood from table 6 that there is negative correlation between job satisfaction and burnout i.e., it indicates that if burnout increases job satisfaction decreases and vice versa. This is in conformity with previous research findings (Tsigilis, et al., 1994) that the relationship between job satisfaction and burnout is negative, implying that higher job satisfaction tends to be accompanied by lower level of burnout.

**Table VII  
Regression**

	R	Model	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.583(a)	.340	.327	.733	.340	25.775	2	100	.000

a. Predictors: (Constant), burnout, work life balance

**Table VIII  
ANOVA**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	27.708	2	13.854	25.775	.000(a)
Residual	53.749	100	.537		
Total	81.456	102			

a. Predictors: (Constant), burnout, work- life balance

b. Dependent Variable: job satisfaction

The regression analysis reveals that work-life balance and burn out significantly influence job satisfaction and hence the null hypothesis that job satisfaction is independent of work-life balance and burn-out is rejected and alternate hypothesis is accepted.

**Scope for the Future Study:**

The present study is confined only to private sector banks. The future researchers may conduct their study by taking into account both private and public sector banks so that the entire banking industry can be covered. The sampling frame and sample size may be increased in order to further validate the results.

**Conclusion:**

It is an established fact today that it is human capital rather than financial and technological capital that provide companies with the competitive edge. In order to attract and retain the talent pool in the organization, employees should be

satisfied. The study revealed that majority of the employees reported good work-life balance and low level of burnout. The findings have shown that barring designation and marital status, all other demographic variables significantly influence work-life balance whereas designation, age, marital status, qualification, experience of the respondents significantly affect burnout experienced by the employees.

From the study it is clear that job satisfaction is positively related to work-life balance and negatively related to burnout. The study also revealed that work-life balance and burnout significantly predict job satisfaction of the employees. This conveys an important message to the employer that conducive policies have to be formulated in order to help the employees maintain a balance between their personal and work life and do not experience burn out which will in turn enhance job satisfaction of employees that is vital for the organization.

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