

A study on influence of Age, gender and marital status on mutual conflict between work and personal life among officers in banking sector with reference to Bangalore Urban Dist.

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Abstract

Work life balance is all about maintaining a proper balance between work and life by managing the responsibilities in personal life and work life in a manner that contributes satisfaction in both integral part of one's life. Work life balance issues are different from one person to another and one profession to other. To be productive in work and life one has to maintain a proper balance irrespective of the industry one belongs to nonetheless if he or she is working in the banking sector. The very nature of a banking job and changes in the sector due to innovations in banking operations with technological advancement working in a banking industry is a challenging task. This research study attempted to find out the influence of Individual variables like age, gender and marital status on mutual interference of work and personal life conflict of officers working in the banking sector. A structured questionnaire administered to officers working in selected public and private sectors bank branches Data was collected from 50 employees of selected public sector and private sector bank branches in Bangalore city between the months of October 2016 to March 2017. Descriptive and Inferential statistical tools like Anova, mean and mode was used for analysis of the data. The Comparison of means was carried out to test the hypotheses. Results revealed that there is significant difference between the perceived mutual interference of work and personal life among officers of different age groups, respondents in age group of 31-40 and 51-60 have more conflict than other groups. On the marital status factor married individuals have witnessed more work –life conflict. Gender wise the opinion highlights both male and female respondents have experienced similar work –to – personal life conflict.

Key words: Work life balance, Banking sector, Individual variables.

Introduction: The concepts work life balance (Work Life Balance) was for the first time conceptualized in the year 1986 in response to the growing concerns by individuals, families and organizations alike that work can intrude upon the quality of personal life, family life and work life, thus giving rise to the concepts of “family- work conflict” (FWC) and “work-family conflict” (WFC). The earlier is also referred to as work interference with family” (WIF) while the work- is also known as “family interferes with work”(FIW). In other words, from the scarcity or zero-sum perspective, time devoted to work is construed as time taken away from one's family life.¹ (Greenhaus, J.HandBeutell,and N.J)Work life balance is the effective management of multiple roles and responsibilities at home , at work, and in other areas of one's life. Work life balance is important for both the organizations and to the employees. Higher productivity is a big priority of organizations to compete and remain ahead and need employees with improved work-life balance as an employee with better work-life balance will contribute very efficiently towards the growth any organizational success.² (Naithani, 2010)

Work life balance has gained more importance of late due to multitude of changes in the work place, in employee demographics, technological developments and in the family sphere. In the early 1900's organizations realized the importance of Work/life programs, policies and procedures to enable employees to efficiently perform their jobs and at the same time provide flexibility to handle issues of personal life family life and work life. People entering the workforce today are more dynamic and smart and hence would give lot of importance to having a balance between work and life.

The modern life changes witnessed by people has brought in various changes in the roles and responsibilities of the family members if not in the developed economies but certainly in developing economy like India, there is a shift from traditional system of men earning the bread for the family and woman take care of house hold and children. This was observed in majority of joint families across the country. In most developing countries, a clear division of responsibilities between the family members. The women no more are confined to the four walls of the kitchen and men being the sole bread winner. Many families are witnessing both husband and wife working to satisfy the needs of the family in the modern day world the life style and increased cost of living has pushed both eth husband and wife to work to fulfill the economic demands of life. Many recent studies also disclose that the scarcity perspective has given way to the expansion-enhancement approach that observes that work life can contribute towards improvising and positively influence one's participation at to personal commitments and family life and vice-versa. This has given rise to the concepts of "work-family facilitation/ enhancement". These two concepts have contribute to the development of work life balance where balanced life consists of work and family that are mutually reinforcing-the family experiences of worker can enrich their contribution to work and organizations, and vice-versa.³ (Aryee, S. Srinivas, E.S. and Tan H.H). Many factors are influencing the attitude of employees at work place. Among these work life balance is an important aspect. The employees' attitude towards achieving a proper balance between work and life, its causes and sources of influences and impact on personal and work life satisfaction differs across different domains. Personal life, family life and social life related factors include increasing involvement of women in workforce, notable rise in child bearing women in workforce, increasing participation of dual career couples in workforce, day by day increasing single-parent/ single person households, increase in child-care and elder care burden on employees health and well being considerations. Work related factor include long hours of work and unpaid overtime, time shortage, demand for shorter working hours, increase in part-time workers, work intensification, stress and changing work time.

Review of Literature:

Kofodimos (1993)⁴

The researcher opined in his study "Balancing act: how managers can integrate successful careers and fulfilling personal lives" WLB an act of finding the allotment of time and energy that fits an individual's values, making aware preferences about how to structure life and integrating personal needs and organizational and social demands. Work life balance involves devoting and living by an individual's deepest personal qualities, values and goal. The study concludes, balancing work, Personal life and family domains is a complex issue for various employees and they are concerned about the boundary between their work and non work lives.

Clark (2000)⁵

In his research study titled "Work/family border theory: a new theory of work/family balance" found that work-family balance is "satisfaction and proper balanced functioning of employees at work and at home in their personal life, with a highly reduced role conflict". The research examined while achieving work-life balance in their lives. The standard and latest approaches to manage multiple roles introduce a very different frame work of WLB based on the fusion of theoretical foundation. The study divides WLB frameworks into helpful, harmful, lively, and inert. The employees belonging to each type are expected to differ qualitatively from each other in relation to psychological functioning and role engagement

Karishma Bhandari Harvinder Soni ⁶ 2015

Impact of Gender, Age and Work Experience on Satisfaction towards Work Life Balance (with special reference to Bank of Baroda, Udaipur)

Their study concludes balancing work life depends on every individual's strategy to cope with it. The organizations also proactively can create a frame work which helps their employees to hit a right balance between work and life.

The research found female employees to be better poised than their male counterparts as they enjoy better leave facility for maternity and paternity leave a very rare policy in organizations. The researchers also opine paternity leave is recognized as a work life balance contributor of late by some renowned organizations like Godrej, Infosys, Tech Mahindra etc. Companies should organize holiday camps and picnics to help professionals to manage their work life better. The researchers have also found employees between age group of 35- 54 are more dissatisfied with their work life balance than other age groups therefore they should encourage employees to take paid time off to explore their outside hobbies and interests or to pursue a new direction in their careers through training or education. When employees feel comfortable and satisfied with their work, they are less likely to regard work as a burden, thereby improving their loyalty and commitment to their company.

2. G.Delina, Dr.Prbhakara Raya ⁷ 2013.

In their research topic A study on Work-Life Balance of Working Women,

The researchers found that married working women normally find it very hard to balance their work and personal life irrespective than un married counterparts in different sectors they are into, the age group to which they belong to, the number of kids they have and their better off's profession. The study reveals that among the three sectors chosen the IT sector working women professionals have more Work life imbalance followed by women working in education sector and health sector. Long and unscheduled working hours is a major contributor to WLB problem faced by IT professionals while time to socialize or being relaxed is tough for working women in the health sector. The married working women of all the sectors largely find it difficult to pursue hobbies or spend time on leisure activities and socialize. The relationship of age and work life balance shows the more one is younger the more the WLB imbalance age group of fewer than 30 years were found to have more work-life imbalance problems than those in the age group of 30 to 40 years while married working women over 40 years were found to be balancing work-life slightly better than the above mentioned age groups may be due to. The respondents whose spouse's profession as

Business were found to be the ones suffering the most with work-life balance closely followed by the husband's profession being marketing.

3. Ms.Yuvika gupta and Ms. Nandita Sharma⁸ 2013

In their research work AN EMPIRICAL ANALYSIS OF WORK LIFE BALANCE IN CORPORATE EMPLOYEES WITH SPECIAL RESPECT TO MARITAL STATUS IN MORADABAD REGION the researchers feel, the work life imbalance and job stress is obvious in present life style. The study proves a close relationship between work life balance and marital status. Being married increases one's responsibilities and takes out time for family and children and other social obligations. The authors are of opinion that more married employees in the organization pushes the firms to incorporate work life policies to promote the right balance among the employees. The study finds yoga classes at the office, arrangement of office clubs for recreation, yearly once excursion with family at the cost of the companies, there should be proper grievance handling committee, regular health checkup arrangements must be there for the employees, flexi time working can be incorporated to enhance work force productivity.

The study also has found life style changes and strategies by individual such as being more self-disciplined ,good at planning one's work meticulously can go a long way at improving things and also recreational changes like once/ twice in a year long term tour with the family . listening to good music, cultivation of hobbies, regular light physical exercise, practicing yoga, meditation, avoidance of excessive late night parties, mixing with good friends, avoidance of high consumption of alcohol etc can enhance the positivism of life and hence job stress and family related stress can be reduced to boost a proper balance between work and life in the long run.

Objectives of the study

1. To study the influence of age on work-to- life conflict among banking sector officers.
2. To study the influence of gender on work-to- life conflict among banking sector officers.
3. To study the influence of marital status on work-to- life conflict among banking sector employees.

Hypotheses:

H₀₁: There is no significant influence of age on work-to-life conflict among banking sector officers.

H₀₂: There is no significant influence of gender on work-to-life conflict among banking sector officers.

H₀₃: There is no significant influence of marital status on work-to-life conflict among banking sector officers.

H₀₄: There is no significant influence of age on personal life-to-work conflict among banking sector officers.

H₀₅: There is no significant influence of gender on personal life-to-work conflict among banking sector officers.

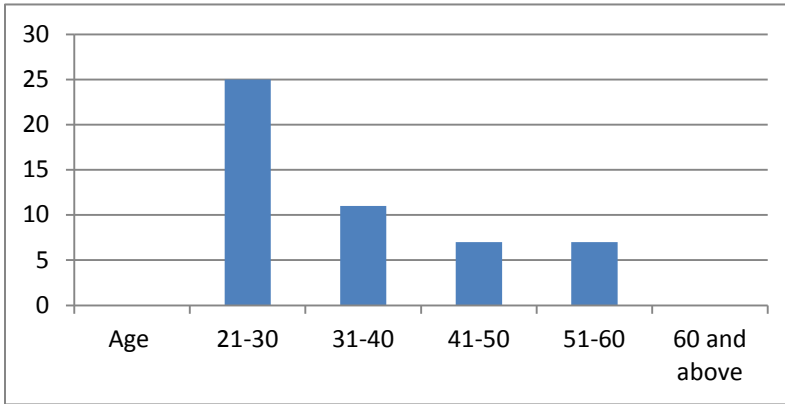
H₀₆: There is no significant influence of marital status on personal life-to-work conflict among banking sector officers.

Research Methodology

The research carried out is descriptive in nature. Employees of Banking sector of Bangalore city (n=50) were selected as the sample of this study. For data collection purposes, A structured questionnaire with likert Scale of has been used, which was developed by Hayman (2005). The first dimension, work interference with personal life (WIPL) included the items e.g “Personal life put on holds due to work”. “Personal life suffers because of work”, “Miss out personal activities due to work”. The content of these items reflect the extent to which work interferes with personal life. The second dimension is work interference with personal life (PLIW). The items included in this components e.g“Work suffers due to personal life”, “Worry about personal life when at work” etc indicate the opposite direction of work personal life interference. They depict the extent to which ones’ personal life interferes with work. The questionnaire was divided in two parts. The first part of the questionnaire included questions about demographic profile of the respondents. Second part of the questionnaire included questions/variables related with dimensions of mutual interference of work life and personal life. All the variables were required to be marked on likert scale in the range of 1 – 5, where 5 represented strongly Agree and 1 represented strongly disagree. Reliability and Validity of the scale is 0.89 and 0.94 respectively. A convenient sampling technique was adapted for the research.

Data was collected from 50 respondents during September -2016 to Feb -2017. Initially 60 questionnaires were distributed Out of the same, 51 questionnaires were received back and 50 questionnaires were finally considered for data analysis. After collecting the data, the raw scores are tabulated and analyzed through appropriate statistics tools with the help of SPSS, one way Anova was used to test the hypothesis.

Demographic Details**Chart 1.Number of Respondents (Age group wise)**



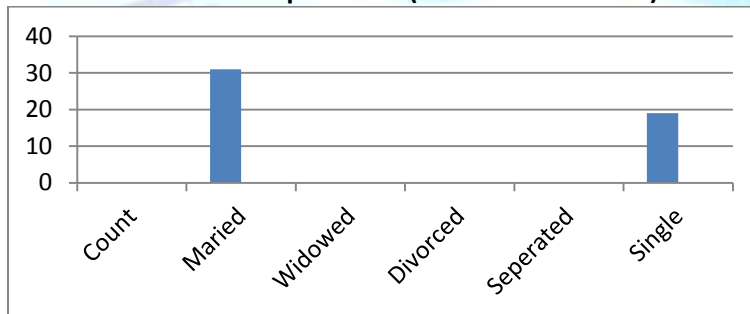
This bar-graph shows the number of respondent bank employees from different age groups who participated in the survey. Totally there were 50 respondents, out of which 25 were from age group 21-30, 11 were from age group 31-40, 7 belonged to age group 41-50 and 7 belonged to age group of 51-60 and none from age group of above 60.

Chart 2.Number of Respondents (Gender wise)



The above pie chart represents the percentage of gender wise composition of survey respondents. This suggests that, out of 50 respondents 30 were male and 20 were female employees from different types of banks participated in the survey.

Chart 3.Number of Respondents (Marital status wise).



The above bar chart represents the percentage of marital status of survey respondents. This suggests that, out of 50 respondents 31 were married which forms 63.41% and 19 were single which forms 36.59% employees from different types of banks participated in the survey.

ANNOVA: Work –to- personal life conflict.

**Influence of Age on Work interference in personal life. (WIPL)
 ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
WIPL1	Between Groups	19.842	3	6.614	6.044	.001
	Within Groups	50.338	46	1.094		
	Total	70.180	49			
WIPL2	Between Groups	23.030	3	7.677	6.917	.001
	Within Groups	51.050	46	1.110		
	Total	74.080	49			
WIPL3	Between Groups	5.872	3	1.957	1.611	.200
	Within Groups	55.908	46	1.215		
	Total	61.780	49			
WIPL4	Between Groups	15.255	3	5.085	4.180	.011
	Within Groups	55.965	46	1.217		
	Total	71.220	49			

Descriptive Statistical Analysis

<i>age 21-30</i>	<i>WIP1</i>	<i>WIP2</i>	<i>WIP3</i>	<i>WIP4</i>
Mean	3.16	2.72	3.32	2.84
Median	3	2	3	3
Mode	3	2	4	2

<i>age 31-40</i>	<i>WIP1</i>	<i>WIP2</i>	<i>WIP3</i>	<i>WIP4</i>
Mean	3.8	3.7	3.34	3.9
Median	4	4	4	4
Mode	5	4	4	5

<i>age 41-50</i>	<i>WIP 1</i>	<i>WIP2</i>	<i>WIP3</i>	<i>WIP4</i>
Mean	3.571429	2.857143	3.285714	2.857143
Median	4	2	3	3
Mode	5	5	5	4

<i>age 51-60</i>	<i>WIP1</i>	<i>WIP2</i>	<i>WIP3</i>	<i>WIP4</i>
Mean	4.75	4.625	3.35	3.8
Median	5	5	4	5
Mode	5	5	4	5

WIPL1: I have to put aspects of personal life “on hold” because of work.

Ho: There is no statistically significant differences in opinion between various age groups on putting aspects of personal life on hold due to work.

H₁: There is statistically significant differences in opinion between various age groups on putting aspects of personal life on hold due to work.

The P value is less than .05 that is .001 the null hypothesis is rejected, signifying there is difference of opinion across age groups about putting their personal life on hold due to work.

The highest mean value of 4.75 and mode value of 5 is observed among respondents between age group of 51-60 forcing them to put hold on their personal life due to work pressure followed by respondents between 31 – 40 years.

WIPL2: My personal life suffers because of my work.

Ho: There is no statistically significant difference in opinion between various age groups on personal life suffering due to work.

H₁: There are statistically significant differences in opinion between various age groups on personal life suffering due to work.

The P value in less than .05 that is .001 and hence null hypothesis is rejected signifying there is difference of opinion across age groups about putting their personal life on hold due to work.

The highest mean value of 4.65 and mode value of 5 is observed among respondents between age group of 51-60 indicating more suffering in personal life due to work followed by respondents between age group of 31- 40.

WIPL3: I have to miss out important personal activities due to the amount of time spent doing work.

Ho: There is no statistically significant difference in opinion between various age groups on missing out personal activities due to work.

H₁: There is statistically significant difference in opinion between various age groups on missing out personal activities due to work.

The P value in greater than .05 that is 2.00 the null hypothesis is accepted .It indicates that there is no differences in opinions between different age groups about missing out on important personal activities due to time spent on work.

WIPL4: My job makes it difficult to maintain the kind of personal life I would like.

Ho: There is no statistically significant difference in opinion between various age groups on work interference in maintaining preferred personal life work.

H₁: There is statistically significant difference in opinion between various age groups on work interference in maintaining preferred personal life.

The P value in lesser than .05 that is .011 the null hypothesis is rejected. It signifies all age groups do not have same opinion about facing difficulty in achieving preferred personal life.

The highest mean value of 3.9 and mode of value of 4 is observed among respondents in the age group of 31-40 than other age group respondents.

Influence of Gender on Work interference in personal life. (WIPL)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
WIP1	Between Groups	3.630	1	3.630	2.618	.112
	Within Groups	66.550	48	1.386		

	Total	70.180	49			
	Between Groups	.213	1	.213	.139	.711
WIP2	Within Groups	73.867	48	1.539		
	Total	74.080	49			
WIP3	Between Groups	.480	1	.480	.376	.543
	Within Groups	61.300	48	1.277		
WIP4	Total	61.780	49			
	Between Groups	9.720	1	9.720	7.586	.008
	Within Groups	61.500	48	1.281		
	Total	71.220	49			

Descriptive Statistical Analysis

	Male	WIP1	WIP2	WIP3	WIP4
Mean		3.89	3.42	3.78	3.67
Mode		5	4	4	4
	Female	WIP1	WIP2	WIP3	WIP4
Mean		3.83	3.36	3.68	2.68
Mode		5	4	4	2

WIPL1: I have to put aspects of personal life “on hold” because of work.

Ho: There is no statistically significant difference in opinion between gender groups on work putting hold on aspects of personal life.

H₁: There is statistically significant difference in opinion between gender groups on aspects of personal life.

The P value is greater than .05 that is .112 the null hypothesis is accepted and the alternative hypothesis is rejected proving that across the both the gender groups that work has put aspects of personal life on hold.

The Mean values is high in case of Males at 3.89 than females with a mean value of 3.13. Hence male and females opinion lies between Agreed: 4 and Neutral: 3. indicating both have witnessed work forcing them to put a hold their personal life but male seem to be more affected than females. The same is also confirmed by the mode value, Male’s mode value being 5: Strongly agreed and female’s mode value 3 being neutral.

WIPL2: My personal life suffers because of my work.

Ho: There is no statistically significant difference in opinion between gender groups on work induced personal life suffering.

H₁: There is statistically significant difference in opinion between gender groups on work induced personal life suffering.

The P value is greater than .05 that is .711 the null hypothesis is accepted. Both the gender male and female groups have experienced work induced personal life suffering.

The Mean values are high in case of Males at 3.42 than females with a mean value of 3. Hence males personal life suffers more than females.

WIPL3: I have to miss out important personal activities due to the amount of time spent doing work.

Ho: There is no statistically significant difference in opinion between gender groups on amount of time spent on work leading to missing out on personal activities.

H₁: There is statistically significant difference in opinion between gender groups on amount of time spent on work leading to missing out on personal activities.

The P value is greater than .05 that is 0.543 the null hypothesis is accepted.

Across both the genders respondents have opined they have missed out on important personal activities due to time spent on work.

The Mean values are high in case of Males at 3.78 than females with a mean value of 3.27. Hence males miss out more personal activities than females. Mode values also support the interpretation that males strongly agree with 5 being mode value and females being 2 indicating disagreed.

WIPL4: My job makes it difficult to maintain the kind of personal life I would like.

Ho: There is no statistically significant difference in opinion between gender groups on work making it difficult to maintain the preferred personal life.

H₁: There is no statistically significant difference in opinion between gender groups on work making it difficult to maintain the preferred personal life.

The P value is less than .05 that is .008 the null hypothesis is rejected. This signifies both the genders groups have different opinion on jobs making it difficult to maintain preferred personal life.

The Mean values are high in case of Males at 3.67 than females with a mean value of 2.68. Hence males feel. Males are more likely to struggle to have the kind of personal life they like than females. Mode values also support the interpretation that males agree with 4 being mode value and females being 2 indicating disagreed.

Influence of Marital status on Work interference in personal life. (WIPL)

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
WIP1	Between Groups	30.710	1	30.710	37.346	.000
	Within Groups	39.470	48	.822		
	Total	70.180	49			
WIP2	Between Groups	31.686	1	31.686	35.876	.000
	Within Groups	42.394	48	.883		
	Total	74.080	49			
WIP3	Between Groups	8.120	1	8.120	7.263	.010
	Within Groups	53.660	48	1.118		
	Total	61.780	49			
WIP4	Between Groups	13.179	1	13.179	10.899	.002
	Within Groups	58.041	48	1.209		
	Total	71.220	49			

Descriptive Statistical Analysis

Married	WIP1	WIP2	WIP3	WIP4
Mean	4.09375	3.8125	3.8125	3.625
Mode	5	4	4	4
Single	WIP1	WIP2	WIP3	WIP4
Mean	2.611111	2.222222	3.111111	2.555556
Mode	3	2	2	2

WIPL1: I have to put aspects of personal life “on hold” because of work.

Ho: There is no statistically significant difference in opinion between different marital statuses on work putting hold on aspects of personal life.

H₁: There is statistically significant difference in opinion between different marital statuses on work putting hold on aspects of personal life.

The P value is less than .05 that is .000 the null hypothesis is rejected and the alternative hypothesis is accepted proving that across different marital status respondents have different opinion about work putting on hold aspects of life.

The Mean values is high in case of Married individuals at 4.09 than Individuals who are Un married with a mean value of 2.61. Hence married respondents varies between strongly agree :5 and Agree: 4. indicating they have witnessed work forcing them to put a hold their personal life. The same is also confirmed by the mode value, Married individuals mode value being 5 ,Strongly agree and Un married Individuals 3 being neutral.

WIPL2: My personal life suffers because of my work.

Ho: There is no statistically significant difference in opinion between different marital statuses on personal life suffering due to work.

H₁: There is statistically significant difference in opinion between different marital statuses on personal life suffering due to work.

The P value is less than .05 that is .000 the null hypothesis is rejected and the alternative hypothesis is accepted proving that across the different marital status respondents have experienced personal life suffering due to work.

The Mean values are high in case of Married individuals at 3.81 than Individuals who are Un married with a mean value of 2.72. Hence married respondents varies between strongly agree :5 and Agree: 4. indicating they have witnessed personal life suffering due to work. The same is also confirmed by the mode value, Married individuals mode value being 4, agree and Un married Individuals 2 being Disagree.

WIPL3: I have to miss out important personal activities due to the amount of time spend doing work.

Ho: There is no statistically significant difference in opinion between different marital statuses on missing out important personal activities due to time spent on work.

H₁: There is statistically significant difference in opinion between different marital statuses on missing out important personal activities due to time spent on work.

The P value is greater than .05 that is .010 the null hypothesis is rejected and the alternative hypothesis is accepted signifying proving that different marital status respondents have missed important personal activities.

The Mean values are high in case of Married individuals at 3.8125 than Individuals who are Un married with a mean value of 3.111. Hence married respondents opinion varies between agree: 4 and Neutral: 3. Indicating they have respondents have missed important personal activities due to work pressure. The same is also confirmed by the mode value, Married individuals mode value being 4, agree and Un married Individuals 2 being Disagree.

WIPL4: My job makes it difficult to maintain the kind of personal life I would like.

Ho: There is no statistically significant difference in opinion between different marital statuses on job negatively influencing preferred kind of personal life.

H₁: There is no statistically significant difference in opinion between different marital statuses on job negatively influencing preferred kind of personal life.

The P value is less .05 that is .002 the null hypothesis is rejected. It signifies that across different marital status opinion is divided about job negatively influencing preferred kind of personal life.

The Mean values are high in case of Married individuals at 3.6125 than Individuals who are Un married with a mean value of 2.555. Hence married respondents opinion varies between agree: 4 and Neutral: 3. Indicating married respondents have struggled to maintain the kind of personal life they wanted to have. The same is also confirmed by the mode value, Married individuals mode value being 4, agree and Un married Individuals 2 being Disagree.

Personal Life-to-work conflict.

AGE WITH PLIW

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
PIW1	Between Groups	7.943	3	2.648	3.894	.015
	Within Groups	31.277	46	.680		
	Total	39.220	49			
PIW2	Between Groups	9.154	3	3.051	2.613	.063
	Within Groups	53.726	46	1.168		
	Total	62.880	49			
PIW3	Between Groups	12.295	3	4.098	3.267	.030
	Within Groups	57.705	46	1.254		
	Total	70.000	49			

Descriptive Statistical Analysis

age 21-30	PIW1	PIW2	PIW3
Mean	2.52	2.6	2.72
Median	2	3	3
Mode	2	3	1

<i>age 31-40</i>	<i>PIW1</i>	<i>PIW2</i>	<i>PIW3</i>
Mean	2.6	3	2.8
Median	2.5	3	3
Mode	2	3	3

<i>age 41-50</i>	<i>PIW1</i>	<i>PIW2</i>	<i>PIW3</i>
Mean	1.714286	3.142857	2.142857
Median	2	2	2
Mode	2	2	3

<i>age 51-60</i>	<i>PIW1</i>	<i>PIW2</i>	<i>PIW3</i>
Mean	1.875	1.75	1.625
Median	2	2	2
Mode	2	2	2

PLIW 1: My work suffers because of everything going on in my personal life.

Ho: There is no statistically significant different of opinion between different age groups on work suffering due to personal life.

H₁: There is statistically significant different of opinion between different age groups on work suffering due to personal life.

The P value in more than .05 that is .015 the null hypothesis is rejected. Significant difference in opinion of respondents is found across different age groups work suffering due to personal life is witnessed.

PLIW 2: When I am at work, I worry about things need to do outside of work

Ho: There is no significant influence of age on one thinking about personal life activities at work.

H₁: There is significant of age on one thinking about personal life activities at work.

The P value in more than .05 that is .063 the null hypothesis is accepted. The opinion is not varying about influence of age on respondents worrying about things needed to do outside of work when at work.

PLIW 3: I have difficulty getting work done because I am preoccupied with personal matters at work.

Ho: There is no significant influence of age on difficulty in getting work done due to preoccupation on personal matters.

H₁: There is significant influence of age on difficulty in getting work done due to preoccupation on personal matters.

The P value in greater than .05 that is .030 the null hypothesis is rejected.

The respondents across different age groups have experienced difficulty in getting work done due to preoccupation on personal matters.

GENDER WITH PLIW: ANOVA
ANOVA

	Sum of Squares	df	Mean Square	F	Sig.	
PIW1	Between Groups	6.453	1	6.453	9.454	.003
	Within Groups	32.767	48	.683		
	Total	39.220	49			
PIW2	Between Groups	.563	1	.563	.434	.513
	Within Groups	62.317	48	1.298		
	Total	62.880	49			
PIW3	Between Groups	.333	1	.333	.230	.634
	Within Groups	69.667	48	1.451		
	Total	70.000	49			

Descriptive Statistical Analysis.

<i>Males</i>	<i>PIW1</i>	<i>PIW2</i>	<i>PIW3</i>
Mean	2.5	2.60	2.32
Mode	2	1	1
<i>Females</i>	<i>PIW1</i>	<i>PIW2</i>	<i>PIW3</i>
Mean	2.04	2.59	2.59
Mode	2	3	3

PLIW 1: My work suffers because of everything going on in my personal life.

Ho: There is no statistically significant difference of opinion between different gender groups on work suffering due to personal life.

H₁: There is statistically significant different of opinion between different gender groups on work suffering due to personal life.

The P value is less than .05 that is .003 the null hypothesis is rejected proving that across the different gender groups respondents experienced work suffering due to their personal life.

The mean value for male respondents being 2.5 and female respondents has 2.04 proving males experience work suffering due to personal life activities.

PLIW 2: When I am at work, I worry about things need to do outside of work

Ho: There is no significant influence of gender on one thinking about personal life activities at work.

H₁: There is significant influence of gender on one thinking about personal life activities at work.

The P value is more than .05 that is .513 the null hypothesis is accepted proving both gender groups are found to think about personal life activities when at work.

The mean value for male respondents being 2.6 and female respondents has 2.59 proving males and females irrespective of gender worry about personal life activities when actually at work.

PLIW 3: I have difficulty getting work done because I am preoccupied with personal matters at work.

Ho: There is no significant influence of gender on difficulty in getting work done due to preoccupation on personal matters.

H₁: There is significant influence of gender on difficulty in getting work done due to preoccupation on personal matters.

The P value is greater than .05 that is 0.634 the null hypothesis is accepted.

The respondents across both the gender groups have experienced differently, difficulty in getting work done due to preoccupation on personal matters.

The mean values of both the genders are same and hence both have experienced difficulty in completing

MARITAL STATUS WITH PLIW: ANOVA

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
PLIW1	Between Groups	.181	1	.181	.222	.639
	Within Groups	39.039	48	.813		
	Total	39.220	49			
PLIW2	Between Groups	.072	1	.072	.055	.816
	Within Groups	62.808	48	1.309		
	Total	62.880	49			
PLIW3	Between Groups	4.903	1	4.903	3.615	.063
	Within Groups	65.097	48	1.356		
	Total	70.000	49			

<i>Married</i>	<i>PIW1</i>	<i>PIW2</i>	<i>PIW3</i>
Mean	2.40625	2.6875	2.25
Median	2	3	2
Mode	2	2	1
<i>Single</i>			
Mean	2.111111	2.444444	2.777778
Median	2	3	2.5
Mode	2	3	2

PLIW 1: My work suffers because of everything going on in my personal life.

Ho: There is no statistically significant difference in opinion between different marital statuses on work suffering due to personal life.

H₁: There is statistically significant difference in opinion between different marital statuses on work suffering due to personal life.

The P value is more than .05 that is .639 the null hypothesis is accepted proving that across the different marital status groups work has suffered due to their personal life.

The mean value for Married and un married seem to be more or less equal and the mode also is 2 with both category of respondents indicating they disagree with personal life making work suffer.

PLIW 2: When I am at work, I worry about things need to do outside of work

Ho: There is no statistically significant difference in opinion between different marital statuses on at work being worried about things related to non work or personal life.

H₁: There is statistically significant difference in opinion between different marital statuses on at work being worried about things related to non work or personal life.

The P value is more than .05 that is .816 the null hypothesis is accepted proving that across the different marital status it is found that respondents think about personal life activities when at work.

The mean value for Married and unmarried seem to be more or less equal and the mode also is 2 with both categories of respondents indicating they disagree with personal life making work suffer.

PLIW 3: I have difficulty getting work done because I am preoccupied with personal matters at work.

Ho: There is no statistically significant difference in opinion between different marital statuses on preoccupation in personal matters leading to difficulty in completing work.

H₁: There is statistically significant difference in opinion between different marital statuses on preoccupation in personal matters leading to difficulty in completing work.

The P value is greater than .05 that is 0.063 the null hypothesis is accepted.

Respondents with Marital status of all kinds have experienced difficulty in getting work done due to preoccupation on personal matters.

The mean value calculated for both the groups are more or less equal and both genders disagree on work incompleteness due to preoccupation in personal matters.

Findings:

The study reveals that age has influence on work interfering in personal life the mean values between all age groups are significantly varying. Bank officers aged between 31 -40 years and 51-60 years seem to have more impact in personal life. Across both the genders the study reveals that the mean values don't differ largely indicating males and females both countering problems with work interference in personal life as the mean values for all the four tested variables are having mean value above 3.5 moving towards strongly agree. The study also finds that married individuals face more interference of work in carrying out personal life activities. Interesting finding of the study is personal life activities leading to troublesome work is minimal with reference to all variables in the study, this clearly spells out how the officers in bank give priority to work at cost of personal life satisfaction.

Suggestions:

The officers witnessing higher mutual conflict of work-to- life and vice versa are suggested to take initiatives in their individual capacity to reach proper work life balance to maintain better productivity at work place and the banks are suggested to device initiatives to enable work life balance through specifically designed measures. to promote work life balance of officers between

age group of 51-60 and the study has found more work-to-life conflict among this married respondents and hence can adopt work life balance measures to that class of work group.

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