Work Life Balance Analysis Among Banking Sector Employees (Case Study in Bank X Branch Office Padang Indonesia)

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Abstract

Juggling two activities in different places such as in the office and at home is an obligatory duty for banking sector employees in their daily basis. On one hand, banking employee is a part of service organization and earns income. On the other, banking employee is a part of family as one of their responsibilities.There are several definitions about Work Life Balance. However, the one proposed by Fisher (2003), which was developed by Banu & Duraipandian (2014), classified this definition into five dimensions which are Work Place Support (WPS), Work Life Interference Personal Life (WIPL), Personal Life Interference Work (PLIW), Satisfaction with Work Life Balance (SWLB), and Improved Effectiveness at Work Life Balance (IEWLB).Result of this study is in accordance with prior research (Duraipandian, 2014) that measured Working Life Balance to 387 IT professionals in Chennai India. WPS significantly influenced WIPL and PLIW. It was also found that WIPL significantly had a negative influence on SWLB, but PLIW not significantly had a negative influence on SWLB . Lastly, SWLB significantly had a positive influence on the increasing effectivity of SWLB (IEW).This study discovered the majority of Bank X employees had gained satisfaction from Work Life Balance. However, there were still several indicators that potentially caused unbalance such as overtime and time base.There was also found that Bank X employees in Padang did not experience any kind of stress despite a high level of work burden and there was no sign of physical disease as the result from stress implication.

Keywords: Work Place Support, Personnal Life, Satisfaction, Work Life Balance

I.   Introduction

UNI Global Union in its study entitled "Banking: The Human Crisis" (2013), found that more than 80% of banking and insurance companies in 26 countries reported deteriorating health experienced by their workers in the past two years. They are now called working in a climate of fear and stress due to high work pressure.

Hay Group Insight's 2012 at portalhr.com (2013), 27% of employees who did not get a Work Life Balance support from the company they worked for intended to resign in less than 2 years. The data is taken from 17% of the total number of employees in various companies who are in the top ranks in terms of providing support for professional work balance with personal or Work Life Balance. This global attention to Work Life Balance continues to increase, with 39% of employees around the world claiming to get a "good" Work Life Balance, compared to 2011 which was only around 32%.

A study by Price Waterhouse Coopers (2013) found that banking employee turnover rates in Indonesia were relatively high, ranging from 5% to 20% compared to Singapore, which averaged 1.3% per year. One of the causes of high turnover aside from leadership, compensation, work environment, performance assessment, is Work Life Balance.

Research that examines the Work Life Balance according to Novelia, Sukhirman and Hartana TB (2013) is still limited. Researches have been carried out in the United States, European countries, Asia Pacific (Australia and New Zealand) and many in Asia are carried out in India. Research on Work Life Balance especially about banking is still very limited in Indonesia. Whereas based on V. Riz (2013) research that measures the effectiveness of Work Life Balance in the banking sector in Pakistan is concluded that there is a strong relationship between Work Life Balance and performance.

A model for measuring Work Life Balance has been developed in Duraipandian research (2014). This study concludes the influence of Work Place Support, work disruption to personal life or Work Life Interference Personal Life, personal life disruption to work or Personal Life Interference Work, satisfaction with work balance with personal life or Satisfaction with Work Life Balance, and improvement effectiveness in the balance of work with personal life or Improved Effectiveness at Work Life Balance.

For the phenomena experienced by banking sector employees in general and Bank X in particular, research about Work Life Balance that is still limited, and interest in the measurement model developed by Duraipandian, the researcher will further examine the application of Work Life Balance with the title "Analysis of Work Life Balance on Employees in Banking Sector, A Case Study at Bank X Padang"

Based on the background described above, the issues to be discussed are: 1) What is the effect of Work Place Support (WPS) on Work Interference Personal Life (WIPL) at Bank X, 2) What is the effect of Work

Place Support (WPS) on the Personal Life Interference Work (PLIW) at Bank X, 3) What is the effect of Work Interference Personal Life (WIPL) on Satisfaction with Work Life Balance (SWLB) at Bank X Padang, 4) What is the effect of Personal Life Interference Work (PLIW) on Satisfaction with Work Life Balance (SWLB) of the Bank X, and 5) What is the effect of Satisfaction with Work Life Balance (SWLB) on Improved Effetiveness at Work Life Balance (IEWLB) at Bank X.

II.   Literature and Methods
Work Life Balance Concepts
Bird (2006) told that the term of Work Life Balance appeared in the 1960s when there were entrepreneurs who thought that the problem between work and life was important for working women. The awareness of the importance of Work Life Balance according to Lockwodd (2003) began to grow after World War II. Finally, Rosabeth Moss Kanter in 1977 succeeded in bringing the issue of Work Life Balance into an interesting topic to be studied, through her book entitled "Work and Family in the United States: A 8 Critical Review and Agenda for Research and Policy". In the mid-1980s, the United States government issued regulations relating to discrimination, pregnancy, and the need for a quality work survey. In the UK the term Work Life Balance began to emerge in 1986 when the regulation of work hours was reduced due to the emergence of political forces and workers who wanted to reorganize the work system (Sanse'au & Smith, 2012).

The emergence of the term Work Life Balance was also triggered by changes in demographics at work, changes in family structure, increasing reluctance to accept overtime culture, and technological developments (Lazar, I, Osoian, C & Ratiu, P, 2010). Demographic change is also related to the increasing number of working women, the increasing number of husband and wife working in families, single parents and increasing population (Smith, J & Gardner, D, 2007). The increasing number of working women has an impact on the increasing needs of women employees for families, especially children.

Whereas Blue Steps Work (2014) from the results of its research on executives around the world stated that globalization and technology in the last decade have had a strong impact on the work environment so that executives must be able to integrate work and family responsibilities.

Nowadays, the issue of Work Life Balance is not only a trend in major countries in Europe and the United States, but also to developing countries, especially India, which has done a lot of research on this subject. But in Indonesia itself, the term Work Life Balance is not widely found in everyday life including the results of research, but some regulations have accommodated Work Life Balance in the legislation.

Work Life Balance Definitions
As a term, Work Life Balance is a term used in literature as a reference in taking policies (Redmond, J, Valiulis, M & Drew, E (2006). Work Life Balance is the need of all individuals in achieving and maintaining a balance between their paid work and their lives outside of work (Lockett, K & Mumford, J, 2009). And Work Life Balance is about creating a comfortable work environment that can support workers in dividing between work responsibilities and personal responsibilities so as to increase loyalty and productivity (Meenakshi, P, Subrahmanyam, V & Ravichandran, K, 2013).

In other literature there are also those who use the term Quality of Work Life. As a philosophy, Quality of Work Life emphasizes relationships between management, workers, and organizations (Helmiatin, 2013). Refers to the level of satisfaction, motivation, involvement, and commitment of individuals in relation to their lives in the workplace. Quality of Work Life is the extent to which individuals can fulfill their personal needs that are important when employed by a company (Srivastava, D & Kanpur, A, 2014) .

Work Life Balance is the separation between work life and one's personal life in the organization (Garg & Rani, 2014). As a concept, Work Life Balance contains a way of determining priorities between work (career and desire) and lifestyle (health, pleasure, family happiness)(Goyal and Babylon, 2015). Work Life Balance according to is that which supports workers' efforts to divide their time and energy between work and other important aspects of their lives (Heathfield, 2016).

Banu & Duraipandian (2014) through their research in India about the level of professional satisfaction with Work Life Balance in Chennai India which consists of dimensions as shown below:
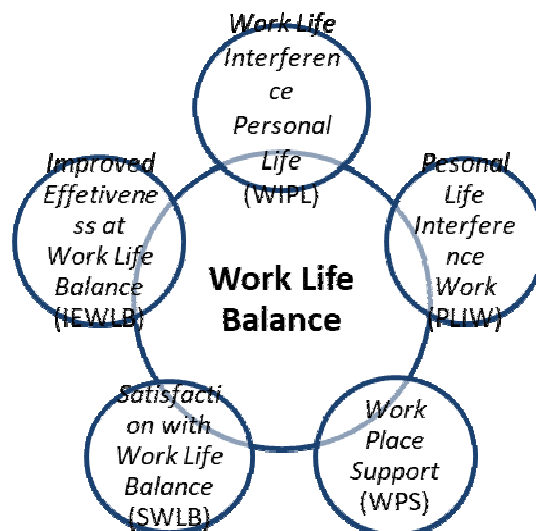
Figure 1: *Work Life Balance Dimensions*
Acccording to Banu & Duraipandian (2014)

Work Interference Personal Life (WIPL).
A person's Work Life Balance can be said to be low if there is a job interference with personal life, or to what extent individual work can interfere with one's personal life. Quoting Greenhause and Beutell (1985) in Banu & Duraipandian's research (2014), WIPL is divided on 2 indicators 1) Time (time base), 2) Tension (strain base) and behavior (behavior base). Long, inflexible working hours and overtime can indirectly produce tension and trigger stress (Beutell (2005) in Charkhabi, M., Sartori, R. & Ceschi, A. ,2016)

Personal Life Interference Work (PLIW).
A person's Work Life Balance can be said to be low if there is personal life interference to work, which can cause ineffectiveness of his performance as a worker, that related to stress (stress related), marital status (marital related), time (time related), family problems (family intrusion related), and dependence (dependent-related).

Work Place Support (WPS)
The indicators referred to in this dimension are Support of the work environment (work environment support), Support of the organization (organizational support), Support of managers or leaders, and Support of co-worker. The work environment supports increasing one's feelings (Nasurdin, Aizzat M dan O'Driscoll, Michel P, 2011). It can have an impact on the desire of workers to find other jobs or other banks. (Rusdi, Hubeis, Affandi and Dharmawan, 2015). Work Life Balance is determined if the company's efforts to issue policies (Smith, Jennifer & Gardner, Dianne, 2007). The weakness of Work Life Balance is one of the causes of high turnover (Rusdi, M, Hubeis, Aida Vitayala S, Affandi, M Joko, & Dharmawan, AH, 2015). Supervisors or superiors are very helpful in creating work and family synergy (Beutell, NJ, 2010).

Satisfaction with Work Life Balance (SWLB)
This dimension explains how the dimensions above affect the satisfaction of workers at work. Many studies have proven that Work Life Balance is significantly related to job satisfaction. Workers who have a high Work Life Balance also have high job satisfaction (Sudarsan & Poulose, 2014).

Improved Effetiveness at Work Life Balance (IEWLB)
This dimension explains how the dimension of satisfaction in SWLB influences efforts to improve performance or productivity.

The object of this study is Bank X Padang employees. This type of research is explorative descriptive with quantitative and qualitative methods. The five variables that are the subject of research are 1) Exogenous Variables: WPS (Work Place Support, 2) Endogenous/Exogenous Variables1: WIPL (Work Interference Personal Life), 3) Endogenous/Exogenous Variables2: PLIW (Personal Life Interference Work), 4) Endogenous/Exogenous Variables3: SWLB (Satisfaction with Work Life Balance), and 5) Endogenous Variables: IEW (Improved Effetiveness at Work Life Balance).

The data collection was carried out using questionnaires with census technique sent to online participants based on Likers scale, and uses a relationship or influence model. To test the hypotheses in this study, SEM analytical techniques or Structural Equation Models are operated via Smart Partial Least Squares version 3.0.

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III.   Results

109 questionnaires were distributed with the return of 103 questionnaires or 94.49% with the following descriptions:

Table 1: Respondent Demographic Profile

	Category	%
Sex	Male	63.1%
	Female	36.9%
Age	Under 30 years old	58.3%
	31-40 years old	24.3%
	Above 40 years old	17.5%
Marital Status	Married	62.1%
	Single	37.9%
Work Unit	Teller Service/Customer Service	37.3%
	Funding (Post off alliance, Marketer, etc)	08.8%
	Lending (Loan Service, Analyst, RM, etc)	21.6%
	Loan Admin. (OTS Staff, Document, etc), Transaction Processing, Book Keeping and Control, General Administration (Logistic, Secretaries, etc), Collection, Cash Office Head	32,3%
	Sub Branch Head, and Deputy Branch Manager etc	
Person Grade	8 – 12 (Staff)	74.8%
	13 – 14 (Assistant Manager)	18.4%
	Above 15 (Manager)	02.8%
Working Period	0 – 5 years	48.5%
	6 – 10 years	30.1%
	Above 10 years	21.4%

Using the previous research model, the path diagram is obtained as shown below:
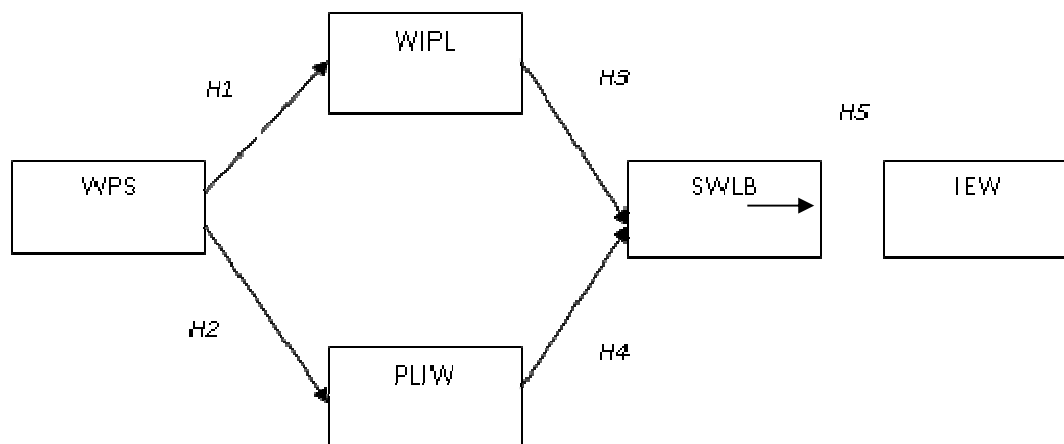

Figure 2 : Path Diagram

In PLS-Path Modeling, the model consists of an Outer or Measurement Model and a Structural or Inner Model, which is measured by the following stages of testing:

Loading Factor Test

The expected loading factor value is >0.5. The loading factor test results contained 6 items <0.5 namely WPS2, WIPL1, WIPL6, WIPL12, PLIW6 and PLIW10. Therefore, these items are eliminated from research data.

Reliability and Validity Test

Reliability test used is Cronbach's Alpha technique, where the variable or construct is said to be reliable if the Cronbach's Alpha value is >0.70. Whereas to test the validity, the value of Average Variance Extracted (AVE) is used with a value limit of >0.50 as follows:

Table 2: Reliability and Validity Test

	Cronbach'sAlpha	Average Variance Extracted (AVE)
IEW	0,864	0,787
PLIW	0,926	0,591
SWLB	0,888	0,692
WIPL	0,906	0,520
WPS	0,888	0,501

Source: PLS Output Report

The output data above shows that all variables or constructs have Cronbach's Alpha values >0.70 and Average Variance Extracted (AVE) >0.50. This means that all variables meet the criteria and internal consistency testing has been met.

Discriminant Validity Test

Discriminant Validity test is the AVE square root value which must be greater than the other variable correlation values. The table below is considered to have met the required criteria as indicated by an asterisk, which must be greater than the value of other variables that are parallel, namely:

Table 3: Discriminant Validity Test

	IEW	PLIW	SWLB	WIPL	WPS
IEW	0.887*				
PLIW	-0,273	0,769*			
SWLB	0,588	-0423	0,832*		
WIPL	-0,383	0,694	0,453	0,721*	
WPS	0,363	-0,317	0,462	-0,458	0,708*

Source: PLS Output Report

All test results of the Measurement Model above show that this research has met all stages of testing and has passed the test. Furthermore, Structural Model testing is used to test hypotheses whether it is acceptable or not.

This test is intended to see the relationship between variables or constructs, significance values or p-values and the R-square value of the research model. The value of the relationship between variables based on PLS output report in accordance with the table below:

Table 4: Path Coefficient

	IEW	PLIW	SWLB	WIPL	WPS
IEW					
PLIW	-0,124		-0,210		
SWLB	0,588				
WIPL	-0,181		-0,307		
WPS	0,122	-0,317	0,207	-0,458	

Source: PLS Output Report

In the table above the correlation coefficient shows that workplace support (WPS) has a negative relationship with work disruption to personal life (WIPL), where r = -0.458, and disruption of personal life to work (PLIW), where r = -0.517. However, it was found that workplace support (WPS) was positively related to satisfaction with work life balance (SWLB), where r = 0.207 and increased effectiveness of WLB (IEW), where r = 0.122.

Job disruption to personal life (WIPL) has a negative effect on satisfaction with Work Life Balance (SWLB), where r = -0.307 and an increase in effectiveness of WLB (IEW), where r = -0.181. Likewise, personal life disruption to work (PLIW) had a negative effect on satisfaction with Work Life Balance (SWLB), where r = -0.210 and increased effectiveness of WLB (IEW), where r = -0.124.

There is a positive relationship between satisfaction with work life balance (SWLB) and increased effectiveness of WLB (IEW) (r = 0.588).

Measuring the significance value of the relationship between the variables above, the Probability-values are as follows:

Table 5 : P-Values

	T-Statistic	P-Values
PLIW --→ SWLB	1.388	0,166
SWLB -→ IEW	6,768	0,000
WIPL -→ SWLB	1,921	0,055
WPS -→ PLIW	3,338	0,001
WPS -→WIPL	5,171	0,000

Source: PLS Output Report

All significance values are shown in p-values, except PLIW --→ SWLB is significant because it is close to 0.00. Irregularity of PLIW --→ SWLB is caused by the profile of respondents who are mostly relatively young, who tend to behave not to pay attention to the disruption of personal life.

The R-square value is based on the PLS output report in accordance to the table below:

Table 6 : R-Square Value

	R-Square	R-Square Adjsted
IEW	0,346	0,340
PLIW	0,101	0,091
SWLB	0,228	0,212
WIPL	0,209	0,201

Source: PLS Output Report

The table above explains that an increase of effectiveness of WLB (IEW) has the effect of 0.346 or 34% on WLB satisfaction (SWLB), personal life disruption (PLIW) has the effect of 0.101 or 10% on workplace support (WPS), employment disruption (WIPL) has the effect of 0.209 or 20% of workplace support (WPS) and WLB satisfaction (SWLB) has the effect of 0.228 or 20% on work disruption (WIPL) and personal life disruption (PLIW).

Descriptive Analysis of Respondents

Descriptive statistics for Work Place Support (WPS) variable can be seen in the table below:

Table 7: Descriptive Statistics of WPS Indicators

Indicator	Mean
Work environment support	4,07
Organizational support	3,38
Manager support	3,64
Co-worker support	3,70

Source: Data Processed

From the table above shows that the Work Environment Support indicator or workplace environment has the highest average of 4.07, is between agree and strongly agree. This explains that the Work Environment Support indicator or workplace environment at Bank X provides meaningful support for Work Life Balance.

Descriptive statistics for the Work Interference Personal Life (WIPL) variable can be seen in the table below:

Table 8: Descriptive Statistics of WIPL Indicators

Indicator	Mean
Time-based	2,69
Strain-based	2,68
Behaviour-based	2,52

Source: Data Processed

From the table above shows that the lowest average indicator of work interruption on personal life or Work Interference Personal Life (WIPL) is found on the Behavior-based indicator which is 2.52 and the highest is the Time-based indicator which is 2.69. The average of the three indicators lies between neutral and disagree.

Although the three indicators above are between neutral and disagree, they still show that there is no significant work interruption on personal life or Work Interference Personal Life (WIPL).

Descriptive statistics for the Personal Life Interference Work (PLIW) variable can be seen in the table below:

Table 9: Descriptive Statistics of PLIW Indicators

Indicator	Mean
Marital-related	2,32
Stress-related	2,42
Time-related	2,05
Family intrusion	2,14
Dependent-related	2,14

Source: Data Processed

The table above shows that the lowest average indicator of personal life on work or Personal Life Work Interference Work (PLIW) is found in the Time-related indicator that is 2.05 and the highest on the Stress-related indicator that is 2.42. All indicators lie between neutral and disagree.

Although all of the indicators above are neutral and disagree, they still show that there is no significant disruption to personal life on the job or Personal Life Work Interference Work (PLIW).

Descriptive statistics for the Improved Effetiveness at Work Life Balance (IEWLB) variable can be seen in the table below:

Table 10: Descriptive Statistics of IEWLB

	Statement	Mean
IEWLB1	My balanced life gives me the ability to function effectively at work.	3,73
IEWLB2	Work and life balance contributes to increased staff motivation and commitment.	3,90
IEWLB3	Satisfaction with the balance of work and life helps build good teams, creative people, and positive attitudes.	3,96
Total Mean		**3,86**

Source: Data Processed

The data above explains that the total mean of Improved Effectiveness at Work Life Balance (IEWLB) is 3.86, with the lowest mean indicator is IEWLB1 that is 3.73 and the highest is IEWLB3 which is 3.96. With a total mean of 3.86 means that from a scale of 1-5 the range of respondents' answers to this variable lies between neutral and agree. Whereas the lowest and highest mean indicators, namely IEWLB1 and IEWLB3, mean that the range of respondents' answers to the statement "My balanced life gives me the ability to function effectively at work" and "Satisfaction with the balance of work and life helps build a good team, creative people, and positive attitudes" lies between neutral and agree.

Hypotheses Testing Results

Using the SmartPLS-03 device produced models with measurements as shown below:

Hypothesis 1: The Effect of Work Place Support (WPS) on Work Interference Personal Life (WIPL)

The direct effect of WPS on WIPL is negative because the path coefficient is negative, which is -0.458. This means that if the WPS is increased, there will be a tendency for the WIPL to decrease, and vice versa. This effect is very significant because of the probability values of the path coefficients of 0.00 and <0.05. So this result accepts Hypothesis 1 that Work Place Support (WPS) has a negative effect on Work Interference Personal Life (WIPL).

Hypothesis 2: The Effect of Work Place Support (WPS) on Personal Life Interference Work (PLIW)

The direct effect between WPS and PLIW is negative because the path coefficient is negative at -0.317. This means that if the WPS is increased, there will be a tendency for the PLIW to decrease, and vice versa. This effect is very significant because of the probability values of the path coefficients 0.001 and <0.05. So this result accepts Hypothesis 2 that Work Place Support (WPS) has a negative effect on the Personal Life Interference Work (PLIW).

Hypothesis 3: The Effect of Work Interference Personal Life (WIPL) on Satisfaction with Work Life Balance (SWLB)

The direct effect between WIPL and SWLB is negative because the path coefficient is negative, which is -0.307. This means that if the WIPL is increased, there will be a tendency for the SWLB to decrease, and vice versa. This effect is very significant because of the probability values of the path coefficients 0.055 and <0.05. So this result accepts Hypothesis 3 that Work Interference Personal Life (WIPL) has a negative effect on the Satisfaction with Work Life Balance (SWLB).

Hypothesis 4: The Effect of Personal Life Interference Work (PLIW) on Satisfaction with Work Life Balance (SWLB)

The direct effect between PLIW and SWLB is negative because the path coefficient is negative at -0.210. This means that if the PLIW is increased, there will be a tendency for the SWLB to decrease, and vice versa. This effect is not significant because the probability values of the path coefficients are 0.166 and> 0.05. So this result accepts Hypothesis 4 that the Personal Life Interference Work (PLIW) has a negative effect on Satisfaction with

Work Life Balance (SWLB).

Hypothesis 5: The Effect of Satisfaction with Work Life Balance (SWLB) on Improved Effetiveness at Work Life Balance (IEWLB).

The direct effect between Work Life Balance (SWLB) on Improved Effectiveness at Work Life Balance (IEWLB) is positive because the path coefficient is negative at 0.380. This means that if the SWLB is increased, there will be a tendency for the IEWLB to increase too, and vice versa. This effect is very significant because the probability value of the path coefficient is 0.000. So this result accepts Hypothesis 5 that Satisfaction with Work Life Balance (SWLB) has a positive effect on Improved Effetiveness at Work Life Balance (IEWLB).

Of the 5 results of testing the hypothesis above can be concluded in the table below:

Table 16: Hypotheses Test Results

	Hypotesis	Estimate	Hypothesis Conclusion
WIPL <---- WPS	Negative	Negative	Accepted
PLIW < --- WPS	Negative	Negative	Accepted
SWLB < --- WIPL	Negative	Negative	Accepted
SWLB <---- PLIW	Negative	Negative	Accepted
IEW <---- SWLB	Positive	Positive	Accepted

IV.   Discussion

In supporting the creation of Work Life Balance as part of Organization Support, Bank X has been supported by an adequate corporate culture. The culture developed can foster a harmonious relationship with coworkers who can indirectly build support for the creation of Work Life Balance.

In creating a comfortable work environment, Bank X has a policy on Business and Behavioral Guidelines that: the Bank gives employees a good, healthy, and safe work environment; every employee must comply with policies and related provisions that can affect occupational health and safety; and the occupational health and safety of all employees is the company's main concern.

According to information from Bank X, there are several policies relating to efforts that can support Work Life Balances such as 1) Policies, namely policies to postpone the time of going to and going back from work based on the consideration of traffic congestion, etc. 2) Menstruation leave policy, which is a policy of not entering work for employees who experience problems during menstruation, 3) Policies on miscarriage leave, which is a policy of not entering work if the employee has a miscarriage in pregnancy, 4) The policy of getting offspring is a policy for employees who are of a marriage age of more than 36 months but do not have children and do not intend to postpone pregnancy, then they have the right to get a leave of up to 30 (thirty) calendar days and can be taken in stages with recommendations from the Pregnancy Program Doctor. The leave to receive offspring is given once during the period of employment, 5) Child health benefit policy to the third child, which revises the policy of child health benefit facilities that previously only reached the second child, and 6) absence of attendance policy to run the pilgrimage, which revises the previous policy only for workers with a minimum work period of 5 years.

The above policies can eliminate personal life disruption to work as a form of organizational support for workers.

V.   Conclusion

The results of this study support the results of an earlier study conducted by Duraipandian (2014) that measured Work Life Balance against 387 IT professionals in Chennai, India.

In line with the satisfaction of most of the Bank X employees on Work Life Balance, it was also found that most of Bank X employees did not experience stress even though they experienced a high workload and did not experience physical illness as the implication of stress. This result contrasts with the results of the UNI Global Union study in its study entitled: "Banking: The Human Crisis (2013)" which found that more than 80% of banking and insurance in 26 countries reported deteriorating health experienced by employees in the past two years.

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