

Work-Life Balance and Job Burnout of Female Staff in Private Commercial Banks in Kathmandu

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Abstract

The increasing presence of women in the modern workforce poses several challenges to businesses, employees and their families. Female employees of banks play the most critical role in the delivery of quality services to customers. However, they are in stress due to the workload and diversity of customers. Female employees experience various obstacles in their professional life as well as personal life. It is a huge challenge for them to satisfy the individual needs and expectations of the organization. The aim of this paper is to investigate the impact of work-life balance on job burnout among female employees in private commercial banks in Kathmandu. It is based on a quantitative research approach with the structured questionnaire for the survey. SPSS version 25 was used to analyze the data collected from 399 respondents among 8543 female employees. The result of the study shows that surveyed female bank employees have high work-life balance with low job burnout problem. It further reveals that work-life balance has a negative impact on job burnout.

Keywords: female employees, work-life balance, job burnout, commercial banks, Nepal

Introduction

Commercial banks are larger organizations which are responsible for providing financial products and service. They have considerable impact on Nepalese economy. They have become one of the attractions of employment in Nepal. Although commercial banks are providing carrier opportunities to women, they are recognized for long working hours and intensely stressful work environment. Unexpected high-performance target like deposit, credit target and service delivery target in Nepalese commercial banks create high occupational pressure among employees (Gautam & Gautam, 2022). Their hectic work schedule has a negative impact on their work-life balance. Being a service industry, banking involves a great deal of interpersonal tension, which causes employees to lose energy over time. Job burnout will result if this stress is not effectively managed. It is widely accepted that banks perform better when employees maintain a healthy work-life balance.

In a bank, there is huge transaction in daily basis. A minor error in their transaction process can create huge consequence. On the other hand, employees have to deal with people with different behavior and emotion. Front line female employees of banks play the most critical role in the delivery of quality services to customers. It is a huge challenge for them to satisfy individual needs and expectations by delivering customized service. Female employees are emotional labor. They even need to suppress their negative feelings. Hence such employees are prone to suffer from burnout (Yavas et al., 2012). They are in stress due to work load and diversity of customers. But the ability of manager to properly understand the emotion and feeling of its employees can minimize stress (Kunnanatt, 2004).

Women's job engagement in banking sector is influenced by a variety of factors, including their own educational achievement, their husband's education and employment, the ability to work, the family's economic situation and a variety of other cultural influences (Kafle, 2015). With more women working for pay, there is a tendency for them to spend less time with their families.

If there is work -life balance (WLB) among women, it means they are moving towards achieving their personal as well as professional goals. They can live a life that is happy, healthy and successful (Bataineh, 2019). These workers are more likely to feel satisfied at work if they are content and experience less stress both at home and at work. They will work in effective and efficient way. Their retention at work place will be high. They display higher organizational citizenship behavior.

Work-life balance is widely acknowledged as one of the most important emotional and psychological indicators of whether employees are dedicated and motivated in the face of global variety and intense competition (Panda & Sahoo, 2021). Greenhaus et al. (2003) define work life balance as composed of three essential and interrelated elements, time balance, involvement balance, and satisfaction balance. Contrary to this, unbalanced work-life balance negatively impacts a person's health on both a physical and mental level (Yadav & Yadav, 2014). Lower productivity, more absenteeism, low employee morale and ineffective teamwork and more employee turnover are all indicators of poor work-life balance (Dabhade & Yadav, 2013).

Work life balance and job burnout relationship is the issue of this study. The term "burnout" describes the loss of interest and job satisfaction brought on by demanding working conditions. Those who are burnt out feel emotionally and physically unable to react positively to their obligations and professional prospects. It is the condition of mental and physical fatigue due to work stress for a long period of time (Marpaung et al., 2022). It is an array of deterioration between what people do and what they actually want to do (Adilogullari, 2013). It is precisely the antithesis of the pleasant, engaged, and

meaningful life (Iqbal & Abbasi, 2013). Burnout occurs when people experience stress from their jobs' diverse conditions and are unable to handle it (Khattak et al., 2011).

This study has sought to explore acceptance or rejection of the hypothesis whether life balance has negative impact on job burnout of female staff of commercial banks in Kathmandu.

Methods

The purpose of this study is to examine the status of work-life balance and job burnout and their influence in private commercial banks in Kathmandu.

The study is quantitative in nature and deductive in approach. It follows cross sectional survey and tries to find the impact of work-life balance on job burnout of female employees in commercial banks in Kathmandu. According to Nepal bank supervision department of Nepal Rastrya Bank (personal communication, January 14, 2023), there are 8543 female employees in private commercial banks in Kathmandu. Sample size has been determined based on Yamane (1967).

$$n = \frac{N}{1+N(e)^2} = \frac{8543}{1+8543(0.05)^2} \approx 383$$

where e=0.05

N = total population

n = sample size

So, for further analysis, the sample size arrived at is 383.

This research is based on primary data gathered through a structured questionnaire survey. The items of the questionnaires for work-life balance has been adapted from Kumarasamy et al. (2016) and Manandhar (2021). Similarly, the items of the questionnaires for job burnout were adapted from Ford et al. (1983). Judgmental sampling was employed in the study. The researcher followed five point Likert scale anchored by "Strongly Disagree"='1' to Strongly Agree"='5'.

The questionnaire used in this study contains three parts, the demographic of the respondents, the independent variable (work-life balance) and dependent variable (job burnout). Statistical package for social science (SPSS) version 25 was used to carry out for further investigation and analyze results.

Results and Discussion

Following data collection, the researcher used regression analysis to test the hypothesis and descriptive statistical analysis to summarize the characteristics of the respondents.

Table 1*Demographic characteristics of respondents*

Variable	Description	Frequency	Percentage
Marital Status	Single	109	27.3
	Married	290	72.7
Education	+2	16	4
	Bachelor	214	53.6
	Master or above	169	42.4
Post	Assistant	169	42
	Supervisor	38	10
	Officer	137	34
	Manager	55	14
Number of Children	Single Child	236	81.38
	Two Children	46	15.86
	No Children	8	2.76
Age	up to 30	275	68.9
	31 to 40	103	25.8
	Above 40	21	5.3

Table 1 reveals that most of the respondents are married (72.7%). Majority of them have attended bachelor degree (53.6%). Respondents holding assistant post are 42%. Majority of those respondents have single child (81.38%). Young and energetic employees hold 68.9%.

Reliability Analysis

To ensure that the variables are consistent, a reliability test is crucial. A scale can only be considered reliable if respondents consistently provide closely related answers to the questions, as stated by Hair et al. (2006). According to Helms et al. (2006), scales are considered credible if all of their Cronbach's Alpha scores are more than 0.7. Cronbach's Alpha has been computed for the internal consistency of the study's variables in order to assess the instruments' dependability.

Table 2*Reliability of Items*

Variables	Code	Items	Cronbach's Alpha coefficient
Work-Life Balance	WLB	6	.770
Job burnout	JB	7	.858

Before performing analysis of collected data, reliability of questionnaires has been tested. Since the value of Cronbach's Alpha of each summated scale is greater than 0.7, summated scales are reliable for further analysis. They are far higher than thresholds recommended by scholars. Reliabilities of each summated scale have been shown by table 2.

Table 3*Mean Value of Work-Life Balance*

	Work-Life Balance	Mean	SD
WLB1	I can manage my personal and professional life.	3.74	0.98
WLB2	My job does not interfere my personal life.	3.79	0.99
WLB3	I do not miss personal activities due to my job.	4.03	0.95
WLB4	I can overcome the difficulties between job and family.	3.93	0.96
WLB5	I do not experience psychological and health problems due to conflict between work life and personal life.	3.89	0.99
WLB6	I do not feel tired at office due to household work.	3.76	1.08

The items in the questionnaire require respondents to indicate their response base on 1 to 5 point Likert scale. In this study, respondents' responses with a mean score of 1.00 to 1.80 are considered as very low, 1.81 to 2.00 are considered low, 2.0 to 2.60 are considerate, 2.61 to 3.40 are considered as enough, 3.41 to 4.20 are considered as high while responses with mean score of 4.21 to 5.00 are considered as very high (Kurniawati & Siahaan, 2021).

The displayed means in table 3 are all above the threshold, indicate that the surveyed female bank employees have high work-life balance.

Table 4*Mean Value of Job Burnout*

	Job Burnout	Mean	SD
JB1	My work is characterized by intense pressure and deadlines on the job.	2.34	1.23
JB2	No matter what I do, things on the job don't seem to get better.	2.15	1.22
JB3	I feel emotionally drained on my job.	2.39	1.35
JB4	I feel a sense of isolation from the rest of my peers, coworkers, etc.	2.46	1.38
JB5	Efforts to make progress at my job are fruitless.	2.17	1.25
JB6	I am tired of trying.	2.39	1.26
JB7	My workload is impossible to catch up.	2.14	1.26

The displayed means in table 4 are all below 3 as the threshold, indicate that the surveyed female bank employees have low job burnout.

Correlation between Work Life Balance and Job Burnout

The following result describes correlation of work life balance with job burnout.

Table 5*Correlation between Work Life Balance and Job Burnout*

	WLB	JB
WLB	1	-.610**
JB		1

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

Table 5 presents that based on 399 respondents, there exists negative correlation between work-life balance and job burnout. It is found to be significant at 1% level of significant as p value is 0.000.

Regression between Work life balance and job burnout

The relationship of work life balance and job burnout is described here.

Table 6

Model Summary related with Job Burnout

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.610	.372	.371	5.283

Predictors: (Constant), WLB

Table 6 shows that 37% of the job burnout is explained by Work Life Balance.

Table 7

ANOVA related with Job Burnout

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	6573.367	1	6573.367	235.491	.000
Residual	11081.631	397	27.913		
Total	17654.994	398			

- a. Dependent Variable: JB
- b. Predictors: (Constant), WLB

Table 7 reveals that the model is significant at 1% level of significance as p-value (0.00) is less than level of significance (0.01). The model is suitable for forecasting the impact of work-life balance on job burnout. So, multiple linear regression model can be used to analyze the data.

Table 8

Coefficient related with Job Burnout

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	39.150	1.528		25.616	.000	
WLB	-.999	.065	-.610	-15.346	.000	1.000

Dependent Variable: JB

The table 8 highlights that work- life balance has negative impact on job burnout as P value 0.000 is less than alpha 5%. Further when work life balance increases by one point then job burnout is expected to decrease by -0.999 point. The table also shows that VIF is less than 10. So there is no problem of multicollinearity.

$$JB = \beta - \beta_1 WLB + e_i$$

Therefore, regression in job burnout = 39.150 - 0.999 (work life balance)

This result significantly supports the hypothesis that work life balance has negative impact on job burnout of female staff of commercial banks in Kathmandu. This is statistically proven with a coefficient value of -0.999 at $p < 0.01$. This result is consistent with the finding reported in several previous studies (Kant & Shanker, 2021; Mahendran et al., 2019). Furthermore, women working in the banking sector who maintain a WLB are then able to look after their spouse, their children, and other social family responsibilities on a financial level. According to Amazue and Onyishi (2015) stress coping strategies are significant predictor of work-life balance. Such strategies are support to relieve stress and job burnout.

Conclusion and Recommendations

The objective of the research was to identify the impact work-life balance on job burnout of female employees in private commercial banks in Kathmandu. The study found that those female employees were able to balance their personal life and professional life with lower job burnout. So, the study further concluded that work-life balance has a negative impact on job burnout

Hence, work-life balance is crucial in the modern business environment since it encourages employees and promotes their loyalty to the organization (Ifraan et al., 2021). It involves being aware of both personal and professional obligations. It means individuals should take responsibility for managing personal fulfilment, work fulfilment, fulfilment of one's role as spouse and parent and fulfilment of one's role as a responsible citizen (Chandra, 2012). To take meaningful steps toward achieving work-life balance, employees can also formulate their own type of strategies (Rony et al., 2023).

If work-life balance and stress management strategies are effective, employees will be more satisfied since they received what they had hoped for (Yadav & Yadav, 2014). When they receive great supervisory support in both work and personal matters, employees feel heard, appreciated and cared for. In order to enable employees to balance work and personal duties and so increase loyalty and productivity, a business must establish and maintain supportive and healthy work environments (Anila & Krishnaveni, 2016). So strategically strong companies engage in work-life balance initiatives for enhancing bank productivity, providing high-quality service, and assuring excellent financial results. It is

important for commercial banks to develop strategies and align their work-life balance initiatives with their organizational vision, mission and objectives.

The findings of the study should contribute to the research on work-life balance and job burnout and suggest practical implications in banking sectors. Similarly, the findings of this study should make it easier for bank employees to understand the negative impacts of a work-life imbalance on both their personal and professional lives, such as mental exhaustion, mistrust in the family, a decline in self-confidence, a lack of dedication at work, and poor customer service.

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